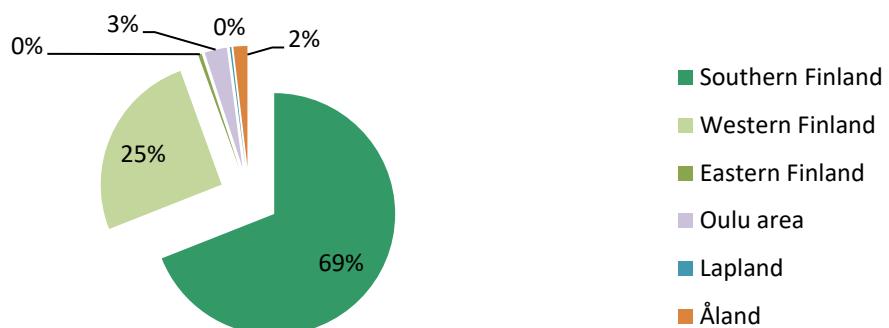


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

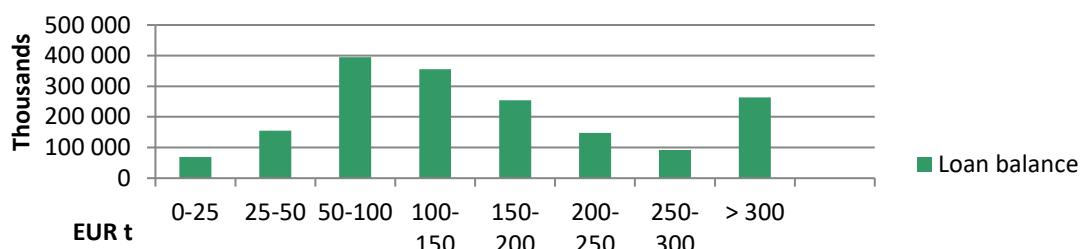
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS2630109226	30.5.2023	31.5.2027	500 000 000	3,375
Series 2	XS2824758044	22.5.2024	22.10.2029	500 000 000	3,000
Series 3	XS3175969875	9.9.2025	9.9.2030	500 000 000	2,630
		Sum, EUR		1 500 000 000	

Asset Pool Balance	EUR 1.733 bln. (no substitute assets)
No of loans / average loan balance	21,112 / EUR 82,075
Types of loans	First ranking residential mortgages, pledges of shares in housing companies and loans for housing companies
Asset types in cover pool	95% Residential, 5 % 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	40,70 %
Maximum LTV	Covered Bond refinancing max LTV limit: 80%
	Loans exceeding LTV 80 haircut at LTV 80%
Interest rate	floating 96 %, fixed 4 %
WA seasoning	81 months
Overcollateralisation (%)	15,52 %
Committed OC (Nominal)	5,00 %
OC Calculation: Legal Minimum	2,00 %

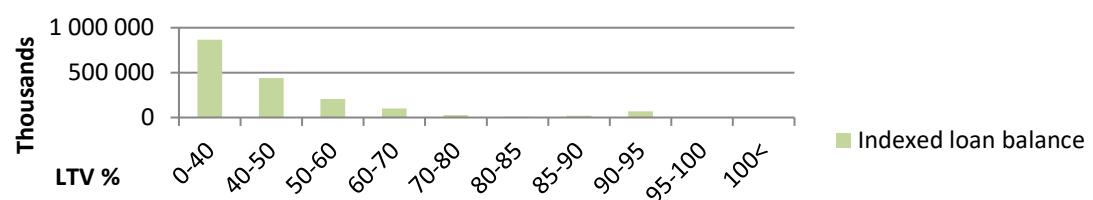
Geographical distribution



Loans by size



Loans by LTV



Seasoning

