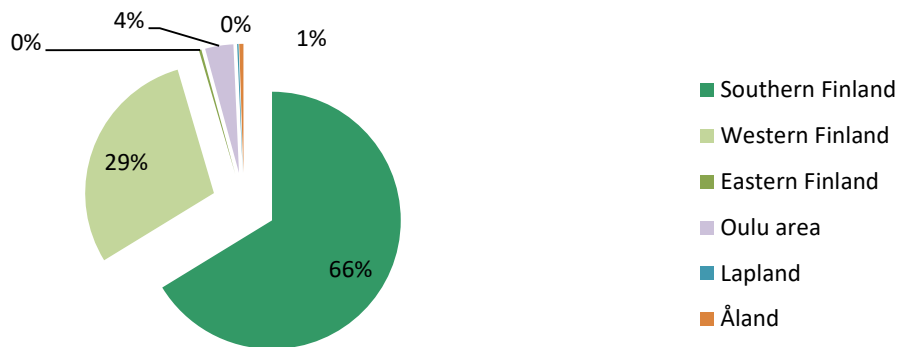


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

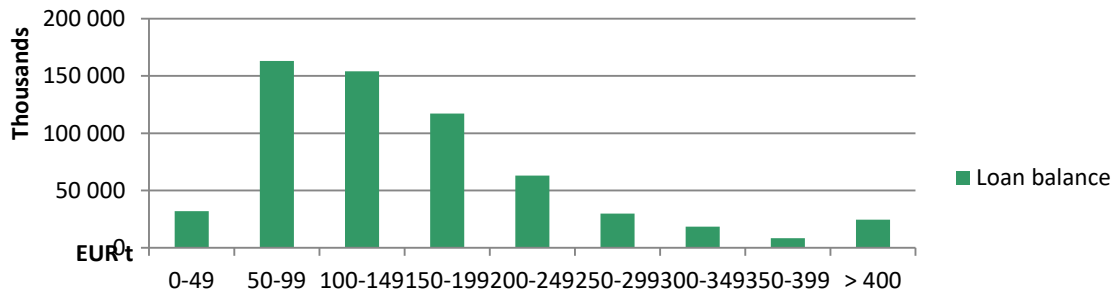
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS2630109226	30.5.2023	31.5.2027	500 000 000	3,375
			Sum, EUR	500 000 000	

Asset Pool Balance	EUR 0.610 bln. (no substitute assets)
No of loans / average loan balance	6,161/ EUR 99,063
Types of loans	First ranking residential mortgages and pledges of shares in housing companies
Asset types in cover pool	98% Residential, 2 % 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	49,95 %
Maximum LTV	Covered Bond refinancing max LTV limit: 80%
	Loans exceeding LTV 80 haircut at LTV 80%
Interest rate	floating 99 %, fixed 1 %
WA seasoning	68 months
Overcollateralisation (%)	22,07 %
Committed OC (Nominal)	5,00 %
OC Calculation: Legal Minimum	2,00 %

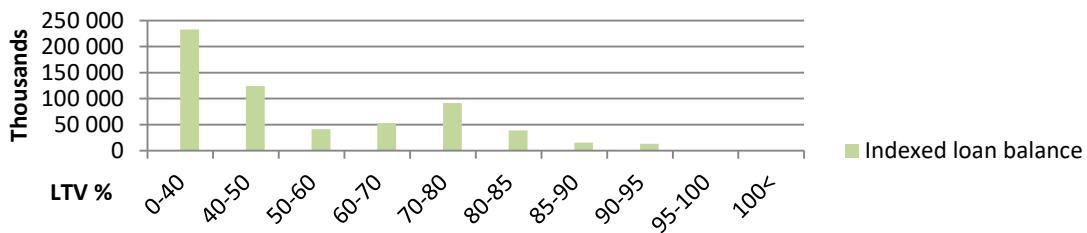
Geographical distribution



Loans by size



Loans by LTV



Seasoning

