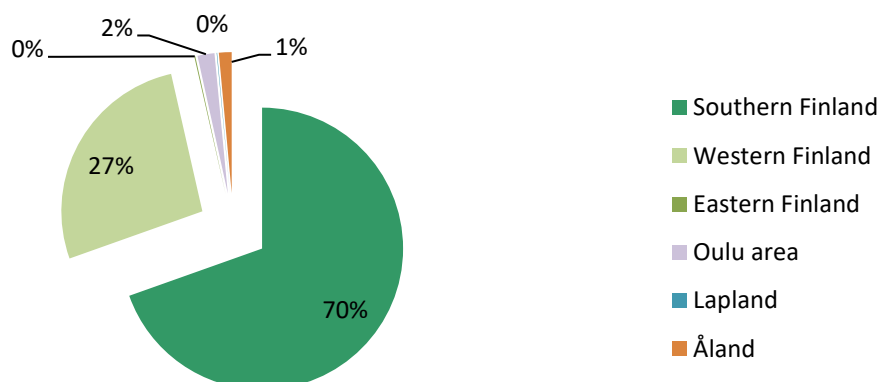


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

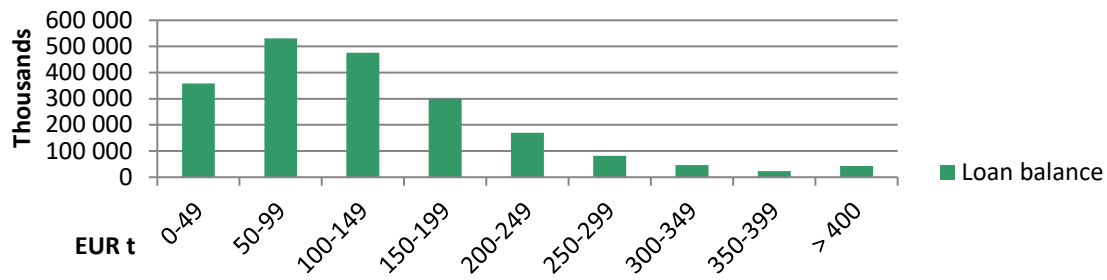
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS1210338015	31.3.2015	31.3.2022	500 000 000	0,25
Series 2	RCB 4,02% 11/41	26.9.2016	15.11.2041	20 000 000	4,02
Series 3	RCB 4,03% 12/41	26.9.2016	2.12.2041	20 000 000	4,03
Series 4	XS1827629384	30.5.2018	30.5.2023	500 000 000	0,375
Series 5	XS1958616176	5.3.2019	5.3.2026	500 000 000	0,375
			Sum, EUR	1 540 000 000	

Asset Pool Balance	EUR 2,029m (no substitute assets)
No of loans / average loan balance	33,529 / EUR 60,513
Types of loans	First ranking residential mortgages and pledges of shares in housing companies
Geography	Finland only, well diversified with concentration on growth areas
Non-performing loans (> 90 days in arrears)	0,0
WA indexed LTV	46,89 %
Maximum LTV	Covered Bond refinancing max LTV limit: 70%
	Loans exceeding LTV 70 haircut at LTV 70%
Interest rate	floating 97 %, fixed 3 %
WA seasoning	64.8 months
Overcollateralisation (%)	31,75 %

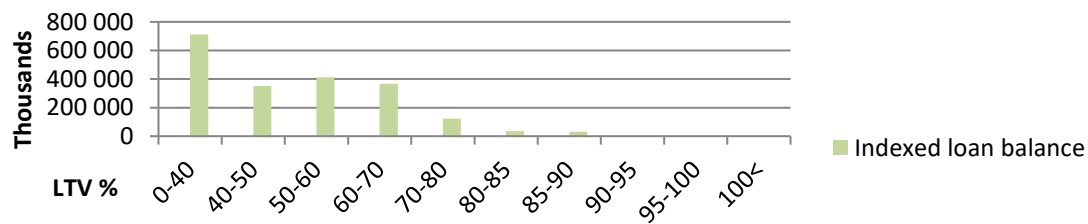
Geographical distribution



Loans by size



Loans by LTV



Seasoning

