

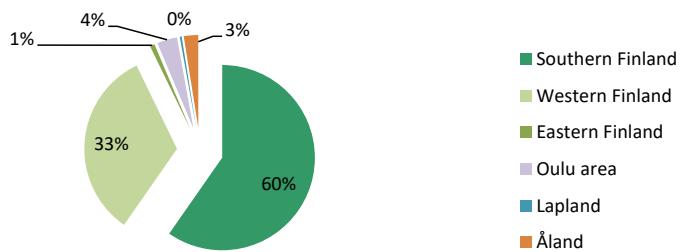
Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 3	XS1958616176	5.3.2019	5.3.2026	500 000 000	0,375
Series 6	XS2436153139	25.1.2022	25.10.2028	500 000 000	0,125
			Sum, EUR	1 000 000 000	

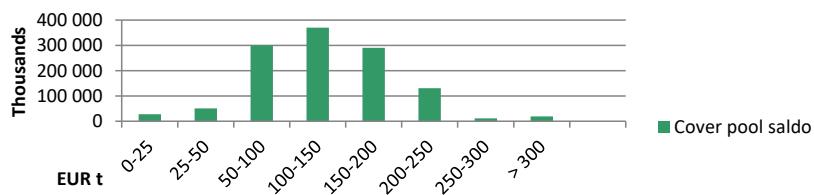
Asset Pool Balance	EUR 1.200 bln. (no substitute assets)
No of loans / average loan balance	8,236/ EUR 145,730
Types of loans	First ranking residential mortgages, pledges of shares in housing companies and loans for housing companies
Asset types in cover pool	98% Residential, 2 % Housing Company Loans
Geography	Finland only, well diversified with concentration on growth areas
Non-performing loans (> 90 days in arrears)	0,0
WA indexed LTV	66,96 %
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	58.5 months
Overcollateralisation (%)	20,02 %
Committed OC (Nominal)	10,00 %
OC Calculation: Legal Minimum	2,00 %



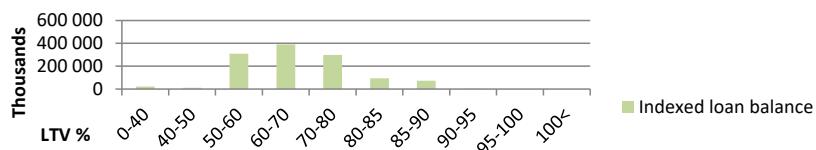
Geographical distribution



Loans by size



Loans by LTV



Seasoning

