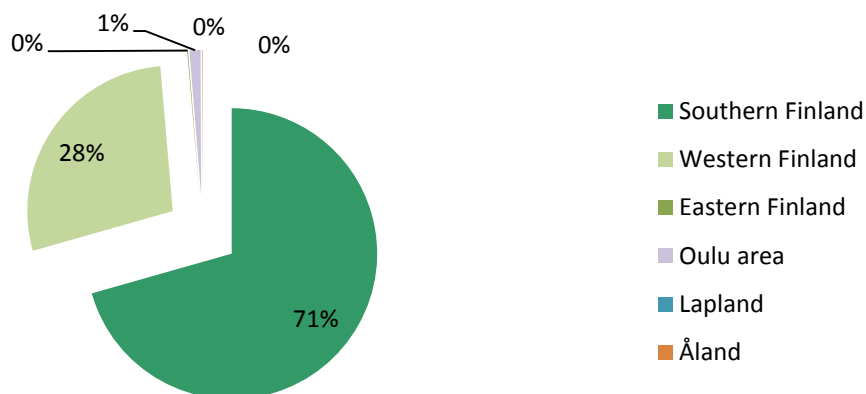


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

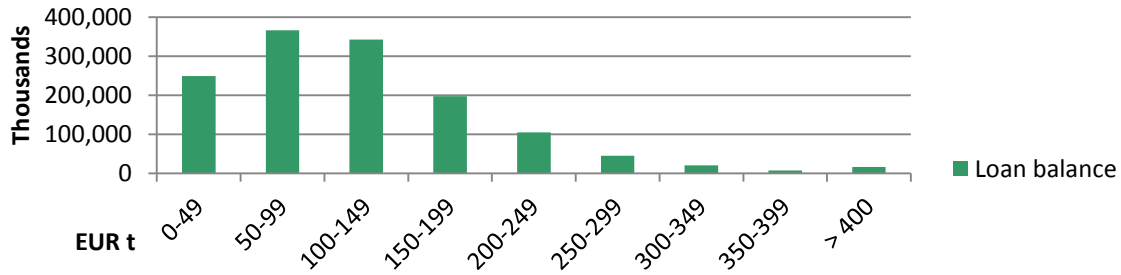
| | ISIN | Issue Date | Maturity Date | Nominal Amount | Coupon |
|----------|--------------|------------|---------------|----------------|--------|
| Series 1 | XS0946639381 | 25.6.2013 | 25.6.2018 | 500,000,000 | 1.125 |
| Series 2 | XS1056447797 | 15.4.2014 | 15.4.2019 | 500,000,000 | 1.00 |
| | | | Sum, EUR | 1,000,000,000 | |

| | |
|---|--|
| Asset Pool Balance | EUR 1,351m (no substitute assets) |
| No of loans / average loan balance | 23,044 / EUR 58,600 |
| Types of loans | First ranking residential mortgages and pledges of shares in housing companies |
| Geography | Finland only, well diversified with concentration on growth areas |
| Non-performing loans (> 90 days in arrears) | 0.0 |
| WA LTV | 57.41 % |
| WA indexed LTV | 56.87 % |
| Maximum LTV | Covered Bond refinancing max LTV limit: 70% Loans exceeding LTV 70 haircut at LTV 70% |
| Interest rate | floating 89 %, fixed 11 % |
| WA seasoning | 27.8 months |
| Overcollateralisation (%) | 35.11 % |

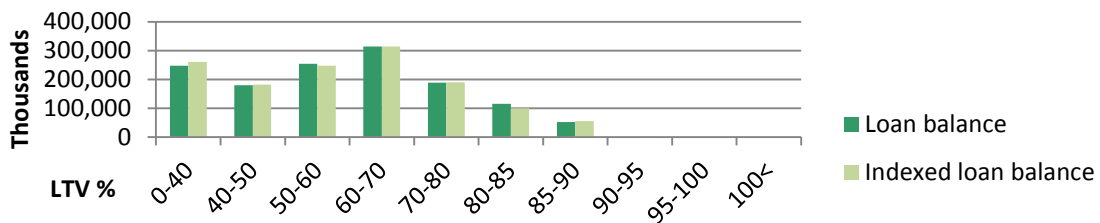
Geographical distribution



Loans by size



Loans by LTV



Seasoning

