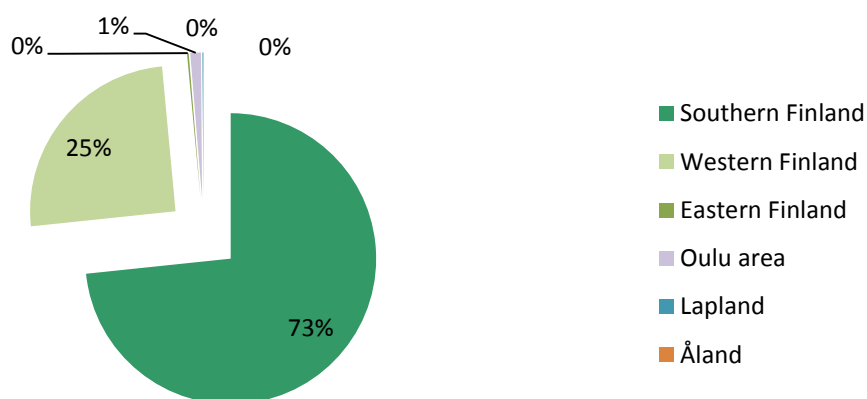


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

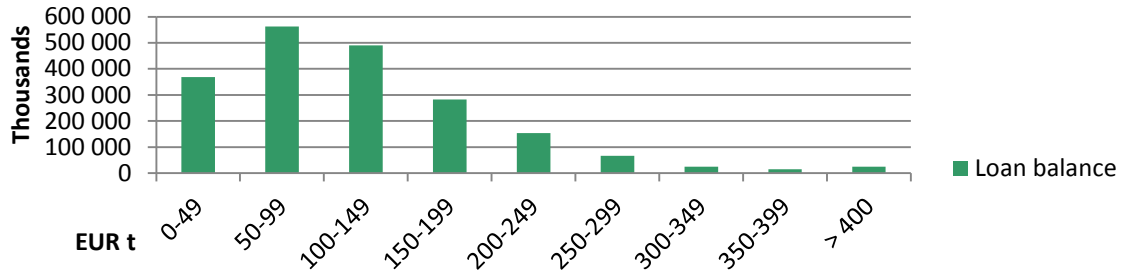
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS0946639381	25.6.2013	25.6.2018	500,000,000	1.125
Series 2	XS1056447797	15.4.2014	15.4.2019	500,000,000	1.00
Series 3	XS1210338015	31.3.2015	31.3.2022	500,000,000	0.25
			Sum, EUR	1,500,000,000	

Asset Pool Balance	EUR 1,988m (no substitute assets)
No of loans / average loan balance	33,605 / EUR 59,100
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	56.16 %
WA indexed LTV	55.88 %
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	27.9 months
Overcollateralisation (%)	32.51 %

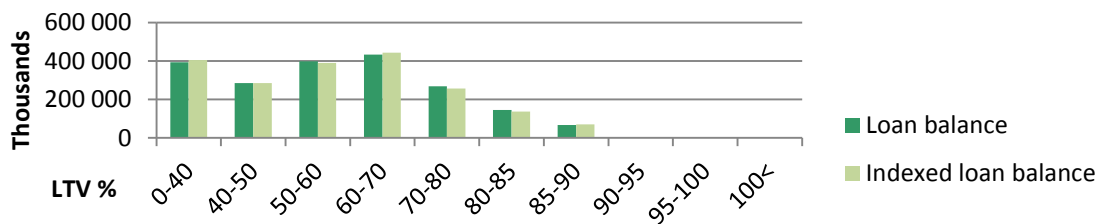
Geographical distribution



Loans by size



Loans by LTV



Seasoning

