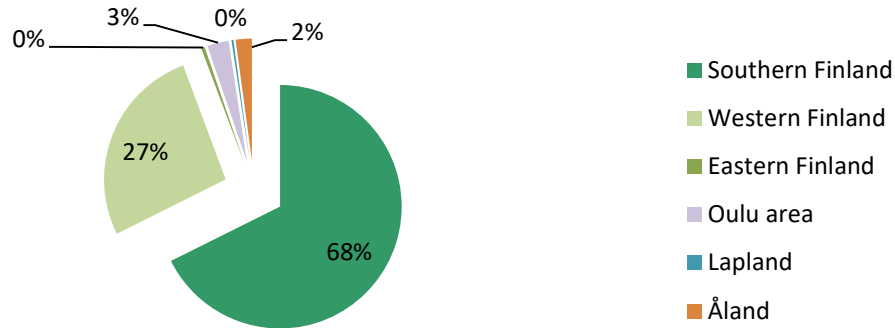


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

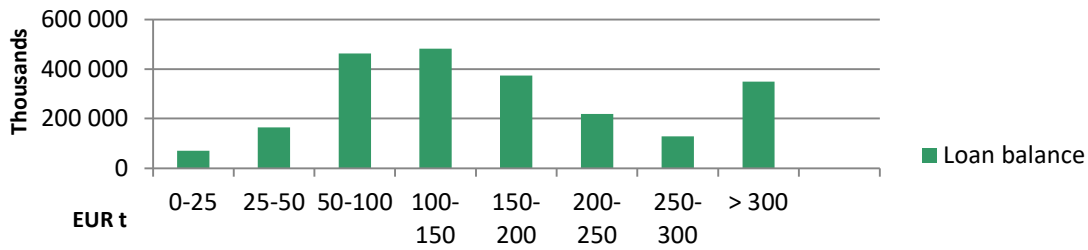
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS2630109226	30.5.2023	31.5.2027	500 000 000	3.375
Series 2	XS2824758044	22.5.2024	22.10.2029	500 000 000	3.000
Series 3	XS3175969875	9.9.2025	9.9.2030	500 000 000	2.625
Series 4	XS3291934209	16.2.2026	16.2.2033	500 000 000	2.875
			Sum, EUR	2 000 000 000	

Asset Pool Balance	EUR 2.248 bln. (no substitute assets)
No of loans / average loan balance	24,706 / EUR 90,974
Types of loans	First ranking residential mortgages, pledges of shares in housing companies and loans for housing companies
Asset types in cover pool	96% Residential, 4% 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	45.9 %
Maximum LTV	Covered Bond refinancing max LTV limit: 80%
	Loans exceeding LTV 80 haircut at LTV 80%
Interest rate	floating 97 %, fixed 3 %
WA seasoning	81 months
Overcollateralisation (%)	12.38 %
Committed OC (Nominal)	5.00 %
OC Calculation: Legal Minimum	2.00 %

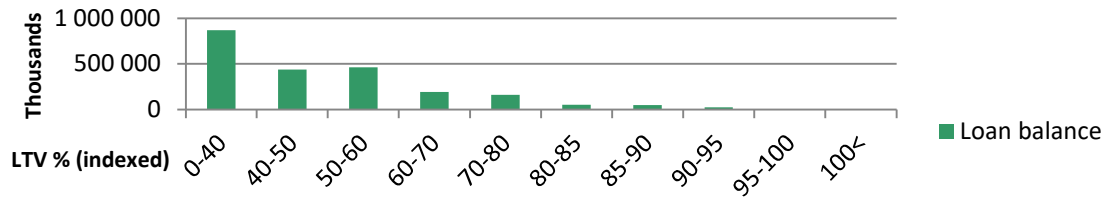
Geographical distribution



Loans by size



Loans by LTV



Seasoning

