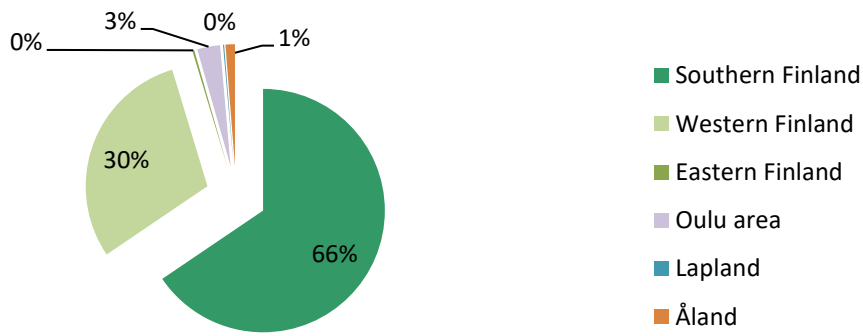


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

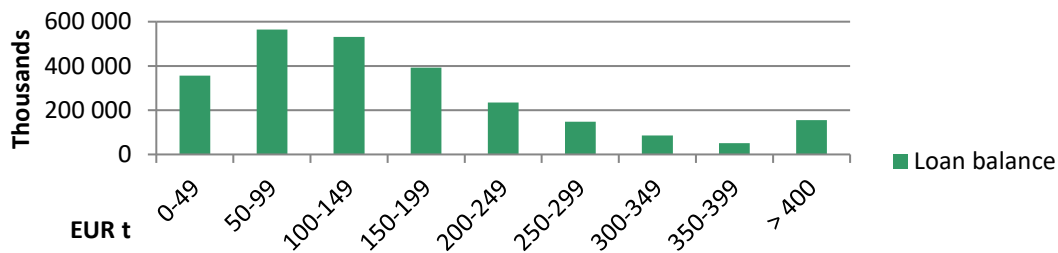
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 2	XS1827629384	30.5.2018	30.5.2023	500 000 000	0,375
Series 3	XS1958616176	5.3.2019	5.3.2026	500 000 000	0,375
Series 4	XS2167599666	4.5.2020	3.5.2024	300 000 000	0,000
Series 5	XS2422536552	16.12.2021	27.3.2025	150 000 000	0,000
Series 6	XS2436153139	25.1.2022	25.10.2028	500 000 000	0,125
Series 7	XS2496032017	28.6.2022	28.6.2027	250 000 000	12 month Euribor + 5bps
			Sum, EUR	2 200 000 000	

Asset Pool Balance	EUR 2.519 bln. (no substitute assets)
No of loans / average loan balance	35,015/ EUR 71,944
Types of loans	First ranking residential mortgages, pledges of shares in housing companies and loans for housing companies
Asset types in cover pool	94% Residential, 6 % Housing Company Loans
Geography	Finland only, well diversified with concentration on growth areas
Non-performing loans (> 90 days in arrears)	0,0
WA indexed LTV	46,39 %
Maximum LTV	Covered Bond refinancing max LTV limit: 70%
	Loans exceeding LTV 70 haircut at LTV 70%
Interest rate	floating 95 %, fixed 5 %
WA seasoning	66.4 months
Overcollateralisation (%)	14,51 %
Committed OC (Nominal)	10,00 %
OC Calculation: Legal Minimum	2,00 %

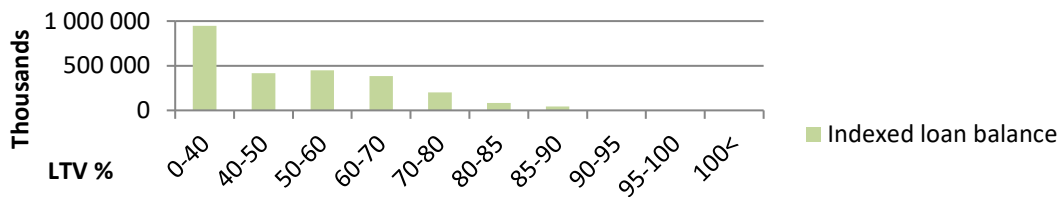
Geographical distribution



Loans by size



Loans by LTV



Seasoning

