

## Covered Bonds Investor Report

### Cover pool - Characteristics

Pool notional, EUR	5 058 354 601
Number of loans	88 014
Supplementary collateral, EUR	0
Residential/commercial	100% residential
WA indexed LTV, pct.	49
WA Seasoning, month	47
WA Remaining Term, month	204
Rate type	Floating and fixed rate
Geographical location	100% Finland
OC at cut-off date, pct.	26.25
Loans in arrears (>90 days), pct.*	0.14
Cut-off date	30.6.2012

\* 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%	47 866	1 697 193	54.4	33.6
>40%-<=50%	12 501	878 297	14.2	17.4
>50%-<=60%	9 931	826 999	11.3	16.3
>60%-<=70%	7 040	639 070	8.0	12.6
>70%	10 676	1 016 796	12.1	20.1
	<b>88 014</b>	<b>5 058 355</b>	<b>100</b>	<b>100</b>

### 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	31 017	381 207	35.2	7.5
>25-<=50	19 051	697 063	21.6	13.8
>50-<=75	12 918	796 684	14.7	15.7
>75-<=100	8 950	777 130	10.2	15.4
>100-<=125	6 141	688 603	7.0	13.6
>125-<=150	4 051	552 621	4.6	10.9
>150-<=175	2 370	383 089	2.7	7.6
>175-<=200	1 422	265 451	1.6	5.2
>200-<=225	865	182 950	1.0	3.6
>225-<=250	515	121 664	0.6	2.4
>250	714	211 894	0.8	4.2
	<b>88 014</b>	<b>5 058 355</b>	<b>100</b>	<b>100</b>

### Cover pool - Region

Loan size (EUR 1 000)	Pool notional (EUR 1 000)	Pct (pool notional)
Uusimaa	2 340 836	46.3
Itä-Uusimaa	1 13 826	2.3
Varsinais-Suomi	266 817	5.3
Satakunta	87 824	1.7
Kanta-Häme	131 339	2.6
Pirkanmaa	447 057	8.8
Päijät-Häme	156 944	3.1
Kymenlaakso	108 996	2.2
South Karelia	52 716	1.0
Etelä-Savo	113 503	2.2
Pohjois-Savo	134 433	2.7
North Karelia	66 064	1.3
Central Finland	196 084	3.9
South Ostrobothnia	41 027	0.8
Ostrobothnia	59 726	1.2
Central Ostrobothnia	27 554	0.5
North Ostrobothnia	271 432	5.4
Kainuu	63 271	1.3
Lapland	153 250	3.0
No data	225 657	4.5
	<b>5 058 355</b>	<b>100</b>