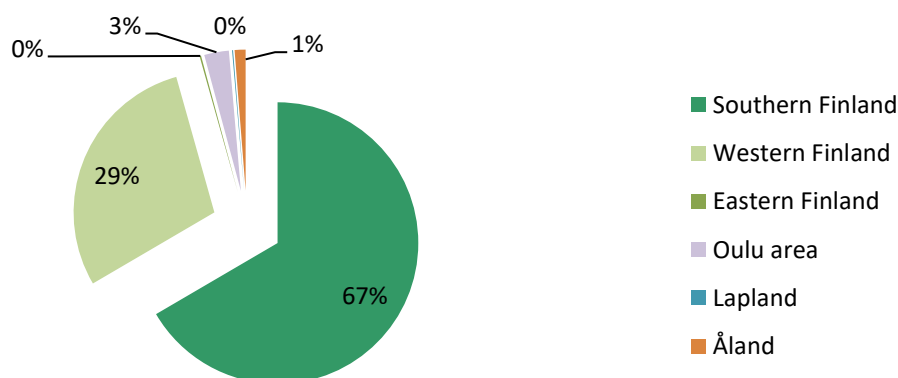


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

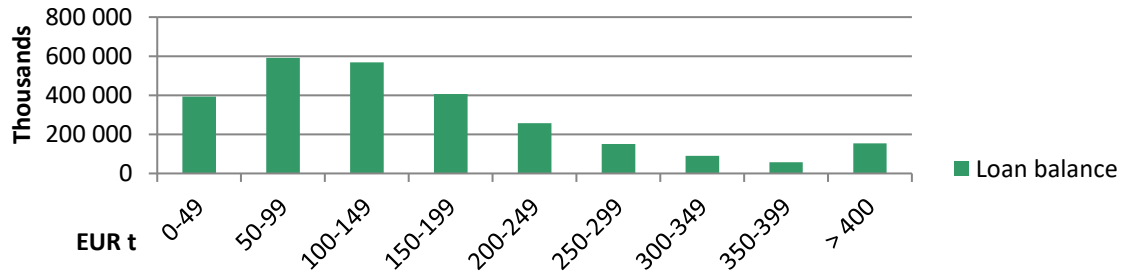
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS1210338015	31.3.2015	31.3.2022	500 000 000	0,25
Series 2	XS1827629384	30.5.2018	30.5.2023	500 000 000	0,375
Series 3	XS1958616176	5.3.2019	5.3.2026	500 000 000	0,375
Series 4	XS2167599666	4.5.2020	3.5.2024	300 000 000	0,000
Series 5	XS2422536552	16.12.2021	27.3.2025	150 000 000	0,000
			Sum, EUR	1 950 000 000	

Asset Pool Balance	EUR 2.667 bln. (no substitute assets)
No of loans / average loan balance	38,073 / EUR 70,056
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	47,35 %
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	60.7 months
Overcollateralisation (%)	36,78 %

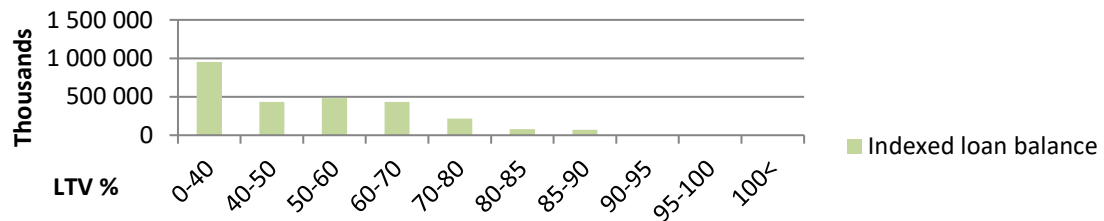
Geographical distribution



Loans by size



Loans by LTV



Seasoning

