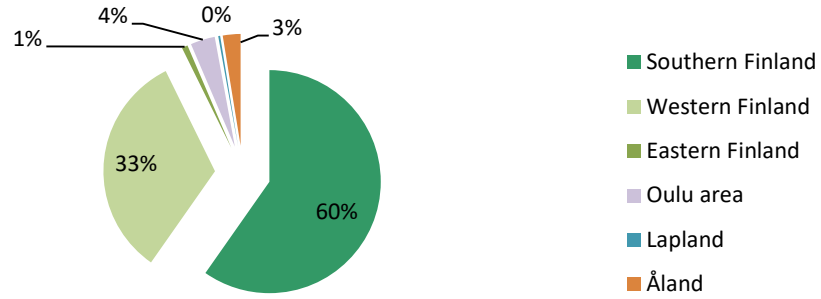


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

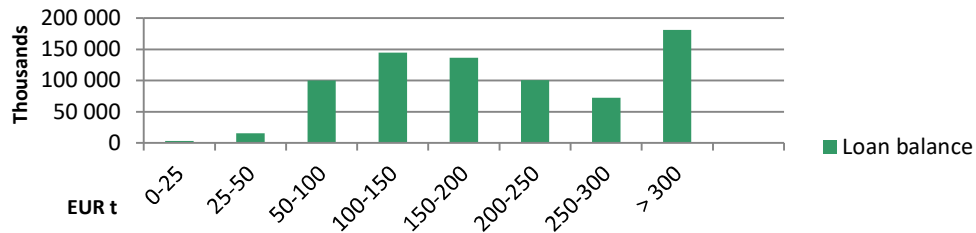
|          | ISIN         | Issue Date | Maturity Date | Nominal Amount | Coupon |
|----------|--------------|------------|---------------|----------------|--------|
| Series 6 | XS2436153139 | 25.1.2022  | 25.10.2028    | 500 000 000    | 0.125  |
|          |              |            | Sum, EUR      | 500 000 000    |        |

|                                             |                                                                                                             |
|---------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Asset Pool Balance                          | EUR 755 mln. (no substitute assets)                                                                         |
| No of loans / average loan balance          | 4,988/ EUR 151,300                                                                                          |
| Types of loans                              | First ranking residential mortgages, pledges of shares in housing companies and loans for 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                              | 67.08 %                                                                                                     |
| Maximum LTV                                 | Covered Bond refinancing max LTV limit: 70%                                                                 |
|                                             | Loans exceeding LTV 70 haircut at LTV 70%                                                                   |
| Interest rate                               | floating 93 %, fixed 7 %                                                                                    |
| WA seasoning                                | 59.7 months                                                                                                 |
| Overcollateralisation (%)                   | 50.94 %                                                                                                     |
| Committed OC (Nominal)                      | 10.00 %                                                                                                     |
| OC Calculation: Legal Minimum               | 2.00 %                                                                                                      |

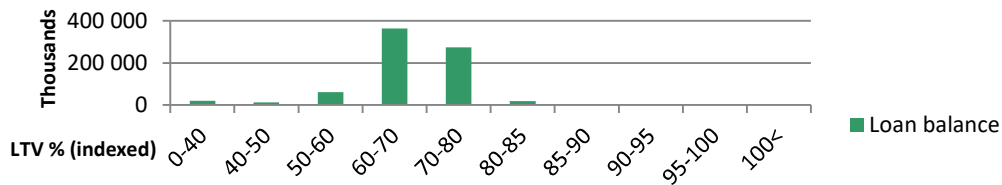
## Geographical distribution



## Loans by size



## Loans by LTV



## Seasoning

