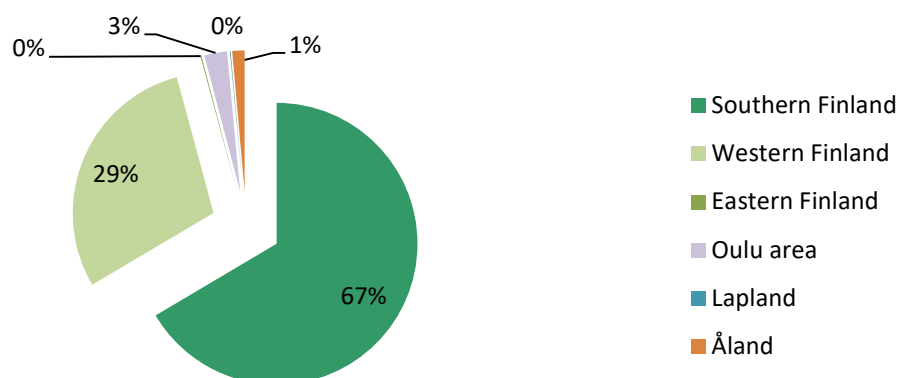


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

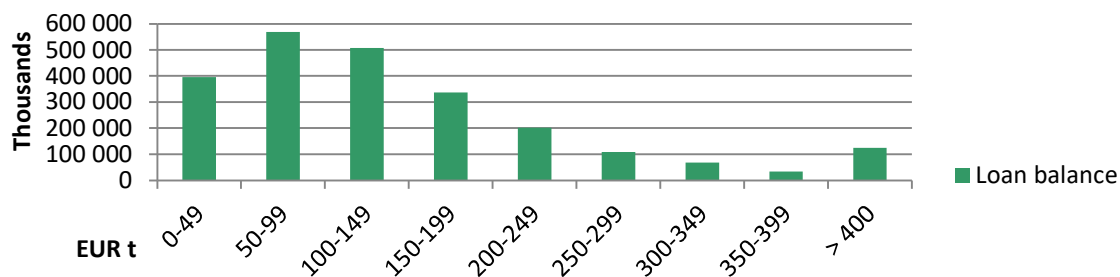
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS1210338015	31.3.2015	31.3.2022	500 000 000	0.25
Series 2	RCB 4,02% 11/41	26.9.2016	15.11.2041	20 000 000	4.02
Series 3	RCB 4,03% 12/41	26.9.2016	2.12.2041	20 000 000	4.03
Series 4	XS1827629384	30.5.2018	30.5.2023	500 000 000	0.375
Series 5	XS1958616176	5.3.2019	5.3.2026	500 000 000	0.375
Series 6	XS2167599666	4.5.2020	3.5.2024	300 000 000	0.000
Sum, EUR				1 840 000 000	

Asset Pool Balance	EUR 2.34 bln. (no substitute assets)
No of loans / average loan balance	36,769 / EUR 63,774
Types of loans	First ranking residential mortgages, pledges of shares in housing companies and loans for housing companies
Geography	Finland only, well diversified with concentration on growth areas
Non-performing loans (> 90 days in arrears)	0.0
WA indexed LTV	45.46 %
Maximum LTV	Covered Bond refinancing max LTV limit: 70%
	Loans exceeding LTV 70 haircut at LTV 70%
Interest rate	floating 96 %, fixed 4 %
WA seasoning	65.3 months
Overcollateralisation (%)	27.44 %

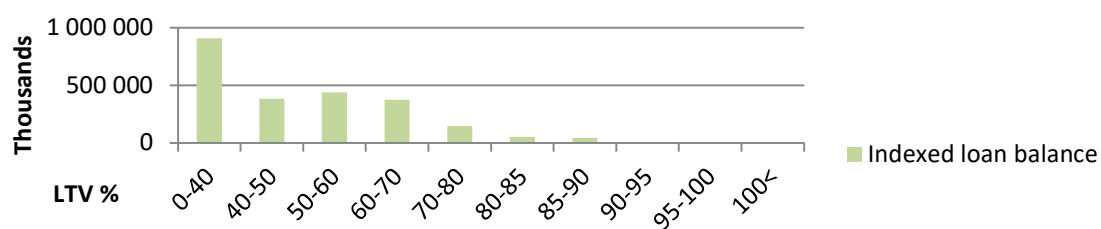
Geographical distribution



Loans by size



Loans by LTV



Seasoning

