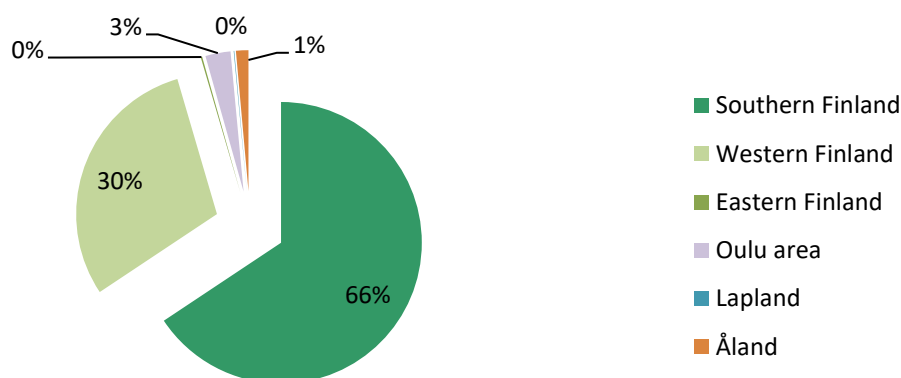


## Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

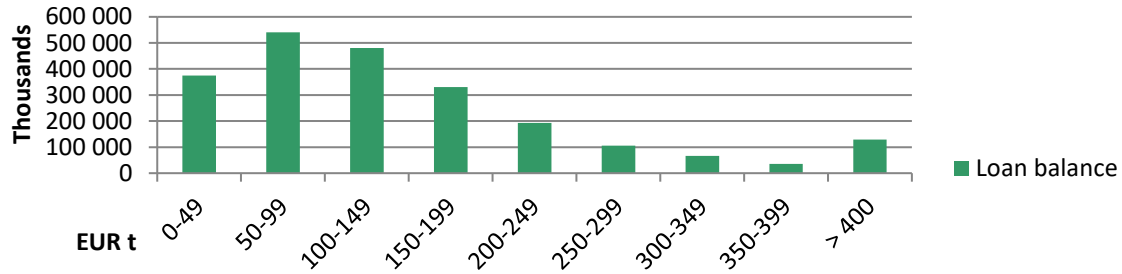
|          | ISIN            | Issue Date | Maturity Date | Nominal Amount | Coupon |
|----------|-----------------|------------|---------------|----------------|--------|
| Series 1 | XS1210338015    | 31.3.2015  | 31.3.2022     | 500 000 000    | 0,25   |
| Series 2 | RCB 4,02% 11/41 | 26.9.2016  | 15.11.2041    | 20 000 000     | 4,02   |
| Series 3 | RCB 4,03% 12/41 | 26.9.2016  | 2.12.2041     | 20 000 000     | 4,03   |
| Series 4 | XS1827629384    | 30.5.2018  | 30.5.2023     | 500 000 000    | 0,375  |
| Series 5 | XS1958616176    | 5.3.2019   | 5.3.2026      | 500 000 000    | 0,375  |
| Series 6 | XS2167599666    | 4.5.2020   | 3.5.2024      | 300 000 000    | 0,000  |
|          |                 |            | Sum, EUR      | 1 840 000 000  |        |

|   |   |
|---|---|
| Asset Pool Balance                          | EUR 2.254 bln. (no substitute assets)   |
| No of loans / average loan balance          | 34,910 / EUR 64,574   |
| Types of loans                              | First ranking residential mortgages, pledges of shares in housing companies and loans for housing companies |
| Geography                                   | Finland only, well diversified with concentration on growth areas   |
| Non-performing loans (> 90 days in arrears) | 0,0   |
| WA indexed LTV                              | 45,21 %   |
| Maximum LTV                                 | Covered Bond refinancing max LTV limit: 70%   |
|   | Loans exceeding LTV 70 haircut at LTV 70%   |
| Interest rate                               | floating 96 %, fixed 4 %  |
| WA seasoning                                | 67.8 months   |
| Overcollateralisation (%)                   | 22,52 %   |

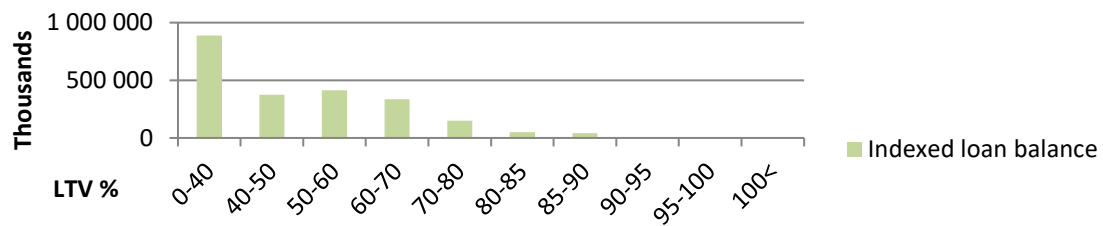
## Geographical distribution



## Loans by size



## Loans by LTV



## Seasoning

