

Covered Bonds Investor Report

Cover pool - Characteristics

Pool notional, EUR	3 994 974 499
Number of loans	71 459
Supplementary collateral, EUR	0
Residential/commercial	100% residential
WA indexed LTV, pct.	45
WA Seasoning, month	53
WA Remaining Term, month	201
Rate type	Floating and fixed rate
Geographical location	100% Finland
OC at cut-off date, pct.	32,92
Loans in arrears (>90 days), pct.*	0,16
Cut-off date	31.3.2012

* Not used as collateral

Cover pool - Indexed LTV

Indexed LTV (pct.)	Number of loans	Pool notional (EUR 1 000)	Pct (number of loans)	Pct (pool notional)
0-<=40%	44 772	1 561 463	62,7	39,1
>40%-<=50%	11 376	814 778	15,9	20,4
>50%-<=60%	8 253	732 657	11,5	18,3
>60%-<=70%	3 766	439 310	5,3	11,0
>70%	3 292	446 766	4,6	11,2
	71 459	3 994 974	100	100

Cover pool - Loan size

Loan size (EUR 1 000)	Number of loans	Pool notional (EUR 1 000)	Pct (number of loans)	Pct (pool notional)
0-<=25	27 124	311 713	38,0	7,8
>25-<=50	14 767	540 068	20,7	13,5
>50-<=75	9 903	609 192	13,9	15,2
>75-<=100	6 437	556 824	9,0	13,9
>100-<=125	4 913	553 386	6,9	13,9
>125-<=150	3 475	473 961	4,9	11,9
>150-<=175	2 032	328 433	2,8	8,2
>175-<=200	1 178	219 662	1,6	5,5
>200-<=225	690	146 156	1,0	3,7
>225-<=250	387	91 222	0,5	2,3
>250	553	164 358	0,8	4,1
	71 459	3 994 974	100	100

Cover pool - Region

Loan size (EUR 1 000)	Pool notional (EUR 1 000)	Pct (pool notional)
Uusimaa	1 896 768	47,5
Itä-Uusimaa	99 508	2,5
Varsinais-Suomi	208 187	5,2
Satakunta	64 236	1,6
Kanta-Häme	101 429	2,5
Pirkanmaa	346 193	8,7
Päijät-Häme	120 918	3,0
Kymenlaakso	80 256	2,0
South Karelia	40 760	1,0
Etelä-Savo	85 020	2,1
Pohjois-Savo	105 337	2,6
North Karelia	52 459	1,3
Central Finland	152 804	3,8
South Ostrobothnia	31 683	0,8
Ostrobothnia	48 190	1,2
Central Ostrobothnia	21 749	0,5
North Ostrobothnia	210 625	5,3
Kainuu	47 954	1,2
Lapland	113 618	2,8
No data	167 282	4,2
	3 994 974	100