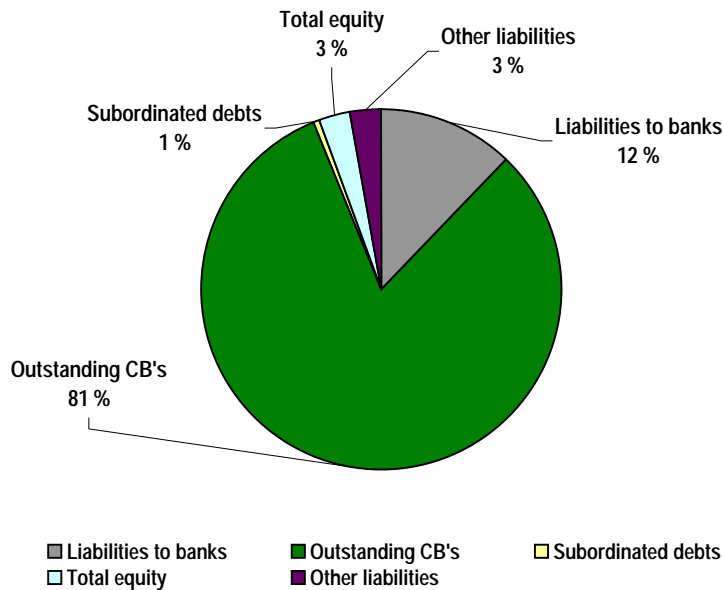


**Balance sheet**

Assets	EURm	Liabilities	EURm
Debt securities	59	Liabilities to banks	225
Claims on banks	11	Outstanding CB's	1 494
Mortgage loans	1 740	Subordinated debts	13
Other assets	22	Total equity	50
		Other liabilities	50
<b>Total</b>	<b>1 832</b>	<b>Total</b>	<b>1 832</b>

**Funding Structure**



**Covered Bonds issued under the EMTCN programme**

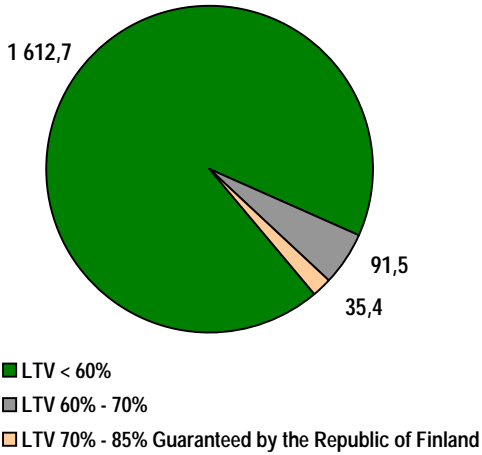
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS0194698675	22.6.2004	10.6.2011	250 000 000 €	FRN
Series 2	XS0218182912	4.5.2005	11.5.2015	250 000 000 €	FRN
Series 3	XS0248972738	29.3.2006	10.4.2013	250 000 000 €	FRN
Series 4	XS0277078746	5.12.2006	11.2.2010	250 000 000 €	3,75
Series 5	XS0306601880	26.6.2007	11.7.2012	250 000 000 €	4,75
Series 6	XS0328089999	30.10.2007	12.6.2009	250 000 000 €	4,25
<b>Total</b>				<b>1 500 000 000 €</b>	

	Mortgages	Substit .collateral	Total
Collateral Pool	1 612 700 000 €	59 200 000 €	1 671 900 000 €

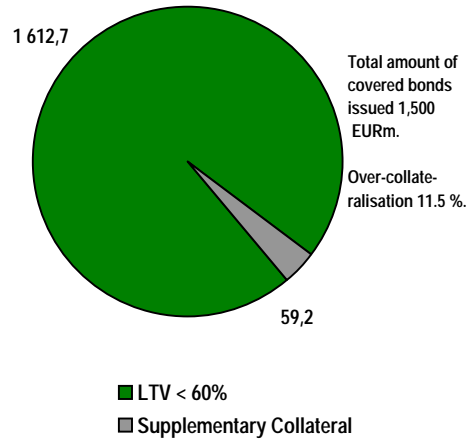
	Durations
Covered Bonds	3,45
Collateral Pool	8,42

Asset portfolio breakdown as of 31st of March 2008

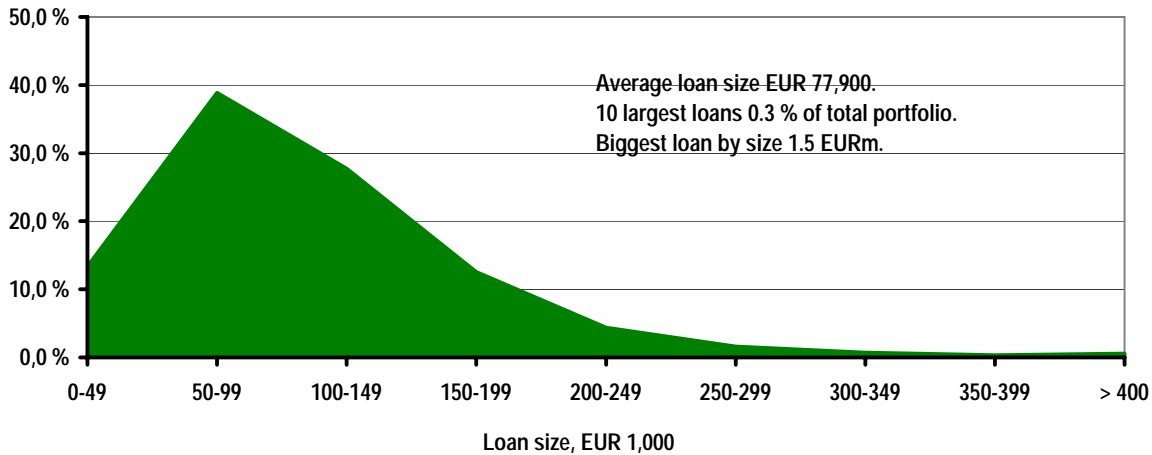
Registered Mortgage Loans 1,739.6 EURm



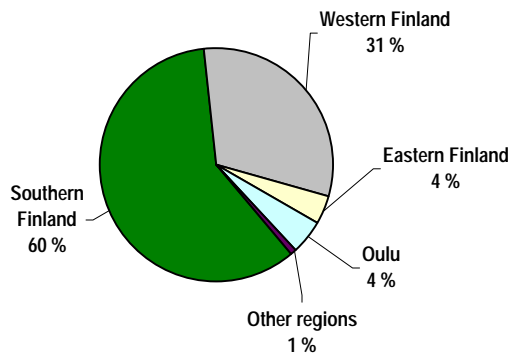
Collateral Asset Pool 1,671.9 EURm



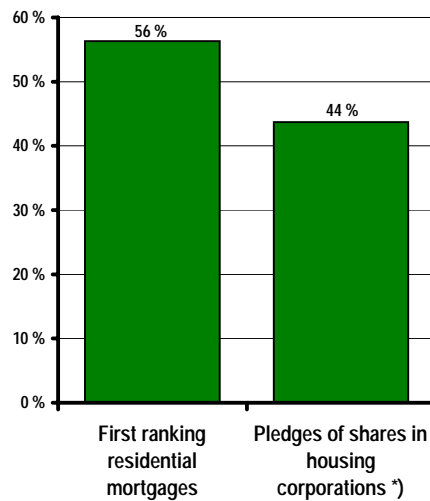
Portfolio breakdown by loan size



Geographical breakdown by collateral assets



Collateral by type



\*) Directive 2006/48/EC p. 86