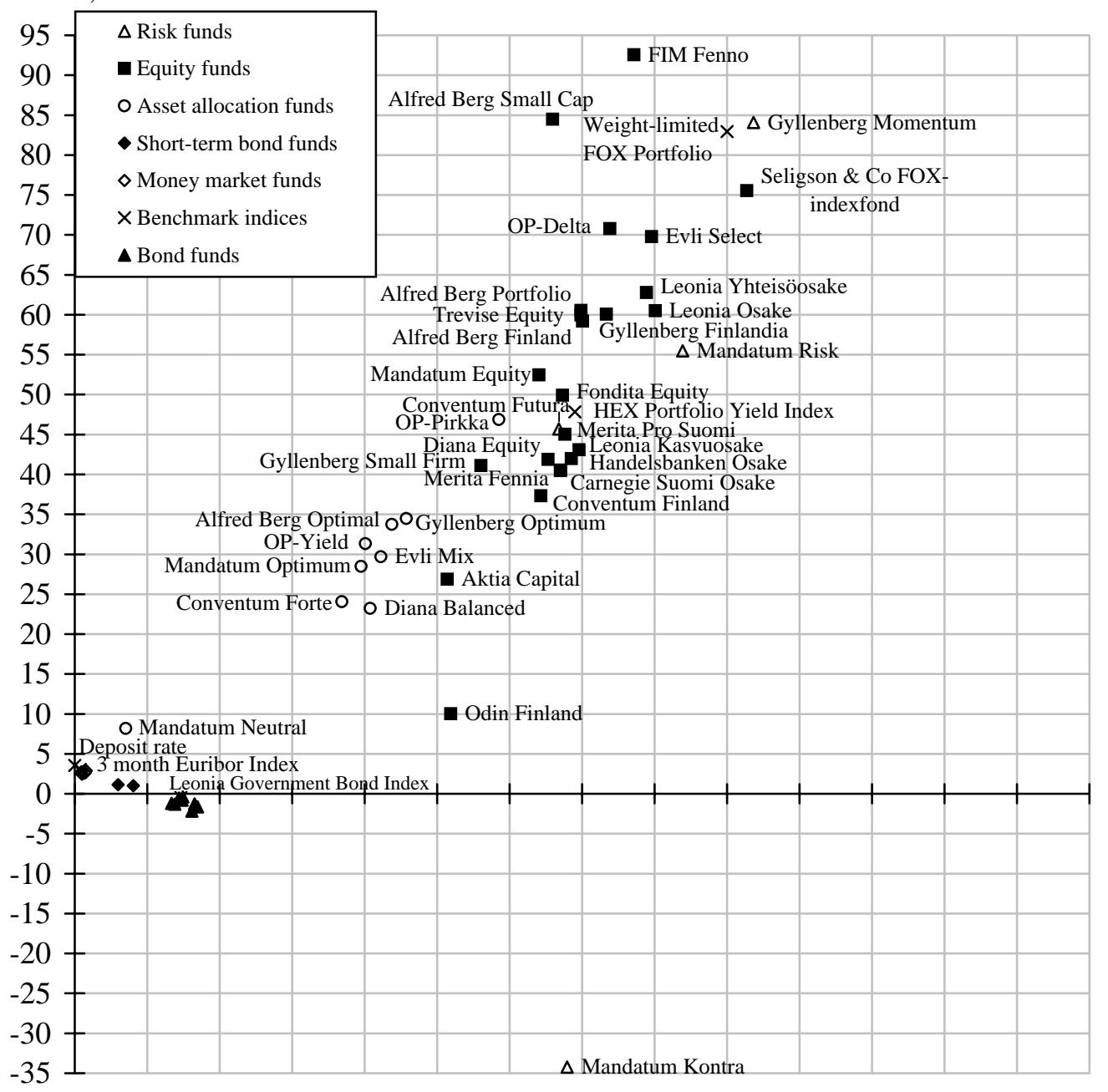


MUTUAL FUND REPORT

PERFORMANCE OF MUTUAL FUNDS INVESTING IN FINLAND

December 1, 1998 - November 30, 1999

Return, %



Helsinki Exchanges

Volatility, %

DECEMBER

1999

PERFORMANCE OF FUNDS NOVEMBER 30TH, 1999

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal		Example Investment 12 mo.					Volatility (%, 12 mo.)	Beta	Sharpe ratio	Alfa
RISK FUNDS	FINLAND										
Gyllenberg Momentum	33.7	52.0	84.1	61.6			80.4	23.4	1.93	3.4	-4.9
Mandatum Risk	14.2	26.6	55.5	31.7	36.8		53.9	21.0	1.21	2.5	-1.5
Conventum Futura	8.1	12.1	45.7	23.8	27.5	32.2	42.8	16.7	1.00	2.5	-2.1
Mandatum Kontra	-15.1	-26.9	-34.2	-23.9			-34.6	17.0	-0.92	-2.2	3.2

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal		Example Investment 12 mo.					Volatility (%, 12 mo.)	Beta	Sharpe ratio	Alfa
EQUITY FUNDS	FINLAND										
FIM Fenno	20.5	28.7	92.5				88.7	19.3	1.12	4.6	39.4
Alfred Berg Small Cap	16.4	20.1	84.5				83.6	16.5	1.23	4.9	26.5
Seligson & Co FOX-indeksirahasto	22.2	48.6	75.6				75.6	23.2	1.29	3.1	14.7
OP-Delta	22.2	36.7	70.8	42.5	34.4	24.1	67.4	18.5	1.35	3.6	7.4
Evli Select	25.8	39.0	69.8	33.6	35.5	24.5	66.4	19.9	1.32	3.3	7.6
Leonia Yhteisöosake	19.9	28.7	62.8	40.5			62.0	19.7	1.35	3.0	-0.5
Alfred Berg Portfolio	17.2	30.2	60.5	33.0	36.8	28.2	57.3	17.5	1.17	3.3	5.2
Leonia Osake	19.5	29.0	60.5	36.8	36.0	28.1	58.1	20.0	1.39	2.8	-4.7
Gyllenberg Finlandia	19.9	27.9	60.1	32.1	32.2	23.3	56.9	18.3	1.31	3.1	-1.4
Trevise Equity Fund	13.1	25.7	60.0	34.1	35.8		59.0	17.5	0.85	3.2	18.8
Alfred Berg Finland	17.0	29.4	59.2	32.4	35.9	26.7	56.0	17.5	1.17	3.2	3.9
Mandatum Equity	13.3	22.0	52.5	27.1	30.3		51.7	16.0	1.09	3.1	0.5
Fondita Equity	15.7	24.0	49.9	25.6			46.9	16.8	1.11	2.8	-2.8
Merita Pro Finland	12.6	23.0	45.0	27.8	29.9	23.9	43.6	16.9	1.00	2.5	-2.9
Leonia Kasvuosake	20.6	23.5	43.1	24.8	29.6		41.7	17.4	1.47	2.3	-25.7
Handelsbanken Osake	15.5	19.8	42.0				39.2	17.1	1.17	2.2	-13.4
Diana Equity	8.3	13.6	41.9	23.6	26.1	22.5	38.3	16.3	1.03	2.3	-7.3
Gyllenberg Small Firm	16.1	13.9	41.1	20.6	26.4	24.6	38.3	14.0	1.19	2.7	-15.2
Merita Fennia	12.3	20.8	40.5	22.3	26.6	23.6	37.7	16.8	1.07	2.2	-10.3
Carnegie Suomi Osake	15.0	22.0	40.5	23.7	29.5	22.0	39.8	16.7	1.12	2.2	-12.5
Conventum Finland	4.1	6.7	37.3	23.8	26.4	22.8	34.6	16.1	0.75	2.1	0.4
Aktia Capital	4.9	8.2	26.9	16.1	23.7	16.8	25.6	12.8	0.68	1.8	-6.9
Odin Finland	5.9	-0.3	10.0	-2.1	8.9	13.9	6.2	13.0	0.85	0.5	-31.2
Opstock Finland Index	22.5	49.2						22.2			
Sampo Sectors Finland	16.7	19.8						14.1			

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal		Example Investment 12 mo.					Volatility (%, 12 mo.)	Beta	Sharpe ratio	Alfa
ASSET ALLOCATION FUNDS	FINLAND										
OP-Pirkka	16.3	30.1	46.9	35.1	29.9	24.2	43.9	14.6	1.00	3.0	-1.0
Gyllenberg Optimum	12.7	19.9	34.5	24.3	21.3	14.3	31.8	11.4	0.78	2.7	-3.4
Alfred Berg Optimal	10.3	16.8	33.7	20.9	22.8	20.6	31.1	10.9	0.74	2.8	-2.6
OP-Yield	12.6	19.0	31.3	23.1	19.0	14.5	28.7	10.0	0.79	2.8	-7.1
Evli Mix	10.8	14.9	29.7	22.0	22.1		27.1	10.6	0.67	2.5	-3.5
Mandatum Optimum	7.4	12.0	28.5	17.3	21.8		27.8	9.9	0.58	2.5	-0.6
Conventum Forte	6.2	7.8	24.1	18.4	19.5	18.4	21.6	9.2	0.52	2.2	-2.7
Diana Balanced	5.0	6.3	23.2	17.6	17.5	15.8	18.3	10.2	0.60	1.9	-7.1
Mandatum Neutral	1.5	3.5	8.2				7.9	1.8	0.07	2.6	1.7
Conventum Vision	6.7										

PERFORMANCE OF FUNDS NOVEMBER 30TH, 1999

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal		Volatility (%, 12 mo.)		Duration (years)			Sharpe ratio			
BOND FUNDS	FINLAND										
Mandatum Bond	0.6	-3.0	-0.4	5.0	5.4		-0.9	3.7	4.1		-1.1
OP-Interest	0.3	-3.0	-0.5	5.5	5.3	8.2	-1.0	3.6	4.7		-1.1
Carnegie Kunta	0.6	-3.3	-0.8	5.2	5.2	8.4	-1.1	3.7	4.3		-1.2
Diana Fixed Income	0.5	-2.9	-1.2	4.3	4.4	7.4	-2.0	3.3	4.3		-1.4
Merita Bond	0.4	-3.4	-1.3	5.1	5.1	7.9	-2.3	3.4	4.3		-1.4
Aktia Interest	0.6	-3.7	-1.6	4.3	4.7	8.4	-2.6	4.2	4.7		-1.2
Gyllenberg Bond	0.3	-4.2	-2.2	3.7	4.2	8.5	-2.7	4.0	4.4		-1.4
Opstock Finland Bond Index	0.2										4.2

	RETURN (%)							Example Investment 12 mo.	RISK		FINLAND	
	Nominal		Volatility (%, 12 mo.)		Duration (years)							
MONEY MARKET FUNDS	FINLAND											
Mandatum Short Term	0.32	0.43	0.59	1.14	1.92	2.87	3.31	2.62		0.40		0.40
Gyllenberg Money Manager	0.30	0.37	0.57	0.98	1.83	2.75	3.22	2.50		0.23		0.46
OP-Markka	0.28	0.40	0.57	0.97	1.78	2.63	3.19	2.12		0.36		0.31
Merita Money Market	0.26	0.32	0.52	0.82	1.62	2.47	2.95	2.31		0.25		0.33

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK		
	Nominal		Volatility (%, 12 mo.)		Beta (B) / Duration (D)			Sharpe ratio		Alfa		
BENCHMARK INDICES												
HEX Yield Index	24.5	68.2	134.5	85.5	70.8	46.6		29.0	1.37 B	4.5		70.5
HEX Portfolio Yield Index	14.1	24.7	47.8	27.7	30.9	23.7		17.3	1.00 B	2.6		0.0
Weight-limited FOX Portfolio	21.2	49.3	82.9	49.8	47.2	32.1	78.4	22.5	1.20 B	3.5		26.2
Leonia Government Bond Index	0.4	-3.1	-0.5	5.6	6.0	10.2		3.7	4.4 D	-1.1		
3 month Euribor Index	0.32	1.26	3.04	3.34	3.25	4.00		0.18	0.25 D			
Deposit rate	0.24	1.32	3.55				2.55	0.00				

PERFORMANCE OF FUNDS NOVEMBER 30TH, 1999

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal 1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.		Volatility (%, 12 mo.)	Duration (years)	Sharpe ratio	
BOND FUNDS											
FIM Euro	-0.2	-2.2	0.6				-0.4	3.5	6.5	-0.9	
Carnege Eurokorko	0.5	-3.4	-0.9	5.0	5.1	8.3	-1.2	3.6	4.3	-1.2	
Handelsbanken Euro-obligaatio	0.3	-3.1	-1.0				-1.5	3.4	5.5	-1.3	
Leonia Obligaatio	0.4	-3.8	-1.1	4.9			-1.6	3.9	5.3	-1.2	
Evli Euro Government Bond	0.5	-3.2	-1.2	5.1	5.5		-1.7	4.0	5.0	-1.2	
Leonia Yhteisöobligaatio	0.4	-3.6	-1.2	4.9			-1.7	4.0	4.9	-1.2	
Alfred Berg Euro Obligaatio	0.4	-3.7	-1.3	4.9	5.2	9.3	-1.8	4.1	5.1	-1.2	
Trevise Bond Fund	0.5	-3.4	-1.4	4.5	4.8		-1.4	3.7	4.5	-1.4	
Conventum Euro Obligaatio	0.5	-3.7	-1.5	4.4	5.1	8.3	-2.0	4.1	5.0	-1.2	
Seligson & Co Euro Obl.	0.5	-3.5	-1.5				-1.5	3.9	4.9	-1.3	
Carlson Euro Bond	0.3	-3.4	-1.5				-2.5	3.9	-	-1.3	
Merita Pro Euro Bond	0.4	-3.6	-1.6	4.9	5.1	9.2	-2.1	3.7	5.0	-1.4	
MeritaNordbanken Euro Bond	0.4	-3.7	-1.7	5.0	5.2	8.2	-2.7	3.7	5.1	-1.4	
Fidelity Euro Bond	0.5	-3.7	-1.8	3.9	4.8	8.0	-5.0	5.5	-	-1.0	
Invesco GT European Bond	0.6	-3.9	-2.2	4.9	6.9		-2.7	4.1	-	-1.4	
CGU Privilege Portfolio Short-Term	0.4	-4.8	-2.3				-3.3	4.1	-	-1.4	
SEB Lux Euro Bond Fund	0.3	-3.4	-2.7	4.2	4.6	6.1	-3.2	5.0	-	-1.2	
Fleming FF Euro Bond	0.3	-4.1	-3.1	3.8	3.9		-5.0	4.4	-	-1.5	
Sampo Euro Bond	0.4	-2.5						4.0	4.5		
Mandatum Euro Bond	0.3	-2.5						4.6	5.1		
Fides Eurobond	0.7	-4.3						5.2	4.9		
Opstock Euro Bond Index	-0.1								5.6		
SHORT-TERM BOND FUNDS											
Evli Euro Balanced Fixed Income	0.3	0.4	0.2	-0.6	0.0	1.2	4.3	0.7	1.5	2.3	
Conventum Euro Julkisyhteisö	0.4	0.1	0.1	-1.1	0.0	1.0	4.0	0.8	2.0	2.5	
Alfred Berg Euro Yhdistelmäkorko	0.3	0.2	0.0	-1.3					2.1	2.9	
MONEY MARKET FUNDS											
Leonia Yhteiskorko	0.30	0.41	0.61	1.05	2.02	2.88	3.32	2.88	0.26	0.44	
Seligson & Co Rahamarkkinarahasto	0.25	0.38	0.60	1.19	1.98	2.87		2.87	0.28	0.28	
Merita Pro Euro Money Market	0.29	0.38	0.59	1.02	1.88	2.79	3.27	2.74	0.41	0.39	
Carnege Likvidi	0.29	0.41	0.64	1.11	1.87	2.66	3.11	2.46	0.40	0.36	
Evli Euro Interest	0.20	0.32	0.51	0.91	1.71	2.56	3.11	2.44	0.22	0.42	
Alfred Berg Euro Korko	0.21	0.28	0.50	0.93	1.69	2.52	2.99	2.01	0.19	0.60	
Conventum Euro Likvidi	0.21	0.27	0.43	0.75	1.57	2.49	3.07	2.39	0.41	0.81	
Trevise Money Market Fund	0.24	0.22	0.50	0.89	1.67	2.48	2.84	2.48	0.41	0.43	
Leonia Korko	0.26	0.33	0.51	0.98	1.67	2.45	2.89	2.45	0.19	0.32	
Handelsbanken Eurokorko	0.14	0.27	0.41	0.84	1.73	2.44		2.44	0.81	0.39	
Aktia Likvida	0.27	0.27	0.43	0.80	1.56	2.40	3.00	1.89	0.44	0.73	
Fidelity Euro Cash	0.20	0.37	0.56	1.07	1.67	2.35	2.91	2.35	0.12	-	
FIM Likvidi	0.23	0.28	0.39	0.79	1.54	2.32	2.77	2.32	0.37	0.61	
Ålandsbanken Liquidity	0.17	0.35	0.41	0.23	0.94	2.06		1.04	1.18	1.44	
SEB Lux Euro Short Bond Fund	0.13	0.10	0.22	0.54	1.15	1.69		1.39	2.82	-	
MN Euro Korko	0.26	0.33	0.52	0.89	1.63				0.25	0.27	
Sampo Euro Liquidity	0.32	0.37	0.52	0.96					0.24	0.17	
BENCHMARK INDICES											
Leonia All EMU Benchmark Bond Ind.	0.0	-4.5						4.6	6.0 D		
Leonia Government Bond Index	0.4	-3.1	-0.5	5.6	6.0	10.2		3.7	4.4 D	-1.1	
3 month Euribor Index	0.32	1.26	3.04	3.34	3.25	4.00		0.18	0.25 D		
Deposit rate	0.24	1.32	3.55				2.55	0.00			

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 1999

		RETURN (%)						Example Investment		RISK		RETURN / RISK			
		Nominal (EUR)						12 mo.		Volatility (%, 12 mo.)					
		1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	EUR	Dom. Curr.	EUR	Dom. Curr.				
RISK FUNDS															
Conventum Focus	Nordic C.	3.7	13.0	50.3				48.3	48.3	17.9	17.9	2.6			
Phalanx	Nordic C.	-1.1	-4.1	16.3	14.4			13.9	13.9	10.2	10.2	1.3			
		RETURN (%)						Example Investment		RISK		INTERNATIONAL			
		Nominal (EUR)						12 mo.		Volatility (%, 12 mo.)		RETURN / RISK			
		1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	EUR	Dom. Curr.	EUR	Dom. Curr.				
EQUITY FUNDS															
Global															
SEB (F) Teknologifond		23.1	58.5	113.1	56.9	46.9	40.7	108.9	98.9	32.1	31.5	3.4			
Fondita 2000+		16.6	38.6	69.9				66.5	66.5	18.4	18.4	3.6			
Fidelity International		11.1	22.6	65.3	35.4	35.2	26.7	57.1	38.4	23.9	20.0	2.6			
Carnegie Worldwide		18.2	42.9	64.3	38.3	35.3		63.5	63.5	20.2	20.2	3.0			
Mandatum Global		18.9	38.8	60.6				57.4	57.4	20.4	20.4	2.8			
Fidelity Privatisation +		19.5	29.1	51.6						17.3	17.3	2.8			
Trevise Global Equity		10.0	23.0	50.9	28.4			47.9	47.9	18.3	18.3	2.6			
Fidelity World		11.5	20.2	48.9	29.5	30.1		41.5	41.5	20.2	19.9	2.3			
Evli Global		10.1	19.8	44.9	28.0	27.2	20.6	42.0	42.0	16.7	16.7	2.5			
Carlson Global		16.3	27.5	44.5	27.9	27.4	19.7	43.1	26.1	21.7	17.2	1.9			
Handelsbanken International		14.7	24.9	43.9	30.0	31.2	22.0	41.0	24.3	18.6	14.7	2.2			
Merita Foresta		6.3	17.6	40.1	15.3			37.4	37.4	15.8	15.8	2.3			
Aktia Global		11.9	22.0	40.0	26.9	25.7	20.7	38.6	38.6	18.0	18.0	2.0			
Merita Pro Global Equity		14.7	24.8	38.8	25.7			34.8	34.8	17.4	17.4	2.0			
Seligson & Co Global Top 25 Brands		9.0	14.9	37.5				37.5	37.5	20.3	20.3	1.7			
Odin Maritim		0.6	1.8	37.3	-26.9	-9.2	0.5	32.6	24.9	21.5	20.4	1.6			
SEB Lux Global		8.2	18.4	35.6	24.0	24.6	19.5	32.9	26.5	18.8	18.1	1.7			
CGU Privilege Port. Global Managed		9.0	17.5	35.3	25.1	24.9	18.7	29.8	14.4	18.6	15.0	1.7			
Merita World Fund		9.5	19.5	34.1	21.1			31.5	31.5	17.5	17.5	1.7			
Alfred Berg Global		6.9	14.3	31.4	19.5	25.0	18.6	29.6	14.2	16.5	12.4	1.7			
Opstock Global Equity		10.8	16.1	31.0	21.1			28.4	28.4	18.4	18.4	1.5			
OP-Forest		6.6	6.6	28.4				24.7	24.7	17.2	17.2	1.4			
Merita Internat. Equity Fund		10.7	13.0	27.6	17.8	16.5	14.0	26.3	26.3	17.2	17.2	1.4			
Ålandsbanken Global Blue Chip		10.5	20.4	27.1				25.8	25.8	15.9	15.9	1.5			
SEB Fund Läkemedel&Bioteknik		6.4	18.5	25.7	20.8	26.5	28.8	23.2	17.3	22.7	22.3	1.0			
SEB (F) Lux Miljöfond		2.5	-2.3	9.0	1.4	6.4	8.5	6.9	1.7	14.5	14.4	0.4			
Ålandsbanken Share Index Loan		2.0	0.9	0.0				-2.0	-2.0	13.3	13.3	-0.3			
Leonia Teknologiaosake		31.9	74.6							27.2	27.2				
FIM Tekno		31.1	64.7							22.0	22.0				
Fides Telecom		21.7	63.5							25.0	25.0				
Evli IT-Informaatioteknologia		19.7	56.6							29.2	29.2				
Myriadi Kasvu		8.4	23.5							12.7	12.7				
Carnegie Medical		9.1	19.9							22.4	22.4				
Elite		7.4	19.9							33.4	33.4				
Sampo Sectors Global		10.0	17.8							17.7	17.7				
MN Medica Life Science		4.4	11.5							22.0	22.0				
Conventum Pharma		4.2	9.7							13.8	13.8				
Fides New Media		48.5								48.7	48.7				
SEB Internetfond		40.1													
MeritaNordbanken IT		24.2								29.1	29.1				
North America															
Fidelity American Growth		18.8	30.1	107.3	54.6			97.0	73.7	32.8	28.8	3.2			
Fidelity America		16.4	22.4	73.9	43.6	42.7	34.7	65.2	12.6	21.3	19.7	3.3			
Invesco GT American Enterprise		21.0	44.3	65.6	24.0	28.9	25.7	57.8	39.1	22.4	18.8	2.8			
SEB Nordamerika Medelstora Bolagsfond		14.1	22.1	55.9	27.4	33.7	29.9	52.8	45.5	22.0	21.7	2.4			
Invesco GT North America		14.8	28.6	47.0	38.6			40.0	23.4	26.6	22.8	1.6			
SEB Lux North America		8.3	17.7	42.2	31.2	35.2	31.0	39.4	32.7	23.3	22.9	1.7			
Baring North America Fund		8.6	18.3	40.3	33.3	37.9	32.3	33.6	17.8	24.2	21.5	1.5			
Handelsbanken America		9.6	13.9	37.8	25.8	30.3	29.7	35.0	19.0	23.9	20.3	1.4			
CGU Privilege Port. America Growth		9.8	10.0	32.7	27.4	31.5	29.4	27.3	12.2	22.6	19.1	1.3			
Alfred Berg North America		4.8	3.4	26.3	15.8	24.6	22.7	24.5	10.0	19.9	16.5	1.1			
Merita American Fund		9.3	6.4	25.3	25.1			22.8	22.8	22.5	22.5	1.0			
Carlson American Small Cap		8.4	4.4	11.9	1.5	15.9	12.1	10.8	-2.3	14.7	10.4	0.6			
Fleming FF American		1.5	-2.9	10.7	8.9	22.1	25.0	7.0	-5.7	20.3	16.5	0.4			

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 1999

	RETURN (%)						Example Investment 12 mo. EUR Dom. Curr.	RISK		RETURN / RISK Sharpe	
	Nominal (EUR)			1 mo. 6 mo. 12 mo. 2 yr. p.a. 3 yr. p.a. 5 yr. p.a.				Volatility (%, 12 mo.)	EUR Dom. Curr.		
	EQUITY FUNDS			INTERNATIONAL							
Nordic Countries											
Merita Avanti	19.5	36.9	65.4	31.1	32.4	25.3	62.1	62.1	18.6	18.6	3.3
Carnege Småbolag	25.5	39.6	63.5	25.0	30.5		58.7	58.7	20.6	20.6	2.9
Trevise Tillväxtfond	10.5	31.6	60.6	30.4	30.5	31.7	59.6	46.3	20.8	18.3	2.7
Carnege Sverige	15.0	32.7	57.9	32.4	31.8		53.3	53.3	20.8	20.8	2.6
Evli Nordic Smaller Comp.	33.8	45.1	57.1	10.5			55.6	55.6	19.3	19.3	2.8
Handelsbanken Nordic	16.7	34.3	56.6	31.7	33.1	28.7	53.5	40.7	17.9	16.4	3.0
Handelsbanken Sweden	15.7	33.6	55.3	30.6	27.5		52.2	41.0	18.3	16.9	2.8
Fidelity Nordic	14.4	33.0	54.6	31.1	32.1	30.3	46.9	34.6	19.7	16.4	2.6
Odin Norge	8.9	11.9	52.5	-10.1	8.4	15.3	47.4	38.8	19.8	18.3	2.5
CGU Privilege Port. Nordic Growth	15.2	35.3	52.0				45.8	37.4	20.0	17.6	2.4
Merita Nordia	14.0	31.7	50.9	27.5	29.5	22.8	47.9	47.9	18.4	18.4	2.6
Fondita Nordic Small Cap	13.4	24.4	50.8	17.6			47.8	47.8	13.6	13.6	3.5
Carlson Scandinavia	14.1	33.7	50.2				48.7	53.1	20.4	19.9	2.3
SEB (F) Sverige Offensivfond	10.7	27.8	49.5	29.2	29.9	29.3	46.5	39.5	19.8	18.4	2.3
SEB Lux Nordic	14.6	30.1	49.4	30.1	33.6	28.8	46.4	39.4	21.4	20.3	2.1
Carnege Nordic Markets	16.2	35.8	49.2	36.9	39.1		48.5	48.5	19.8	19.8	2.3
Alfred Berg Norden	13.2	30.0	41.5	26.4	28.4	25.7	39.6	27.9	20.3	17.8	1.9
SEB Norden Småbolag	13.3	22.1	40.7				38.0	31.3	13.2	12.1	2.8
Carlson Hanseatic Small Cap	15.0	22.0	36.3				35.0	38.9	14.9	14.4	2.2
Odin Sverige	10.2	14.7	36.0	-0.2	16.8	24.8	31.4	23.8	15.4	15.1	2.1
MeritaNordbanken Nordic Small Cap	11.7	18.0	35.1				32.5	32.5	11.9	11.9	
Carnegie Aksje Norge	8.3	10.7	30.2	-1.2	15.3		26.4	26.4	20.7	20.7	1.3
SEB Lux Norge Aksjefond	6.6	9.6	25.0	-2.6			22.5	16.6	22.4	21.2	1.0
Odin Norden	5.1	5.6	23.7	-10.0	6.4	14.5	19.5	12.6	14.6	14.5	1.4
SEB Östersjöfond/WWF	14.6	26.3							16.9	16.9	
Europe											
Invesco GT Pan European Enterprise	27.5	38.3	55.2	39.4	35.5	31.1	47.8	47.8	15.5	15.5	3.3
Fleming FF European Smaller Co's	21.8	33.3	55.0	34.6	30.1	25.8	49.8	49.8	12.6	12.6	4.1
Fidelity European Smaller Co's	25.1	34.6	51.8	26.2	30.2		44.2	44.2	12.3	12.3	3.9
Fidelity France	11.8	25.8	40.6	32.3	29.9	20.3	33.6	33.6	18.1	18.1	2.0
Invesco GT Pan European	19.1	29.7	40.4	37.2	36.1	28.6	33.7	33.7	20.7	20.7	1.8
Evli European Smaller Companies	14.2	21.7	38.6				35.9	35.9	11.1	11.1	3.2
Evli Euro 50	10.7	20.6	37.7				35.0	35.0	20.3	20.3	1.7
Fidelity Euro STOXX 50	9.9	19.4	36.2	33.1	34.5		29.4	29.4	20.6	20.5	1.6
WIP Value Visions	9.7	20.1	33.7				32.3	32.3	13.7	13.7	2.2
OP-Euro Osake	11.2	17.9	33.4				30.8	30.8	20.2	20.2	1.5
Fidelity European Growth	12.4	18.2	32.7	23.8	29.9	25.3	26.1	26.1	14.2	14.2	2.1
Fidelity Euro Blue Chip	12.9	22.1	32.3				25.7	25.7	19.1	19.1	1.5
Alfred Berg Germany	14.0	22.3	32.3	26.1	28.6	21.5	30.5	30.5	22.8	22.8	1.3
Seligson & Co Eurooppa 50-indeksir.	9.7	19.5	29.7				29.7	29.7	22.2	22.2	1.2
Indosuez GIF Eurostocks	18.8	20.1	28.1	27.2	30.6	25.4	26.8	28.7	24.0	22.1	1.0
MeritaNordbanken Euroland	9.3	17.4	26.7				24.1	24.1	18.3	18.3	1.3
Aktia Euro	7.5	14.3	25.7				24.4	24.4	18.2	18.2	1.2
Merita European Fund	7.4	14.8	24.9	24.5			22.4	22.4	18.0	18.0	1.2
Baring Europa	9.4	17.4	24.8	25.1	31.4	24.1	18.8	4.8	16.9	13.9	1.3
SEB Lux Euro Equity Fund	9.7	19.9	24.6				22.1	16.3	20.7	19.9	1.0
Fidelity United Kingdom	7.3	5.4	24.5	11.6	18.6	19.7	18.3	8.6	18.3	15.6	1.1
Fidelity Switzerland	7.6	15.5	24.3	20.8	28.2		18.1	17.4	14.1	14.6	1.5
Alfred Berg Sicav Europe	10.1	16.6	23.6	22.5	27.7		21.8	21.8	18.3	18.3	1.1
SEB Lux United Kingdom	6.6	8.7	23.4	16.3	23.1	22.0	20.9	15.1	21.7	20.8	0.9
Fleming FF European	10.3	15.1	21.6	18.4	23.6	20.8	17.5	17.5	21.2	21.2	0.9
SEB Lux (F) Europafond	7.7	14.5	20.5	21.5	26.2	21.0	18.1	12.4	19.7	18.8	0.9
CGU Privilege Port. European Growth	9.3	17.5	19.8	26.1	30.2	21.1	14.9	15.5	20.7	20.7	0.8
Gyllenberg European Equity	6.0	12.0	19.7	12.1			17.4	17.4	14.2	14.2	1.1
Handelsbanken Europa	10.2	16.4	19.4	23.1	30.3	22.8	18.2	8.3	21.7	20.2	0.7
Carlson Europe	8.2	13.9	19.1				18.0	18.6	20.9	20.9	0.7
Fidelity Germany	10.9	20.3	18.4	21.5	25.6	21.2	12.5	12.5	19.5	19.5	0.8
SEB Europa Småbolag	8.3	11.7	18.0	4.7	12.1	14.1	15.7	10.1	12.9	12.4	1.1
SEB Lux Continental Europe	5.1	14.6	14.6	20.2	25.1	20.9	12.3	6.9	20.2	19.5	0.5
Carlson Continental Europe	7.8	13.4	14.1	19.3	23.3	20.9	13.0	16.3	20.7	20.4	0.5
SEB Lux Mediterranean	8.5	8.0	13.9	26.7	35.3	22.6	11.7	6.3	21.6	20.5	0.5
Alfred Berg Switzerland	4.5	9.3	13.2	14.0	23.7	20.4	11.6	10.9	15.4	15.8	0.6
Leonia Euro Osake	5.6	10.9	12.6				11.4	11.4	22.4	22.4	0.4
Fidelity Iberia	10.9	8.5	11.6	24.4	34.9	25.7	6.0	6.0	18.0	18.0	0.4
Fidelity Italy	5.2	4.0	10.3	27.5	34.4	22.4	4.8	4.8	19.0	19.0	0.4
Carlson Mediterranean	7.5	5.1	9.4	26.7	34.2	22.5	8.4	11.5	20.4	20.1	0.3
Leonia Euro Kasvuosake	27.0	43.4							16.9	16.9	
Handelsbanken Eurooppa Agressiivinen	21.3	27.1							19.1	19.1	
Handelsbanken Euro Active	18.2	27.0							16.6	16.6	
Opstock Euro Index	10.8	20.0							17.9	17.9	
Mandatum Eurooppa	10.1	18.4							18.5	18.5	
Sampo Sectors Europe	9.2	17.9							17.9	17.9	
OP-Euro Kasvu	21.2								11.3	11.3	
Alfred Berg Small Cap Europe	20.3								17.0	17.0	
Alfred Berg Europe	9.9								17.3	17.3	
MeritaNordbanken Pro Eurooppa	8.3								14.5	14.3	
WIP SmallTitans	5.6										

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 1999

	RETURN (%)							Example Investment 12 mo. EUR Dom. Curr.	RISK		RETURN / RISK Sharpe	
	Nominal (EUR)			1 mo. 6 mo. 12 mo. 2 yr, p.a. 3 yr, p.a. 5 yr, p.a.					Volatility (%, 12 mo.)	EUR Dom. Curr.		
	EQUITY FUNDS	INTERNATIONAL										
Japan												
Invesco GT Nippon Enterprise	29.8	214.3	496.4	149.7	63.0	27.6	468.0	312.8	37.2	31.5	13.3	
Fleming FF Japanese Smaller Co's	33.0	235.7	445.1	149.5	62.7	28.3	426.7	364.3	36.0	34.9	12.3	
Fidelity Japan Smaller Co's	22.3	146.7	322.1	113.1	48.0	18.7	301.1	191.5	31.7	26.1	10.0	
Baring Japan Smaller Co.	14.7	90.2	221.3	73.0	27.6		206.0	169.8	27.2	24.8	8.0	
Fleming FF Japanese	24.9	120.5	204.6	76.1	37.0	15.3	194.3	159.4	27.1	25.2	7.4	
Invesco GT Nippon Growth	24.1	93.0	158.6	52.9	25.9	8.6	146.3	79.0	27.3	20.5	5.7	
Fidelity Japan	20.4	96.1	153.5	52.4	34.8	14.6	140.9	75.1	27.5	21.1	5.5	
Handelsbanken Japan	18.6	62.4	123.0	39.6	26.5	11.2	118.5	58.9	23.2	21.0	5.1	
Alfred Berg Japan	11.4	54.9	93.2	36.0	14.7	5.0	90.8	38.5	28.0	23.5	3.2	
SEB Lux Japan	10.7	50.9	88.7	28.2	17.5	5.0	85.0	76.1	25.3	25.1	3.4	
Indosuez GIF Japan Portfolio	12.2	51.7	87.3	32.2	17.3	5.7	85.5	34.8	25.6	20.2	3.3	
Carlson Japan	11.8	48.4	83.8	30.6	11.7	3.3	82.0	32.3	24.8	18.8	3.2	
Merita Asian Fund	10.5	37.6	76.4	27.5			72.9	72.9	20.5	20.5	3.6	
Baring Japan	5.0	24.8	55.6	20.1	4.7	0.3	48.2	30.6	22.1	19.9	2.4	
Leonia Asia Osake			8.2									
Pacific Rim excl. Japan												
Fidelity Korea	35.4	56.0	202.5	92.2	21.1		187.4	153.4	44.7	42.6	4.5	
Fleming FF Pacific	32.3	121.4	196.2	70.2	49.6	25.4	186.1	152.2	25.8	23.2	7.5	
Fidelity Pacific	17.4	70.3	124.1	46.9	29.6	13.6	113.0		23.3	20.0	5.2	
Fleming FF Asian Opportunities	31.5	54.0	111.0	36.1	13.2	8.6	103.9	79.7	26.6	23.8	4.0	
Fidelity Asean Special Situations	21.4	45.7	100.0	32.5	9.8	8.8	90.0	67.5	27.3	23.9	3.5	
Fidelity Asean	7.7	15.9	75.4	9.8	-10.3	-7.9	66.6	46.9	28.0	24.6	2.6	
Invesco GT Asia Tiger Growth	11.6	26.9	74.2	18.6	2.4	4.7	65.9	46.3	23.8	20.1	3.0	
Baring Octopus	15.8	34.1	73.7	14.7	-1.5	0.5	65.4	45.8	24.1	20.6	2.9	
Fidelity South East Asia	12.9	25.1	72.0	24.4	3.6	6.1	63.4	44.1	24.9	21.5	2.8	
Indosuez GIF Asia Pacific	17.3	33.7	70.8	24.1	-0.7	2.4	69.1	49.0	27.6	25.4	2.4	
Alfred Berg Far East	17.5	29.6	66.7	20.9	3.8	4.0	64.5	47.5	22.1	18.8	2.9	
Fidelity Singapore	11.6	19.4	63.1	17.7	0.1	0.3		36.6	30.2	26.8	2.0	
SEB Lux Asia Fund	16.7	23.6	61.2	19.3	1.3	2.5	58.0	50.4	25.1	24.4	2.3	
Carlson Far East	18.3	23.9	60.9	18.8	0.1	0.9	59.3	64.0	21.3	21.1	2.7	
Handelsbanken Pacific	17.4	23.9	54.0	20.1	4.3	5.6	50.9	32.8	21.5	19.5	2.3	
Fidelity Taiwan	6.7	23.7	43.3	20.4			36.1	20.0	27.1	25.8	1.5	
Fidelity Australia	8.3	6.7	31.3	13.1	9.6	11.6	24.7	8.1	19.2	12.8	1.4	
Indosuez GIF Asean	2.8	10.1	30.3	10.1	-15.4	-11.1	29.1	13.8	34.8	32.9	0.8	
Fidelity Thailand	10.3	-6.7	30.2	13.6	-21.3	-18.5	23.7	9.1	44.8	42.7	0.6	
Mandatum Asia	19.8	24.6							21.2	21.2		
Seligson APS Far East	17.6								18.4	18.4		
Emerging Markets												
Fidelity Malaysia	0.9	152.2	176.2	8.4	-18.5	-8.6	162.0	271.2	86.4	88.1	2.0	
Handelsbanken Eastern Europe	11.6	37.4	93.0				89.2	89.2	27.8	27.8	3.2	
Fidelity Hong Kong & China	21.5	39.1	78.5	26.8	13.1	17.4	69.6	49.5	26.8	23.4	2.8	
Fidelity Indonesia	-8.3	-0.8	68.3	2.2	-13.2		59.9	41.0	55.8	54.3	1.2	
Baring Global Emerging Markets	14.5	24.8	68.0	10.9	14.2	0.9	60.0	41.0	21.8	18.5	3.0	
Fleming FF China	24.2	40.6	56.3	3.4	7.7	8.1	51.0	33.1	40.0	37.9	1.3	
Fidelity Emerging Markets	12.1	20.8	55.8	8.4	6.2	-1.6	48.0	30.5	20.7	16.4	2.5	
SEB Lux Emerging Markets	14.1	17.0	46.7	3.3	5.2	-0.6	43.8	36.9	22.5	21.8	1.9	
Baring Eastern Europe	10.9	7.1	46.5	20.5	33.6		39.5	23.0	26.7	24.2	1.6	
FIM Russia	16.5	1.3	41.2				35.6	35.6	40.5	40.5	0.9	
Fidelity Latin America	16.7	10.8	38.3	-2.2	12.6	0.9	31.4	15.9	37.0	33.5	0.9	
Carlson Eastern Europe	9.5	6.0	31.8	-13.4	-3.8		30.5	34.3	25.5	25.1	1.1	
Carlson Latin America	15.8	16.7	29.7	-2.8	8.9		28.4	13.2	31.4	29.0	0.8	
Fleming FF Eastern European	7.7	1.6	29.5	-11.4	4.3	12.9	25.1	25.1	31.2	31.2	0.8	
SEB Lux Eastern Europe	9.1	3.9	25.6	-7.6	3.1		23.1	17.2	26.6	25.3	0.8	
Carnegie East-European	8.3	4.3	17.6				14.2	14.2	22.5	22.5	0.6	
Nordbanken Östeuropa	9.1	-0.3	17.1	-17.7			14.8	14.8	29.4	29.4	0.5	
Hansa Investment Fund	7.9	-5.5	2.6				-1.4	-1.4	19.9	19.9	0.0	

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 1999

		RETURN (%)						Example Investment		RISK		RETURN / RISK	
		Nominal (EUR)						12 mo.		Volatility (%, 12 mo.)			
		1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	EUR	Dom. Curr.	EUR	Dom. Curr.		
ASSET ALLOCATION FUNDS		INTERNATIONAL											
FIM Forte	Global	21.2	30.9	109.9	68.5	56.5	41.8	105.7	105.7	22.0	22.0	4.8	
Fidelity PS Global Growth	Global	10.8	24.0	51.9				44.4	27.2	18.9	14.4	2.6	
Fidelity PS Growth	Global	12.2	23.3	45.3	30.1	29.5		38.0	38.0	17.7	17.7	2.4	
SEB Lux International	Global	8.3	19.8	34.1	26.5	31.1	19.5	31.5	18.5	17.7	13.8	1.7	
Handelsbanken Multimarkt	Global	11.9	20.5	33.8	21.5	22.6	18.1	31.2	20.2	12.9	11.5	2.3	
Aktia Secura	Global	9.2	14.1	27.5	19.5	20.8	17.4	26.2	26.2	11.8	11.8	2.0	
Leonia Euro Yhdistelmä	Europe	8.7	12.6	27.1				25.9	25.9	11.6	11.6	2.0	
Gyllenberg International	Global	6.3	12.3	24.4	15.6	17.0		21.9	21.9	11.9	11.9	1.8	
Opstock Global Balanced	Global	6.5	9.0	20.0	15.8			17.7	17.7	11.8	11.8	1.4	
Carnegie Optimi+	Euro	6.3	12.5	19.8				19.2	19.2	10.5	10.5	1.5	
Merita Optima	Global	6.5	8.9	18.2	14.1	15.4	11.2	15.9	15.9	8.3	8.3	1.8	
Fidelity Euro Balanced	Europe	7.8	11.4	18.0	18.8	21.7	19.2	14.0	14.0	11.7	11.7	1.2	
Merita Private	Global	7.1	9.4	17.5	14.8	15.7		14.0	14.0	8.4	8.4	1.7	
Gyllenberg European Bal.	Europe	6.3	8.4	16.5				14.2	14.2	11.9	11.9	1.1	
Carlson International	Global	9.2	10.1	16.3	10.3	13.7	11.7	15.1	1.5	12.9	8.2	1.0	
Conventum Global	Global	4.5	3.0	14.4				12.1	12.1	8.5	8.5	1.3	
Fidelity PS Moderate Growth	Global	5.2	5.4	13.9	12.7	13.8		10.0	10.0	8.0	8.0	1.3	
Ålandsbanken Eur Act Pf.	Europe	7.0	7.6	11.7				10.6	10.6	14.0	14.0	0.6	
Carnegie Sijoitus+	Euro	3.5	7.1	11.6				11.1	11.1	7.1	7.1	1.1	
Alfred Berg Opt. Europe	Europe	6.0	7.8	10.6				8.4	8.4	11.1	11.1	0.6	
Carnegie Plus	Euro	1.5	2.6	4.8				4.3	4.3	2.5	2.5	0.5	
Fidelity PS Defensive	Global	1.7	-0.8	1.1	3.9	4.4		-2.3	-2.3	3.3	3.3	-0.7	
Leonia Glob. Yhdistel.	Global	13.6	27.2							15.4	15.4		
Sampo 2030	Europe	11.2	19.3							13.8	13.8		
Evli European Allocation	Europe	12.0	17.2							15.4	15.4		
Sampo 2020	Europe	9.0	15.2							12.2	12.2		
Evli Euro Mix	Euro	8.2	9.7							11.9	11.9		
Sampo 2010	Europe	5.2	7.4							8.0	8.0		
Gyllenberg Foundation	Europe	8.0	5.7							11.5	11.5		
Gyllenberg Forum	Global	5.4	4.6							4.4	4.4		
Fides Portfolio	Global	20.0								17.2	17.2		
Merita Nordb. Pro Balance	Global	6.5											
Aktia Folkhälsan	Global	5.8								7.9	7.9		
Leonia Arvo	Global	5.1											
Aurator Tellus	Global	0.6								4.8	4.8		
BOND FUNDS		INTERNATIONAL											
Fidelity US Dollar Cash	Global	4.0	6.0	18.6	7.4	12.0	8.0	18.6	4.6	9.2	0.4	1.6	
Fidelity International Bond	Global	3.1	4.8	11.5	5.9	6.6	4.7	7.7	-5.0	9.1	5.5	0.9	
Handelsbanken Internat. Bo	Global	3.6	4.6	10.8	8.6	9.8	8.3	9.7	-3.3	9.4	10.5	0.8	
Fidelity US Dollar Bond	Global	4.1	4.1	9.7	4.3	8.1	5.8	6.0	-6.5	9.9	3.7	0.6	
Indosuez GIF Global Bond	Global	2.6	-0.3	8.3	7.5	11.6	10.4	7.2	-5.5	12.1	7.3	0.4	
Fidelity Sterling Bond	Global	1.1	2.0	8.1	5.7	12.9	12.4	4.4	-4.8	8.3	4.4	0.5	
Handelsbanken Swe. Bonds Nordic C.	Global	2.0	2.3	7.9	4.5	4.5	8.6	6.8	-2.1	7.8	5.2	0.6	
Fleming FF Internat. Bond	Global	2.7	3.1	7.7	7.9	10.0	9.6	4.1	-8.2	8.7	7.9	0.5	
SEB Lux International Bond	Global	3.4	2.9	7.7	7.7	10.6	9.4	7.1	2.0	7.1	7.6	0.6	
Carlson International Bond	Global	6.1	3.3	7.0	6.7	9.8	7.4	6.5	-6.6	11.4	7.0	0.3	
Merita Internat. Bond Fund	Global	3.7	0.5	6.3	7.7	10.2	9.3	5.3	5.3	7.2	7.2	0.4	
Baring International Bond	Global	0.1	0.5	1.3	2.3	6.6	6.3	-3.5	-15.0	10.6	6.1	-0.2	
Gyllenberg European Bond	Europe	0.6	-3.3	-1.5				-2.0	-2.0	3.5	3.5	-1.4	
Indosuez GIF Eur. Bond Pf.	Europe	1.0	-5.3	-4.4	2.3	5.4	8.8	-5.4	-4.9	0.0	7.8		
Evli Corporate Bond	Global	1.0											
Leonia Tuottokorko	Global	-0.3											
BENCHMARK INDICES		INTERNATIONAL											
MSCI Nordic		16.9	49.2	81.7	42.4	41.3	32.9			20.5		3.8	
MSCI Europe		6.2	12.5	22.3	22.4	27.5	22.2			10.7		1.7	
MSCI EMU		7.2	15.6	23.8	27.4	30.3	22.8			12.4		1.6	
MSCI North America		5.7	10.5	36.3	27.2	33.2	30.4			16.4		2.0	
MSCI Japan		7.9	42.4	78.1	28.0	12.5	4.2			17.7		4.2	
MSCI Far East		8.6	40.5	76.9	26.6	10.3	4.1			18.1		4.1	
MSCI Pacific		8.6	36.8	70.9	25.0	9.8	4.2			17.7		3.8	
MSCI Emerging Markets		11.4	21.2	64.4	11.0	6.1	0.0			25.6		2.4	
MSCI World Index		6.3	14.8	36.0	25.2	26.3	21.0			13.3		2.4	
SB World Gvmt Bond		2.4	5.2	11.1	10.3	12.1	10.7			4.0		1.9	

MSCI: Morgan Stanley Capital International, SB: Salomon Brothers Inc.

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH. 1999

			Reg.	Net	No. of	Minimum			Subscrip-	Redemp-	Manag.
	Portfolio	Coun-	Size	subs.	inves-	Start	invest-	Value of share	Dividends	fee /	tion fee / cust.
	manager	try	MEUR	MEUR	tors	month	ment EUR	EUR	99	min EUR	min EUR (%) / yr)
Aktia Fund Management Ltd +358 10 247 6843											
Aktia Capital	L. Grandell	Finland	53.2	0.4	16,077	05/92	100 FIM	64.25 [B]/100 sh.	1.5 [A]	1 %	0 1.95
Aktia Euro	T. Lehto	Finland	32.5	5.2	4,761	04/98	100 FIM	20.25 [B]/100 sh.	-	1 %	0 1.95
Aktia Folkhälsan	L. Grandell	Finland	4.9	0.0	54	06/99	100 FIM	106.48 [B]/100 sh.	-	1 %	0 2.23
Aktia Global	T. Lehto	Finland	33.8	3.6	5,563	05/94	100 FIM	30.40 [B]/100 sh.	0.67 [A]	1 %	0 1.95
Aktia Interest	J. Juslin	Lux.	84.3	-4.3	2,289	12/91	1 share	34.68 [B]	-[A]	1 %	0 1.06
Aktia Likvida	M. Westerlund	Finland	40.8	-6.4	312	01/96	100 FIM	18.86 / 100 sh.	doesn't pay	0.5%	0 0.55
Aktia Secura	T. Lehto	Finland	100.9	6.0	10,693	10/87	100 FIM	40.30 [B]/100 sh.	0.95 [A]	1 %	0 1.95
Alfred Berg Rahasto Oy +358 9 2283 2600											
A. Berg Euro Korko	M. Vartiainen	Finland	180.9	54.8	1,168	10/95	30.000 FIM	188.67 [B]	5 [A]	0	0-0.5% 0.50
A. Berg Europe	ABN Amro	Finland	46.1	5.4	400	07/99	30.000 FIM	108.52	-	1% ⁱ	500 FIM 1.30
A. Berg Finland	J. Vainio	Finland	122.2	-4.3	1,986	12/92	30.000 FIM	1,123.72 [B]/100 sh.	30 [A]	1% / 100 mk ⁱ	1% / 100 FIM 1.30
A. Berg Norden	E. Svensson	Lux.	67.4	-	-	08/87	30.000 FIM	4,574.74 SEK	-	1% ⁱ	500 FIM 1.40
A. Berg Opt. Eur.	M. Koskimies	Finland	32.4	-1.0	895	07/98	30.000 FIM	181.51 [B]	3 [A]	1% ⁱ	1% 1.90
A. Berg Optimal	J.Vainio. M. Vartiainen	Finland	172.8	-10.0	2,917	07/98	30.000 FIM	462.86 [B]	14 [A]	1% / 100 mk ⁱ	1% / 100 FIM 1.90
A. Berg Portfolio	J. Vainio	Finland	85.8	1.9	100	06/93	1,680,000	85.62 [B]	2.23 [A]	0-1%	1% 0.70
A. Berg Sic. N. America Namco		Lux.	36.7	-	-	03/91	30.000 FIM	264.24 USD	0.65 USD	1% ⁱ	500 FIM 1.40
A. Berg Sic. Switzerland E. Svensson		Lux.	5.3	-	-	12/89	30.000 FIM	431.43 CHF	-	1% ⁱ	500 FIM 1.40
A. Berg Sicav Europe	ABN Amro	Lux.	76.1	-	-	02/95	30.000 FIM	310.32	-	1% ⁱ	500 FIM 1.40
A. Berg Sicav Far East	A. West	Lux.	26.6	-	-	10/92	30.000 FIM	159.14 USD	2.60 USD	1% ⁱ	500 FIM 1.40
A. Berg Sicav Germany	ABN Amro	Lux.	11.3	-	-	07/89	30.000 FIM	307.17	-	1% ⁱ	500 FIM 1.40
A. Berg Sicav Global	B. Kvarnskog	Lux.	98.7	-	-	08/87	30.000 FIM	324.93 USD	-	1% ⁱ	500 FIM 1.40
A. Berg Sicav Japan	H. Keijmans	Lux.	8.7	-	-	02/93	30.000 FIM	12,019 JPY	-	1% ⁱ	500 FIM 1.40
A. Berg Small Cap	J. Vainio	Finland	36.4	3.0	349	11/98	30.000 FIM	338.19 [B]	2 [A]	1% ⁱ	1% 1.60
A. Berg Small Cap Eur.	ABN Amro	Finland	42.4	0.8	196	08/99	30.000 FIM	129.42 [B]	-	1% ⁱ	1% 1.60
Euro Obligaatio	M. Vartiainen	Finland	110.8	9.4	1,020	09/93	30.000 FIM	225.81 [B]	9 [A]	0 0.5% / 100 FIM	0.70
Euro Yhdistelmäkorko	M. Vartiainen	Finland	6.9	-0.2	70	05/99	30.000 FIM	98.28 [B]/100 sh.	-	0 0.5% / 100 mk	0.70
Aurator Funds +358 2 273 6351											
Aurator Tellus	J. Aaltonen. J. Niuro	Finland	5.2	0.1	74	06/99	5,000	103.20	doesn't pay	1.50 %	100 1.8 ^b
Baring Asset Management. promoter IFA Group +358 9 686 151											
Baring Eastern Europe	M. Taylor	Ireland	226.1			09/96	5 000 USD	18.69	doesn't pay	5 %	0 1.25
Baring Europa	N. Robson	Ireland	265.3			04/87	5 000 USD	41.10	doesn't pay	5 %	0 1.25
Baring Global Emerging R.	R. Landman	Ireland	303.0			02/92	5 000 USD	12.59	doesn't pay	5 %	0 1.50
Baring International Bon	J. Yeats-Edwards	Ireland	551.4			07/78	5 000 USD	19.82	doesn't pay	5 %	0 0.75
Baring Japan	Y. Uda	Ireland	56.3			03/76	5 000 USD	20.69	doesn't pay	5 %	0 1.25
Baring Japan Smaller Cc	W. Nishimura	Ireland	51.0			01/96	5 000 USD	14.59	doesn't pay	5 %	0 1.25
Baring North America	C. Lees	Ireland	409.9			11/57	5 000 USD	88.59	doesn't pay	5 %	0 1.25
Baring Octopus Fund	K. Do	Ireland	78.0			04/87	5 000 USD	33.26	doesn't pay	5 %	0 1.25
Carlson Funds. promoter Fides Asset Management +358 9 228 5060											
American Small Cap	P. Szozygiel	Lux.	2.6	-	-	01/94	100.000 FIM	1.1630 USD	doesn't pay	1 %	0 1.75
Continental Europe	H. Johnsson	Lux.	15.0	-	-	09/90	100.000 FIM	2.8379	doesn't pay	1 %	0 1.25
Eastern Europe	A. Gibbs	Lux.	4.2	-	-	05/98	100.000 FIM	0.7151	doesn't pay	1 %	0 1.75
Euro Bond	S. Elowson	Lux.	9.9	-	-	08/98	100.000 FIM	0.9973	doesn't pay	0.5%	0 0.70
Europe	H. Johnsson	Lux.	31.1	-	-	08/98	100.000 FIM	1.1886	doesn't pay	1 %	0 1.25
Far East	T. Leung	Lux.	53.2	-	-	09/90	100.000 FIM	1.9641	doesn't pay	1 %	0 1.25
Global	M. Josefsson	Lux.	43.3	-	-	09/90	100.000 FIM	2.6663	doesn't pay	1 %	0 1.25
Hanseatic Small Cap	E. Nicklasson	Lux.	8.2	-	-	12/97	100.000 FIM	1.0123	doesn't pay	1 %	0 1.75
International	P. du Luart	Lux.	102.8	-	-	09/90	100.000 FIM	1.7218	doesn't pay	1 %	0 1.25
International Bond	S. Elowson	Lux.	10.3	-	-	01/91	100.000 FIM	1.3827 USD	doesn't pay	0.5%	0 0.95
Japan	C. Abraham	Lux.	30.1	-	-	09/90	100.000 FIM	117.59 JPY	doesn't pay	1 %	0 1.25
Latin America	J. Darell-Barnes	Lux.	11.5	-	-	08/96	100.000 FIM	0.9845 USD	doesn't pay	1 %	0 1.75
Mediterranean	D. Le Conte	Lux.	3.9	-	-	09/90	100.000 FIM	2.2531	doesn't pay	1 %	0 1.25
Scandinavia	E. Nicklasson	Lux.	19.8	-	-	01/98	100.000 FIM	1.5463	doesn't pay	1 %	0 1.25

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH. 1999

											Manag.
Portfolio manager	Reg. Coun-try	Size MEUR	Net subs. MEUR	No. of inves-tors	Start month	Minimum invest-ment EUR	Value of share EUR	Dividends 99	Subscrip-tion fee / min EUR	Redemp- and tion fee / cust. min EUR	(% / yr)
Carnegie Funds +358 9 6187 1420											
Carnegie Aksje Norge	K. Sørensen	Norway	41.5	0.0	5,368	07/95	1,000	284.49	doesn't pay	2 %	0.5%
Carnegie East-European	M. Springborg	Lux.	0.4	-0.2	18	04/98	1,000	13.91	doesn't pay	0-1%	0.5-1%
Carnegie Eurokorko	K. Jansson	Finland	27.0	2.1	58	05/94	1,000	17.77	2.466	0-0.5%	0.3-1.0%
Carnegie Suomi Osake	T. Penttala	Finland	14.0	2.1	74	12/92	1000 ^c	78.67	doesn't pay	0-2%	0.5-1%
Carnegie Kunta	J. Stirkkinen	Finland	4.3	-4.5	3	07/94	1 000 000 mk	17.41	2.324	0	0.30%
Carnegie Likvidi	K. Jansson	Finland	41.0	-0.2	89	02/96	1,000	17.32	0.789	0-0.5%	200
Carnegie Medical	Henrik Rhenman	Lux.	42.2	2.3	119	12/98	1,000	26.35	doesn't pay	0-2%	0-1%
Carnegie N. Markets	B. Seger	Lux.	23.9	1.8	109	04/96	1,000	53.10	doesn't pay	0-1%	0.5%-1.0%
Carnegie Optimi+	K. Jansson, T. Penttala	Finland	2.5	0.1	92	09/98	500 FIM	23.78	doesn't pay	0-2%	0.5-1%
Carnegie Plus	K. Jansson	Finland	2.2	1.1	53	09/98	500 FIM	18.28	doesn't pay	0-2%	0.5-1%
Carnegie Sijoitus+	K. Jansson	Finland	2.1	0.4	75	09/98	500 FIM	20.96	doesn't pay	0-2%	0.5-1%
Carnegie Småbolag	H. Telander	Sweden	29.1	-0.7	-	11/96	1,000	29.19	-	0-1%	0.5-1%
Carnegie Sverige	H. Telander	Sweden	13.8	0.2	-	10/96	1,000	29.29	-	0-1%	0.5-1%
Carnegie Worldwide	M. Randel	Lux.	154.2	3.8	127	12/95	1,000	45.23	doesn't pay	0-1%	0.5%-1.0%
CGU Luxembourg +352 40 282 0261											
PP America Growth	S. Irving	Lux.	78.7	-	-	07/90	15.000 FIM	6.9829 USD	doesn't pay	4.25%	0
PP European Growth	B. Berry	Lux.	180.1	-	-	07/90	15.000 FIM	5.8624 ECU	doesn't pay	4.25%	0
PP Global Managed	R. Bade	Lux.	75.2	-	-	07/90	15.000 FIM	4.0656 USD	doesn't pay	4.25%	0
PP Nordic Growth	J. Smith	Lux.	13.5	-	-	03/98	15.000 FIM	14.3597 NOK	doesn't pay	4.25%	0
PP Short-Term Euro Bond	M. Borland	Lux.	15.8	-	-	07/98	15.000 FIM	10.2349 ECU	-	1%	0
Conventum Fund Ltd +358 9 5499 3355											
Euro Likvidi	J-P Leppä	Finland	14.5	-0.7	88	05/96	5,000	18.75	- [A]	0	16.82
Euro Julkisyhteisö	J-P Leppä	Finland	25.8	-6.7	85	11/95	5,000	20.70	- [A]	0	33.64
Euro Obligaatio	J-P Leppä	Finland	7.9	-0.4	118	06/94	5,000	20.03	1.08 [A]	0	0.5%
Finland	M. Heikkilä	Finland	6.9	-0.1	158	06/94	5,000	44.11	- [A]	1%	1%
Focus	J-P Leppä	Finland	13.0	0.3	247	12/97	5,000	33.98	- [A]	0.3%	1%
Forte	M. Heikkilä	Finland	27.1	0.7	439	06/94	5,000	35.57	2.23 [A]	1%	1%
Futura	M. Heikkilä	Finland	16.1	-0.2	263	06/94	5,000	67.36	- [A]	1%	1%
Global	UBS Brinson	Finland	10.6	-0.4	63	01/98	5,000	19.81	1.4 [A]	1%	1%
Pharma	J-P Leppä	Finland	19.8	0.2	189	01/99	5,000	108.75 [B]	- [A]	1%	1 %
Vision	S. Sormunen	Finland	2.4	2.3	22	10/99	5,000	106.71 [B]	- [A]	1%	1 %
Diana Mutual Fund Ltd +358 9 5499 3356											
Diana Equity	M. Härkänen	Finland	20.2	1.7	71	09/93	20.000 FIM	56.89	doesn't pay	2%	0.5% / 100 FIM
Diana Fixed Income	M. Härkänen	Finland	2.5	0.4	52	01/94	no min.	23.68	doesn't pay	0.5%	0.35% / 100 FIM
Diana Balanced	Härkänen, Sormunen	Finland	25.3	-1.9	675	08/94	10 000 FIM	3.38	doesn't pay	3%	1%
Evli Fund Management Company Ltd +358 9 4766 9320											
Corporate Bond	M. Lundström	Finland	56.2	2.0	39	09/99	150,000	101.229 [B]	- [A]	0.50 %	1 %
Euro 50	K. Gerkman	Finland	32.0	6.3	734	06/98	5 000 ^c	21.917 [B]	- [A]	0.5-1%	1 % / 20
Euro Mix	Gerkman, Hildebrandt	Finland	25.6	0.1	416	01/99	5,000	11.091 [B]	- [A]	0.5-1%	1 % / 20
Euro Interest	R. Siljamäki	Finland	249.6	100.4	743	12/94	5,000	20.575	doesn't pay	0	20
Euro Comm. Fixed Inco	R. Siljamäki	Finland	131.6	-5.9	170	09/97	150,000	18.434 [B]	1.0 [A]	0	0.5% / 20
Euro Government Bond	R. Siljamäki	Finland	70.2	0.9	674	12/94	5 000 ^c	23.535 [B]	1.4 [A]	0	0.5% / 20
European Sm. Co's	Lombard, Odier & Cie	Finland	27.9	1.0	313	06/98	5 000 ^c	20.000 [B]	- [A]	0.5-1%	1 % / 20
Evli Europ. Allocation	M. Lehtimäki	Finland	44.7	2.1	52	03/99	150,000	115.087 [B]	- [A]	0	1 % / 20
Global	Lombard, Odier & Cie	Finland	62.1	1.5	543	04/94	5 000 ^c	13.893 [B]	0.70 [A]	0.5-1%	1 % / 20
Global Multi Manager	M. Ketola	Finland	14.6	14.1	490	11/99	5 000 ^c	104.372 [B]	- [A]	1%	1 % / 20
IT-informaatiotekno.	E. Öhman	Finland	24.2	2.6	1,318	03/99	5 000 ^c	16.382 [B]	- [A]	0.5-1%	1 % / 20
Mix	Koskimies, Hildebrandt	Finland	87.9	-0.7	1,215	11/95	5 000 ^c	3.405 [B]	0.20 [A]	0.5-1%	1 % / 20
Nordic Sm. Comp.	S. Krokfors	Finland	35.8	-0.3	516	11/97	5 000 ^c	20.464 [B]	-	0.5-1%	1 % / 20
Select	E. Koskimies	Finland	80.8	2.8	802	10/89	5 000 ^c	13.029 [B]	0.60 [A]	0.5-1%	1 % / 20

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH. 1999

											Manag.
Portfolio manager	Reg. Coun-try	Size MEUR	Net subs. MEUR	No. of inves-tors	Start month	Minimum invest-ment EUR	Value of share EUR	Dividends 99	Subscrip-tion fee / min EUR	Redemp- and tion fee / cust. min EUR (% / yr)	
Fidelity Funds Sicav; Representative office / Stockholm +46 8 463 1043											
America	M. Wonisch	Lux.	864.1	-	-	10/90	2,000	4.479 USD	-	5.25 %	0 1.50
American Growth Fund	N. Miller	Lux.	242.7	-	-	07/97	2,000	21.75	-	5.25 %	0 1.50
Asean Fund	A. Liu	Lux.	328.9	-	-	10/90	2,000	11.43	-	5.25 %	0 1.50
Asian Special Situations	A. Liu	Lux.	65.0	-	-	10/94	2,000	11.61 USD	0.0636 USD	5.25 %	0 1.50
Australia Fund	R. Chan	Lux.	127.2	-	-	12/91	2,000	22.41 USD	0.1326 AUD	5.25 %	0 1.50
Emerging Markets Fund	D. Stewart	Lux.	134.6	-	-	10/93	2,000	7.771 JPY	0.05 USD	5.25 %	0 1.50
Euro Balanced Fund	Scurlock. Veys	Lux.	277.3	-	-	12/91	2,000	11.56 JPY	0.0891	3.50 %	0 1.00
Euro Blue Chip Fund	A. Scurlock	Lux.	192.4	-	-	10/94	2,000	14.88 USD	-	5.25 %	0 1.50
Euro Bond Fund	A. Veys	Lux.	261.9	-	-	10/90	2,000	11.07 SEK	0.5624	3.50 %	0 0.75
Euro Cash Fund	A. D. Wells	Lux.	343.2	-	-	09/93	2,000	9.430 USD	0.2616	0.00 %	0 0.40
Euro STOXX 50 Fund	C. Hernandez	Lux.	484.5	-	-	11/98	2,000	12.74	0.0122	0.00 %	0 0.60
European Growth	A. Bolton	Lux.	2,537.8	-	-	10/90	2,000	5.79	-	5.25 %	0 1.50
European Smaller Comp	C. Stone	Lux.	734.9	-	-	12/95	2,000	16.15	-	5.25 %	0 1.50
FPS Defensive Fund	R. Skelt	Lux.	16.7	-	-	06/95	2,000	6.287	0.1509	3.50 %	0 0.50
FPS Global Growth Fund	R. Skelt	Lux.	-	-	-	06/95	2,000	15.00	-	5.25 %	0 0.50
FPS Growth Fund	R. Skelt	Lux.	274.3	-	-	01/98	2,000	14.18	-	5.25 %	0 0.50
FPS Moderate Growth Fund	R. Skelt	Lux.	100.8	-	-	06/95	2,000	9.224	0.1619	3.50 %	0 0.50
France Fund	A. Edzard	Lux.	91.1	-	-	10/90	2,000	30.12	-	5.25 %	0 1.50
Germany Fund	A. Edzard	Lux.	149.5	-	-	10/90	2,000	22.74	-	5.25 %	0 1.50
Hong Kong & China	J. Tse	Lux.	364.1	-	-	10/90	2,000	59.99	0.5493 USD	5.25 %	0 1.50
Iberia Fund	E. Antonaci	Lux.	90.4	-	-	10/90	2,000	29.01	-	5.25 %	0 1.50
Indonesia Fund	E. Antonaci	Lux.	52.1	-	-	12/94	2,000	5.552	-	5.25 %	0 1.50
International	D. Habermann	Lux.	2,110.0	-	-	12/91	2,000	34.46	-	5.25 %	0 1.50
International Bond Fund	A. Veys	Lux.	223.5	-	-	10/90	2,000	0.967	0.0463 USD	3.50 %	0 0.75
Italy Fund	E. Antonaci	Lux.	87.4	-	-	10/90	2,000	18.67	-	5.25 %	0 1.50
Japan	Y. Tilley	Lux.	1,615.0	-	-	10/90	2,000	234.4	-	5.25 %	0 1.50
Japan Smaller Companies	A. Kibe	Lux.	460.5	-	-	12/91	2,000	2,280	-	5.25 %	0 1.50
Korea Fund	H. Chung	Lux.	205.5	-	-	10/95	2,000	10.710	-	5.25 %	0 1.50
Latin America	P. Satterthwaite	Lux.	128.8	-	-	05/94	2,000	9.245	0.1173 USD	5.25 %	0 1.50
Malaysia Fund	J. Lo	Lux.	40.6	-	-	10/90	2,000	15.200	-	5.25 %	0 1.50
Nordic	T. Toraasen	Lux.	476.3	-	-	10/90	2,000	453.40	-	5.25 %	0 1.50
Pacific Fund	W. Kennedy	Lux.	304.9	-	-	01/94	2,000	15.18	-	5.25 %	0 1.50
Privatisation + Fund	A. Scurlock	Lux.	48.0	-	-	02/98	2,000	14.68	-	5.25 %	0 1.50
Singapore Fund	P. Abichandani	Lux.	73.2	-	-	10/90	2,000	20.47	0.0349 USD	5.25 %	0 1.50
South East Asia	P. Phillips	Lux.	1,029.1	-	-	10/90	2,000	2.599	0.0099 USD	5.25 %	0 1.50
Sterling Bond Fund	I. Spreadbury	Lux.	78.2	-	-	11/90	2,000	0.273	0.004 GBP	3.50 %	0 0.75
Switzerland Fund	A. Edzard	Lux.	127.2	-	-	02/95	2,000	31.29	-	5.25 %	0 1.50
Taiwan Fund	W. Lin	Lux.	95.8	-	-	03/97	2,000	10.89	0.0471 USD	5.25 %	0 1.50
Thailand Fund	T. Chanpongsang	Lux.	413.5	-	-	10/90	2,000	10.41	-	5.25 %	0 1.50
United Kingdom Fund	F. Gautier	Lux.	264.1	-	-	10/90	2,000	1.611	0.0129 GBP	5.25 %	0 1.50
US Dollar Bond Fund	I. Spreadbury	Lux.	152.8	-	-	11/90	2,000	5.505	0.1341 USD	3.50 %	0 0.75
US Dollar Cash Fund	A. D. Wells	Lux.	321.6	-	-	09/93	2,000	11.960	0.5661 USD	0.40 %	0 0.00
World Fund	R. Skelt	Lux.	142.0	-	-	10/96	2,000	11.88	-	5.25 %	0 1.50
Fides Fund Ltd +358 9 2285 060											
Fides Eurobond	M. Schröder	Finland	9.8	-2.6	29	01/99	15,000	94.97		0.5% / 30	0.5% / 30 0.47
Fides New Media	M. Söderström	Finland	21.1	5.0	156	10/99	15,000	155.10		1% / 30	0.5% / 30 1.60
Fides Portfolio	H. Damstén	Finland	3.5	1.0	63	06/99	15,000	147.81		1% / 30	0.5% / 30 1.20
Fides Telecom	H. Angervuo	Finland	53.3	-0.6	129	01/99	15,000	176.20		1% / 30	0.5% / 30 1.60
FIM Fund Ltd +358 9 6134 6250											
FIM Euro	A. Konttas	Finland	11.6	0.1	85	09/98	30.000 FIM	17.12	doesn't pay	0.4 %	0.4 % 0.70
FIM Feno	M. Kaloniemi	Finland	12.7	1.4	231	08/98	30.000 FIM	42.19	doesn't pay	1%	1% 1.60
FIM Forte	M. Kaloniemi	Finland	136.8	2.3	2,591	07/94	30.000 FIM	102.53	doesn't pay	1%	1% 2.10
FIM Likyidi	A. Konttas	Finland	12.0	-1.3	123	11/97	30.000 FIM	17.80	doesn't pay	0%	0% 0.50
FIM Russia	A. Pohjola	Finland	11.5	1.9	901	03/98	30.000 FIM	7.84	doesn't pay	2%	2% 3.30
FIM Tekno	M. Kaloniemi	Finland	25.0	4.7	568	01/99	30.000 FIM	18.84	doesn't pay	1%	1% 1.80

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH. 1999

Manag.

Portfolio manager	Reg. Coun-try	Size MEUR	Net subs. MEUR	No. of inves-tors	Start month	Minimum invest-ment EUR	Value of share EUR	Dividends 99	Subscrip-tion fee / min EUR	Redemp- and tion fee / cust. min EUR (%) / yr
Fleming Flagship Funds. promoter OKO / Opstock +358 9 404 2554										
FFF American	Simon. Foss	Lux.	1,017.9	-	-	12/88	15.000 FIM	77.58 USD	doesn't pay	1-5.5% ^g
FFF Asian Opportunit.	R. Ellis	Lux.	306.6	-	-	10/89	15.000 FIM	25.69 USD	-	1-5.5% ^g
FFF China	S. Luk	Lux.	240.5	-	-	07/94	15.000 FIM	12.91 USD	-	1-5.5% ^g
FFF Eastern European	G.Sitanyi	Lux.	296.7	-	-	07/94	15.000 FIM	12.62	doesn't pay	1-5.5% ^g
FFF Euro Bond	G. Dunham	Lux.	124.8	-	-	05/95	15.000 FIM	5.80	0.12	1-5.5% ^g
FFF European	S. Roberts	Lux.	257.5	-	-	12/88	15.000 FIM	35.60	-	1-5.5% ^g
FFF European Sm. Co's	Cambell. Conte	Lux.	391.1	-	-	04/94	15.000 FIM	25.34	doesn't pay	1-5.5% ^g
FFF International Bond	C. Rothery	Lux.	92.1	-	-	12/88	15.000 FIM	13.11 USD	(0.62) USD	1-5.5% ^g
FFF Japanese	S. Jones	Lux.	1,375.0	-	-	12/88	15.000 FIM	34.66 USD	(0) USD	1-5.5% ^g
FFF Japanese Sm. Co's	J. Dobson	Lux.	578.5	-	-	07/94	15.000 FIM	24.70 USD	doesn't pay	1-5.5% ^g
FFF Pacific	R. Ellis	Lux.	1,291.1	-	-	12/88	15.000 FIM	53.23 USD	-	1-5.5% ^g
Fondita Rahastoyhtiö Oy +358 9 668 9890										
Fondita 2000+	A. Svartbäck	Finland	16.3	2.3	190	09/98	no min.	30.177 [B]	-	0.5-1%
Fondita Equity	A. Svartbäck	Finland	6.7	-0.2	112	04/97	no min.	32.019 [B]	1.36 [A]	0.5-1%
Fondita Nordic Sm. Cap	A. Svartbäck	Finland	16.9	0.2	142	09/97	no min.	23.423 [B]	-	0.5-1%
Groupe Indosuez Funds FCP +358 9 696 991										
GIF Asean	Lui. Sofian	Lux.	22.4	-	-	12/90	10.000 USD	4.01 USD	doesn't pay	0.5-5.5%
GIF Asia Pacific	Lui. Sofian	Lux.	55.5	-	-	12/90	10.000 USD	4.26 USD[C]	doesn't pay	0.5-5.5%
GIF Eurostocks	L. Sina	Lux.	450.2	-	-	12/90	10.000 USD	4.51	doesn't pay	0.5-5.5%
GIF Eur. Bond Portfolio	S. Demay	Lux.	171.6	-	-	02/91	10.000 USD	1.95 [C]	-	0.5-5.5%
GIF Global Bond	C. Morisseau	Lux.	19.7	-	-	12/90	10.000 USD	3.36 USD[C]	-	0.5-5.5%
GIF Japan Portfolio	N. Suzuki	Lux.	199.9	-	-	12/90	10.000 USD	290 JPY	doesn't pay	0.5-5.5%
Gyllenberg Funds Ltd +358 9 131 551										
Bond	A. Björklund	Finland	75.6	-6.0	600	06/94	5 000 ^c	102.36 [B]	4 [A]	0%
European Balanced	Rothschild Asset M.	Finland	29.4	0.8	345	11/98	5 000 ^c	100.56 [B]	- [A]	0.5-1%
European Bond	Rothschild Asset M.	Finland	29.8	3.2	105	11/98	5 000 ^c	83.82 [B]	- [A]	0%
European Equity	Morgan Stanley A. M.	Finland	137.5	1.3	891	06/97	5 000 ^c	110.92 [B]	3 [A]	0.5-1%
Finlandia	M. Rusanen	Finland	42.6	0.1	567	10/93	5 000 ^c	294.40 [B]	10 [A]	0.5-1%
Forum	R. Hujanen	Finland	26.7	0.2	71	04/99	5 000 ^c	106.14 [B]	- [A]	1%
Foundation	SEB Asset Manag.	Finland	42.8	5.0	86	06/99	100,000	105.71 [B]	- [A]	0%
International	Rothschild Asset M.	Finland	189.9	0.8	1,268	04/95	5 000 ^c	155.57 [B]	7 [A]	0.5-1%
Momentum	M. Rusanen	Finland	73.8	5.8	1,302	01/97	5 000 ^c	318.33 [B]	10 [A]	0.5-1%
Money Manager	A. Björklund	Finland	119.5	-8.6	469	02/96	5 000 ^c	94.80 [B]	2.5[A]	0%
Optimum	Puhakka. Backholm	Finland	111.9	3.0	1,474	02/91	5 000 ^c	252.33 [B]	12 [A]	0.5-1%
Small Firm	O. Tuuri	Finland	39.2	-1.3	503	04/94	5 000 ^c	250.87 [B]	10 [A]	0.5-1%
SEB Europa Småbolagsf	M. Månsson	Sweden	95.3	-	16,062	08/94	5,000	1.9779	-	1%
SEB Internetfond	T. Udenaes	Sweden	189.3	-	41,510	06/99	5,000	2.5915	-	1%
SEB Lux (F) Europafonc	A. Lundberg	Lux.	113.5	-	438	10/93	5,000	2.0187	-	1%
SEB (F) Miljöfond	C. Henningson	Lux.	6.1	-	190	10/93	5,000	1.0793	-	1%
SEB Lux (F) Sve.Offen.	T. Klevbo	Lux.	158.9	-	503	10/93	5,000	4.1149	-	1%
SEB Lux (F) Teknologif	T. Udenaes	Lux.	151.4	-	2,271	10/93	5,000	4.9668	-	1%
SEB Lux Asia	D. Wong	Lux.	151.8	-	15,121	10/87	5,000	4.4431	doesn't pay	1%
SEB Lux Contin. Europe	A. Lundberg	Lux.	465.6	-	21,269	12/88	5,000	3.4591	doesn't pay	1%
SEB Lux Eastern Europe	M. Vincent	Lux.	57.3	-	15,927	09/96	5,000	0.8526	doesn't pay	1%
SEB Lux Emer. Markets	P. Vaduva	Lux.	34.1	-	8,276	04/92	5,000	1.1086	doesn't pay	1%
SEB Lux Eur Short Bon	L. Hässel	Lux.	84.1	-	240	07/89	5,000	1.0203	0.02	50 FIM
SEB Lux Euro Bond	A. Boberg	Lux.	8.3	-	477	12/89	5,000	0.8907	-	50 FIM
SEB Equity Fund Euro	A. Lundberg	Lux.	26.3	-	3,593	06/98	5,000	1.1133	-	1%
SEB Lux Global	J. Hillerström	Lux.	290.1	-	8,810	12/88	5,000	2.9689	doesn't pay	1%
SEB Lux Internat. Bond	L. Hässel	Lux.	73.9	-	750	10/87	5,000	15.9367	0.31	50 FIM
SEB Lux International	J. Hillerström	Lux.	84.3	-	2,916	10/87	5,000	29.1815	-	0.5%
SEB Lux Japan	D. Walker	Lux.	120.4	-	6,304	06/88	5,000	0.9637	doesn't pay	1%
SEB Lux Mediterranean	S. Lystedt	Lux.	21.1	-	5,210	12/88	5,000	2.1172	doesn't pay	1%
SEB Lux Nordic	U. Frykhammar	Lux.	57.9	-	2,183	12/88	5,000	4.7689	doesn't pay	1%
SEB Lux Norge Aksjef.	U. Frykhammar	Lux.	14.1	-	698	07/97	5,000	1.2849	doesn't pay	1%
SEB Lux North America	L. Rodert	Lux.	236.2	-	8,223	12/88	5,000	6.3402	doesn't pay	1%
SEB Lux United Kingdo	T. Forssgren	Lux.	49.0	-	2,278	12/88	5,000	5.2373	doesn't pay	1%
SEB Läkem.& Bioteknik	F. Buch	Lux.	132.6	-	1,383	10/93	5,000	2.6268	-	1%
SEB Nordam. Småbolag	L. Rodert	Sweden	27.6	-	3,935	05/95	5,000	78.6471	-	1%
SEB Norden Småbolagsl	P. Rönström	Sweden	36.9	-	11,913	12/97	5,000	1.5265	-	1%
SEB Östersjöfond/WWFC	Henningson	Sweden	9.1	-	2,644	01/99	5,000	1.5152	-	1%

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH. 1999

Manag.

Portfolio manager	Reg. Coun-try	Size MEUR	Net subs. MEUR	No. of inves-tors	Start month	Minimum invest-ment EUR	Value of share EUR	Dividends 99	Subscrip-tion fee / min EUR	Redemp- and tion fee / cust. min EUR (%) / yr
Handelsbanken Fonder AB +358 10 444 2922										
Eurokorko	S. Nygren	Finland	20.4	0.4	609	03/98	1.000 FIMd	1,754.70 / 1000 sh.	doesn't pay	0 0 0.60
Euro-Obligaatio	S. Nygren	Finland	9.3	-0.2	491	03/98	1.000 FIMd	1,759.37 / 1000 sh.	doesn't pay	0.25 % 0.25 % 0.60
Europaa Aggressiivinen	P. Haak	Finland	37.9	3.7	9,762	05/99	1.000 FIMd	13.17	doesn't pay	1 % 1 % 1.95
Osake	P. Schols	Finland	11.5	0.5	3,399	03/98	1.000 FIMd	2.24	doesn't pay	1 % 1 % 1.85
America	M. Jacobsson	Lux.	15.0	-	-	01/88	5.000 FIM	44.67 USD	doesn't pay	1% 1% 1.50
Eastern Europe	F. Colliander	Lux.	1.4	-	-	01/98		12.52 0.0%		1.50
Euro Active	P. Haak	Lux.	18.7	-	-	12/90	5.000 FIM	62.93	doesn't pay	1% 1% 1.50
Europa	M. Jacobsson	Sweden	467.5	-	-	05/89	5.000 FIM	44.19	2.54 SEK 0	1% 1% 1.60
Internat. Bonds	T. Elofsson	Lux.	2.7	-	-	08/89	5.000 FIM	15.45 USD	doesn't pay	0.5% 0.5% 0.90
International	M. Jacobsson	Lux.	21.2	-	-	11/84	5.000 FIM	124.68 USD	doesn't pay	1% 1% 1.50
Japan	M. Alveskog	Lux.	10.1	-	-	05/88	5.000 FIM	5.10	doesn't pay	1% 1% 1.50
Multimarket	Jacobson, Wahlstedt, Larsson	Lux.	23.5	-	-	04/93	5.000 FIM	28.55	doesn't pay	1% 1% 1.50
Nordic	P. Schols	Lux.	26.7	-	-	05/94	5.000 FIM	40.14	doesn't pay	1% 1% 1.50
Pacific	G. Pählsson	Lux.	10.3	-	-	07/89	5.000 FIM	8.43 USD	doesn't pay	1% 1% 1.50
Sweden	I. Andersson	Lux.	22.2	-	-	06/95	5.000 FIM	36.70	doesn't pay	1% 1% 1.50
Swedish Bonds	P. Johnsson	Lux.	17.0	-	-	01/91	5.000 FIM	232.09	doesn't pay	0.5% 0.5% 0.90
INVESCO International Ltd., promoter IFA Group Oy +358 9 686 151										
GT American Enterprise	S. Cowell	Lux.	29.6	-	-	01/91	2,000	21.23 USD	doesn't pay	5.25 % 0 % 1.50
GT Asia Tiger Growth	S. Lau	Lux.	68.3	-	-	01/91	2,000	11.35 USD	doesn't pay	5.25 % 0 % 1.50
GT European Bond	L. Missen	Lux.	149.1	-	-	04/96	2,000	3.22 EUR	doesn't pay	5.25 % 0 % 1.00
GT Nippon Enterprise	M. Kawada	Lux.	297.6	-	-	01/91	2,000	1,955 JPY	doesn't pay	5.25 % 0 % 1.50
GT Nippon Growth	J. Hegarty	Lux.	142.5	-	-	01/91	2,000	611 JPY	doesn't pay	5.25 % 0 % 1.50
GT North America	T. Miller	Lux.	119.2	-	-	12/96	2,000	10.48 USD	doesn't pay	5.25 % 0 % 1.50
GT Pan Eur. Enterprise	E. Wells	Lux.	471.6	-	-	01/91	2,000	17.93 EUR	doesn't pay	5.25 % 0 % 1.50
GT Pan European	S. Chamberlain	Lux.	729.3	-	-	01/91	2,000	14.21 EUR	doesn't pay	5.25 % 0 % 1.50
Leonia Funds +358 200 2580										
Leonia Aasia Osake	H. Lautjärvi	Finland	37.6	24.1	3,365	10/99	1,500	181.45 [A]/1000 sh.	-	0.8 % 0.8% / 8 1.50
Leonia Arvo	P. Nurmi	Finland	8.1	3.6	294	11/99	1,500	176.86 [A]/1000 sh.	-	0.5% 0.5% / 8 1.60
Leonia Euro Kasvuosa	T. Äikäs	Finland	29.8	2.7	512	12/98	1,500	252.59 [A]/1000 sh.	-	0.5% 1% / 8 1.50
Leonia Euro Osake	A. Koskela	Finland	80.6	-0.9	1,153	12/97	1,500	22.73 / 100 sh.	doesn't pay	0.5% 0.5% / 8 1.35
Leonia Euro Yhdist.	M. Koskineni	Finland	96.6	1.9	8,558	04/98	1,500	217.59 [A]/1000 sh.	-	0.5% 0.5% / 8 1.70
Leonia Globaali Yhdist.	H. Lautjärvi	Finland	39.4	4.5	2,721	12/98	1,500	240.39 [A]/1000 sh.	-	0.5% 0.5% / 8 1.70
Leonia Kasvuosake	P. Nurmi	Finland	31.3	1.3	349	08/96	1,500	42.47	doesn't pay	0.5% 0.5% 1.30
Leonia Korko	A. Kilpi	Finland	14.1	1.5	704	09/97	1,500	179.04 / 1000 sh.	doesn't pay	0 0.5% / 8 0.60
Leonia Obligaatio	H. Linden	Finland	73.9	-3.1	7,339	09/97	1,500	187.01 [A]/1000 sh.	6.98 [B]	0.5% 0.5% / 8 0.60
Leonia Osake	H. Lautjärvi	Finland	138.9	-0.7	14,459	10/87	1,500	252.62 [A]/1000 sh.	8.26 [B]	0.5% 1% / 8 1.90
Leonia Teknologiaosake	A. Koskela	Finland	117.8	6.5	5,167	12/98	1,500	346.99 [A]/1000 sh.	-	0.5% 1% / 8 1.70
Leonia Tuottokorko	M. Kuusma	Finland	13.4	11.2	22	10/99	1,500	167.75 [A]/1000 sh.	-	0.5% 1% / 8 0.85
Leonia Yhteisökorko	M. Koskineni	Finland	137.8	-12.1	230	06/96	150,000	18.90 [A]/1000 sh.	doesn't pay	0 0 0.33
Leonia Yhteisöobligaat.	M. Kuusma	Finland	31.1	0.9	61	09/97	150,000	18.65 [A]	0.71 [B]	0 0.25 % 0.53
Leonia Yhteisösosake	A. Koskela	Finland	28.5	-1.1	68	10/97	150,000	31.15 [A]	0.78 [B]	0.5% 0.5% 0.95
Mandatum Fund Management Company Ltd +358 800 4226										
Mandatum Aasia	Dresdner RCM	Finland	23.8	0.4	1,322	06/99	500 FIM	24.91	doesn't pay	0.5-1% 1% / 50 FIM 1.90
Mandatum Equity	R. Manninen	Finland	9.6	0.0	683	10/96	500 FIM	40.06	doesn't pay	0 0.5% / 50 FIM 1.30
Mandatum Euro Bond	Dresdner RCM	Finland	17.5	-2.5	51	06/99	500 FIM	19.50	doesn't pay	1-3% 1% / 300 FIM 0.35
Mandatum Eurooppa	Dresdner RCM	Finland	43.4	0.6	544	01/99	500 FIM	20.35	doesn't pay	0.5-1% 1% / 50 FIM 1.30
Mandatum Global	Dresdner RCM	Finland	82.1	5.6	686	09/98	500 FIM	30.52	doesn't pay	0.5-1% 1% / 50 FIM 1.65
Mandatum Kontra	R. Manninen	Finland	3.1	-1.9	298	10/97	500 FIM	10.87	doesn't pay	0 1% / 50 FIM 2.10
Mandatum Short Term	R. Manninen	Finland	8.9	-0.1	292	10/96	500 FIM	18.60	doesn't pay	0 0.1-0.25%/50 FIM 0.40
Mandatum Neutral	R. Manninen	Finland	28.8	2.6	952	10/98	500 FIM	19.12	doesn't pay	0.5-1% 1% / 50 FIM 1.10
Mandatum Optimum	R. Manninen	Finland	18.9	0.2	1,386	10/96	500 FIM	32.59	doesn't pay	0 0.5% / 50 FIM 1.50
Mandatum Risk	R. Manninen	Finland	18.7	0.2	827	10/96	500 FIM	49.16	doesn't pay	0 1% / 50 FIM 2.10
Mandatum Bond	R. Manninen	Finland	18.5	4.9	666	10/96	500 FIM	18.70	0.80	0.05% / 50 FIM 0.70

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		Reg.		Net	No. of	Minimum			Subscript-	Redemp-	Manag.
	Portfolio	Coun-	Size	subs.	inves-	Start	invest-	Value of share	Dividends	fee /	tion fee / cust.
	manager	try	MEUR	MEUR	tors	month	ment EUR	EUR	99	min EUR	min EUR (%) / yr)
Merita Fund Management Ltd +358 800-123 123											
Merita American Fund	J. P. Morgan Inv. M.	Finland	20.2	0.0	2,384	10/97	1 share	27.08 / 100 sh.	doesn't pay	1%	1% 1.50
Merita Asian Fund	J. P. Morgan Inv. M.	Finland	149.3	14.9	15,092	10/97	1 share	27.20 / 100 sh.	doesn't pay	1%	1% 1.50
Merita Avanti	O. Elovaainio	Finland	82.8	2.8	5,744	09/87	1 share	9.60 / 100 sh.	doesn't pay	1%	1% 2.30
Merita European Fund	P. van Berlekom	Finland	300.3	14.2	19,088	10/97	1 share	26.84 / 100 sh.	doesn't pay	1%	1% 1.50
Merita Fennia	O. Elovaainio	Finland	116.1	0.1	8,212	05/92	1 share	941.13 / 1000 sh.	doesn't pay	1%	1% 2.00
Merita Foresta	O. Elovaainio	Finland	33.9	-0.4	3,202	11/93	1 share	334.02 / 1000 sh.	doesn't pay	1%	1% 1.50
Merita World Fund	T. Eräjüuri	Finland	69.0	4.7	6,485	10/97	1 share	25.26 / 100 sh.	doesn't pay	1%	1% 1.50
Merita Int. Bond Fund	J. Jakobsson	Lux.	88.5	-0.6	-	10/91	20,000 FIM	3.66 [A]	0.13 [B]	1%	0 1.00
Merita Int. Equity Fund	N. Adams	Lux.	74.1	0.0	-	02/88	20,000 FIM	6.52 [A]	0.20 [B]	1%	0 1.50
Merita Nordia	M. Hellström	Finland	201.2	0.3	10,399	09/87	1 share	9.05 / 100 sh.	doesn't pay	1%	1% 2.30
Merita Bond	J. Kivihuhta	Finland	125.8	-2.8	7,949	12/93	1 share	205.94 / 1000 sh.	9.28	0.5%	0.5% 0.60
Merita Optima	T. Ronkainen	Finland	462.0	18.5	42,331	12/87	1 share	268.37 / 1000 sh.	7.68	1%	1% 2.30
Merita Private	E. Haavisto	Lux.	169.2	1.4	-	09/96	3 000 000 FIM	4.67 [A]	0.15 [B]	3%	0 1.50
Merita Pro Euro Bond	J. Kivihuhta	Finland	89.5	4.4	178	05/94	6 000 000 FIM	10.19	doesn't pay	0.5%	0 0.30
Merita Pro Eur. Money	M. Hyllinen	Finland	173.4	-16.5	200	04/96	6 000 000 FIM	7.63	doesn't pay	50 FIM	0 0.30
Merita Pro Finland	O. Elovaainio	Finland	15.4	0.2	275	03/93	6 000 000 FIM	30.57	doesn't pay	1%	0 0.50
Merita Pro Glo. Equity	T. Eräjüuri	Lux.	77.3	0.0	-	04/97	20 000 000 FIM	5.93 [A]	0.17 [B]	3%	0 0.75
Merita Money Market	T. Hyllinen	Finland	230.0	-5.9	3,570	02/96	20,000 FIM	177.73 / 1000 sh.	6.07	50 FIM	0.5%max.100 FIM 0.60
MN Euro Korko	T. Hyllinen	Finland	39.7	5.0	760	01/99	20,000 FIM	102.04 / 100 sh.	-	50 FIM	0.5%max.100 FIM 0.60
MN Euro Obligaatio	J. Kivihuhta	Finland	296.1	-4.9	14,906	09/87	1 share	4.32 / 100 sh.	0.175	0.5%	0.5% 0.60
MN Euroland	P. van Berlekom	Finland	59.6	1.2	2,091	10/98	1 share	238.48 / 100 sh.	doesn't pay	1%	1% 1.60
MN IT	Andersson. Ljungqvist	Finland	54.9	21.7	6,566	08/99	1 share	141.47 / 100 sh.	-	1%	1% 1.60
MN Medica Life Science	A. Norman	Finland	89.9	5.2	5,170	04/99	1 share	100.76 / 100 sh.	doesn't pay	1%	1% 1.60
MN Nordic Small Cap	M. Andersson	Finland	12.3	-0.8	1,856	06/98	1 share	168.65 / 100 sh.	doesn't pay	1%	1% 1.60
MN Pro Balance	E. Haavisto	Finland	16.5	3.5	15	09/99	1,000,000	111.40 / 100 os.	-	0	1% 0.80
MN Pro Eurooppa	P. van Berlekom	Finland	24.5	9.2	24	08/99	1,000,000	110.69 / 100 os.	-	1%	0 0.75
Nordbanken Östeuropa	P. van Berlekom	Sweden	-	-	-	12/96	20,000 FIM	8.26	1.4 SEK	1%	1% 1.75
Myriadi Fund Oyj +358 3 3141 7500											
Myriadi Kasvu	M. Kelloniemi	Finland	13.4	0.5	123	04/99	5,000	30.47	doesn't pay	1%	1% 1.65
ODIN Forvaltning AS. promoter Rahastotori + 358 9 7252 7300											
Odin Finland	P. Edwall	Norway	54.0	-6.3	7,453	12/90	20,000 FIME	127.16	doesn't pay	2-3%	0.5% 2.00
Odin Maritim	P. Goldenheim	Norway	11.6	-0.4	2,396	10/94	20,000 FIME	104.09 NOK	doesn't pay	2-3%	0.5% 2.00
Odin Norden	P. Edwall	Norway	573.0	-10.6	164,125	06/90	20,000 FIME	429.98 NOK	doesn't pay	2-3%	0.5% 2.00
Odin Norge	R. Wiborg	Norway	295.9	0.4	98,793	06/92	20,000 FIME	1,033.56 NOK	doesn't pay	2-3%	0.5% 2.00
Odin Sverige	P. Edwall	Norway	29.6	-0.6	5,101	10/94	20,000 FIME	305.02 NOK	doesn't pay	2-3%	0.5% 2.00
OP-Funds +358 9 404 771											
OP-Yield	Leskinen. Lindén	Finland	213.9	11.1	15,227	10/87	no min.	28.75	1.2	1% / 8	1% / 8 2.03
OP-Delta	J. Lindén	Finland	149.3	10.5	10,946	02/93	no min.	88.26	doesn't pay	1% / 8	1% / 8 2.03
OP-Euro Kasvu	Fleming Inv. Manag.	Finland	17.9	1.0	2,036	05/99	no min.	125.58	-	1% / 8	1% / 8 2.00
OP-Euro Osake	T. Sarre	Finland	54.2	5.8	4,445	06/98	no min.	21.08	doesn't pay	1% / 8	1% / 8 1.83
OP-Markka	T. Leskinen	Finland	126.2	-2.3	745	04/96	no min.	17.76	0.4	0.5% / 8	0 0.62
OP-Pirkka	J. Lindén	Finland	115.5	11.5	9,973	03/89	no min.	53.18	doesn't pay	1% / 8	1% / 8 3.11
OP-Interest	T. Leskinen	Finland	119.3	-4.3	5,986	12/93	no min.	19.99	1.1	0.25% / 8	0.25% / 8 0.62
OP-Forest	T. Sallinen	Finland	28.5	1.1	3,227	10/87	no min.	38.38	doesn't pay	1% / 8	1% / 8 2.03
Opstock Euro Bond Ind.	T. Leskinen	Finland	34.5	34.9	13	11/99	700,000	99.88	-	0	0-0.15 % ^a 0.15
Opstock Euro Index	T. Mattila	Finland	79.6	7.9	94	04/99	300,000	118.54	doesn't pay	0	0-0.30 % ^a 0.48
Opstock Finland Bond I	T. Leskinen	Finland	71.1	70.4	24	11/99	700,000	100.19	-	0	0-0.15 % ^a 0.11
Opstock Finland Ind.	T. Mattila	Finland	61.2	6.7	78	12/98	300,000	30.24	doesn't pay	0	0-0.30 % ^a 0.48
Opstock Global Bal.	Schroder Investment M.	Finland	52.5	0.0	26	05/97	80,000	22.78	0.5	2%	0 1.03
Opstock Global Equity	Fleming Investment M.	Finland	45.6	0.7	65	06/97	80,000	25.71	doesn't pay	2%	0 1.03
PYN Funds +358 9 622 6752											
Elite	P. Deryng	Finland	5.5	-	216	02/99	5,000	15.23	doesn't pay	0	0 1.00 ^b
Sampo Rahastoyhtiö Oy 010 515 230											
Hansa Investment Fund	Hansa Inv. Manag.	Finland	4.0	0.0	90	04/98	10 000 FIM	91.80 / 1000 sh.	-	0-3 %	1-5 % 1.80 ^b
Sampo 2010	Metso. Rautala	Finland	4.5	2.0	45	05/99	1,000	1,067.63	-	0.50 %	1.00 % 1.60
Sampo 2020	Metso. Rautala	Finland	4.6	0.0	26	05/99	1,000	1,140.84	-	0.50 %	1.00 % 1.60
Sampo 2030	Metso. Rautala	Finland	9.4	0.0	11	05/99	1,000	1,177.85	-	0.50 %	1.00 % 1.60
Sampo Eur Likviditet	J. Rautala	Finland	2.0	0.0	16	05/99	1,000	1,010.83	-	0.5% / 10	1% / 10 0.50
Sampo Eur Obligation	J. Rautala	Finland	43.6	7.1	15	05/99	1,000	971.59	-	0.5% / 10	1% / 10 0.70
Sampo Sectors Europ.	Lombard Odier	Finland	10.4	0.2	40	05/99	1,000	1,164.36	-	0.50 %	1.00 % 1.60
Sampo Sectors Finland	A. Metso	Finland	1.3	0.1	16	05/99	1,000	1,204.30	-	0.50 %	1.00 % 1.60
Sampo Sectors Glob.	Lombard Odier	Finland	14.8	-0.4	54	05/99	1,000	1,171.96	-	0.50 %	1.00 % 1.60

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH. 1999

Portfolio manager	Reg. Coun-try	Size MEUR	Net subs. MEUR	No. of inves-tors	Start month	Minimum invest-ment EUR	Value of share EUR	Dividends 99	Manag.		
									Subscrip-tion fee / min EUR	Redemp- and tion fee / cust. min EUR	Redemp- and tion fee / cust. min EUR (%) / yr
Seligson & Co +358 9 6817 8200											
APS Far East	T. Klemetti	Finland	7.4	0.3	113	07/99	30.000 FIM	11.133		2.5% ^h	0 - 0.5 % ^a 1.20
Euro Obligatioindeksir.	J. Niemi	Finland	18.0	0.7	68	10/98	30 000 mk	1.686	-	0	0 - 0.5 % ^a 0.30
Eurooppa 50-indeksirah.	T. Klemetti	Finland	24.5	0.6	198	06/98	30 000 mk	2.181	-	0	0 - 0.5 % ^a 0.50
FOX-indeksirahasto	T. Klemetti	Finland	11.7	-1.0	161	04/98	30 000 mk	2.926	-	0	0 - 0.5 % ^a 0.50
Global Top 25 Brands	T. Klemetti	Finland	37.3	0.8	195	06/98	30 000 mk	2.329	doesn't pay	0	0 - 0.5 % ^a 0.60
Joustosalkku	Annanolli. Klemett	Finland	0.3	0.3	13	11/99	30 000 mk	10.000	-	1 %	1 % 0.70
Osakesalkku	Annanolli. Klemett	Finland	0.4	0.4	16	11/99	30 000 mk	10.048	-	1 %	1 % 0.70
Phalanx	P. Seligson	Finland	23.1	0.0	215	12/97	30 000 mk	2.203	0.67 [B]	2%	100 1.00 ^b
Pro System	Annanolli. Klemett	Finland	0.3	0.3	5	11/99	500,000	10.001	-	0	0 0.20
Rahamarkkinarahasto	J. Niemi	Finland	58.2	11.1	151	04/98	30 000 mk	17.700 ^{/ 10 os.}	-	0	0 0.20
Vakaasalkku	Annanolli. Klemett	Finland	0.4	0.4	14	11/99	30 000 mk	10.002	-	1 %	0.50 % 0.30
Trevise +358 9 622 0880											
Trevise Equity	K. Havimo	Sweden	12.7	-2.2	151	02/96	ei minimiä	516.62	11.37	0.3% ^f	0.3% ^f 1.30
Trevise Global Equity	E. Thorsell	Lux.	59.1	1.5	621	01/97	20 000 mk	215.74	doesn't pay	2%	0 1.50
Trevise Bond	A. Lindegren	Sweden	11.3	-2.1	76	06/96	ei minimiä	163.63	18.74	0	0 0.70
Trevise Money Market	A. Lindegren	Sweden	16.8	1.1	102	02/96	ei minimiä	171.82	5.45	0	0 0.55
Trevise Tillväxtfond	P. Uusitalo	Sweden	145.8	-3.9	694	03/94	ei minimiä	3,728.44 SEK	91.49 SEK	0.3% ^f	0.3% ^f 1.25
WIP Fund Management Company +358 9 6122 8350											
WIP Market Leaders Glc Immonen. Wahlström	Finland	2.2	2.2	16	11/99	2,000	20.00 [A]	- [B]	1% ^h	0.1% / 1000	0.75 ^b
WIP SmallTitans	Immonen. Wahlström	Finland	7.2	3.1	51	09/99	2,000	21.87 [A]	doesn't pay	1% ^h	20 0.75 ^b
WIP Value Visions	Immonen. Wahlström	Finland	8.5	0.0	96	11/98	2,000	23.25 [A]	- [B]	1% ^h	20 0.75 ^b
Ålandsbanken Fund Management Company +358 18 29 088											
Europe Active Portfolio	Ålandsbanken	Finland	8.5	1.1	952	10/98	500 mk	19.59	doesn't pay	0.5% / 10 mk	0.5% / 10 mk 2.20
Global Blue Chip	Ålandsbanken	Finland	6.4	0.8	872	10/98	500 mk	21.46	doesn't pay	0.5% / 10 mk	0.5% / 10 mk 2.20
Liquidity	Ålandsbanken	Finland	4.4	0.2	57	10/98	10 000 mk	17.21	doesn't pay	0	0.25 % 0.60
Share Index Loan	Ålandsbanken	Finland	5.1	0.4	293	10/98	500 mk	17.16	doesn't pay	1% / 10 mk	1% / 10 mk 2.20
Total		42,342.6	506.3	821,731							
Funds Investing in Finland		3,060.1	79.7	126,892							
Funds Registered in Finland		8,992.1	525.6	351,065							
Funds Registered in Finland											
Risk funds		147.7	4.3	3,152							
Equity funds		3,657.0	206.1	190,038							
Asset allocation funds		2,182.5	87.4	106,672							
Bond funds		1,367.2	121.1	40,552							
Short-term bond funds		164.3	-12.7	325							
Money market funds		1,473.4	119.4	10,326							

a) Subscription fee depends on investments maturity

b) In addition a return dependent fee

c) Minimum investment in savings program 500 FIM

d) Minimum investment in savings program 100 FIM

e) Odin Funds: Minimum investment through ÅAB 2.000 FIM

f) Trevise Equity and Trevise Tillväxtfond: Subscription and redemption fees will be redeemed to the fund

g) Fleming funds: 3 % subscription fee until further notice

h) WIP Funds: 0 % subscription fee until December 31st. 1999

i) Alfred Berg funds: No subscription fee until February 29th. 2000

ORDER FORM

The Mutual Fund Report can be ordered by phone by calling +358 9 6166 7292 or by returning this form by fax to the number +358 9 6166 7367.

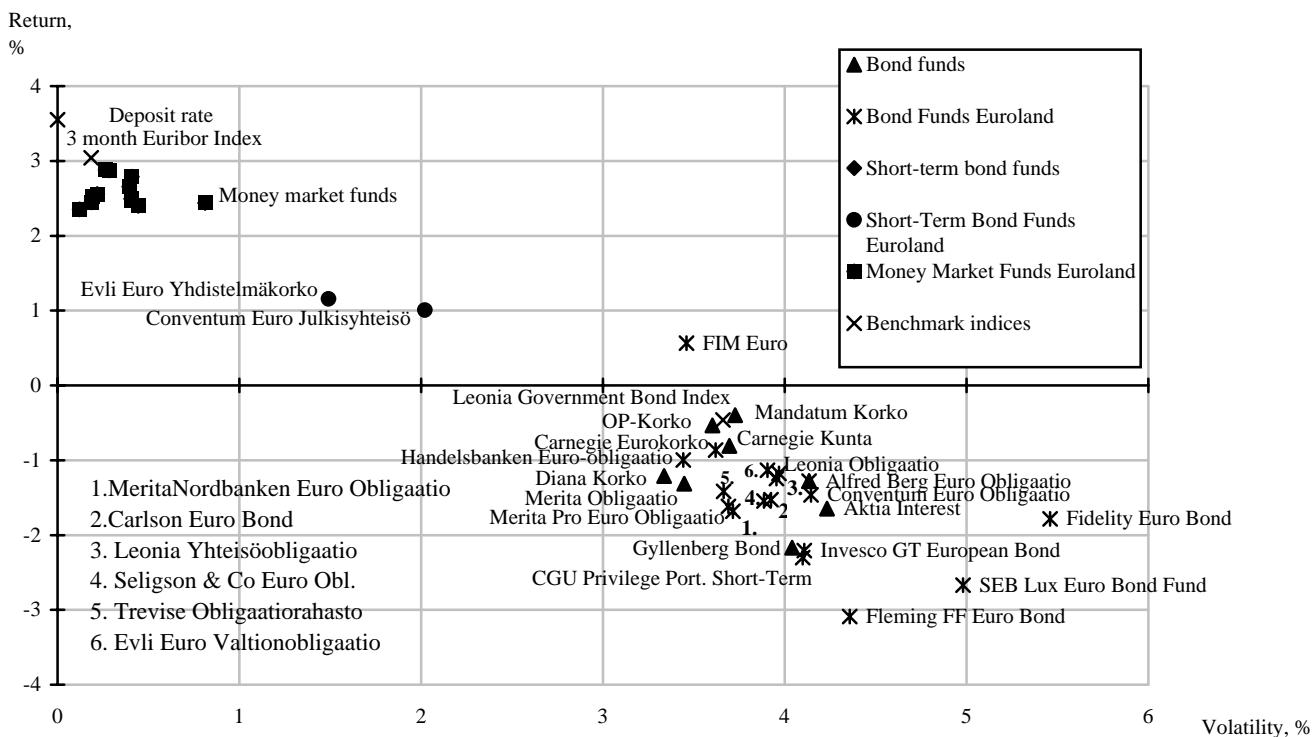
Name:

Company:

Address:

City:

Signature:



EXPLANATIONS OF THE FIGURES

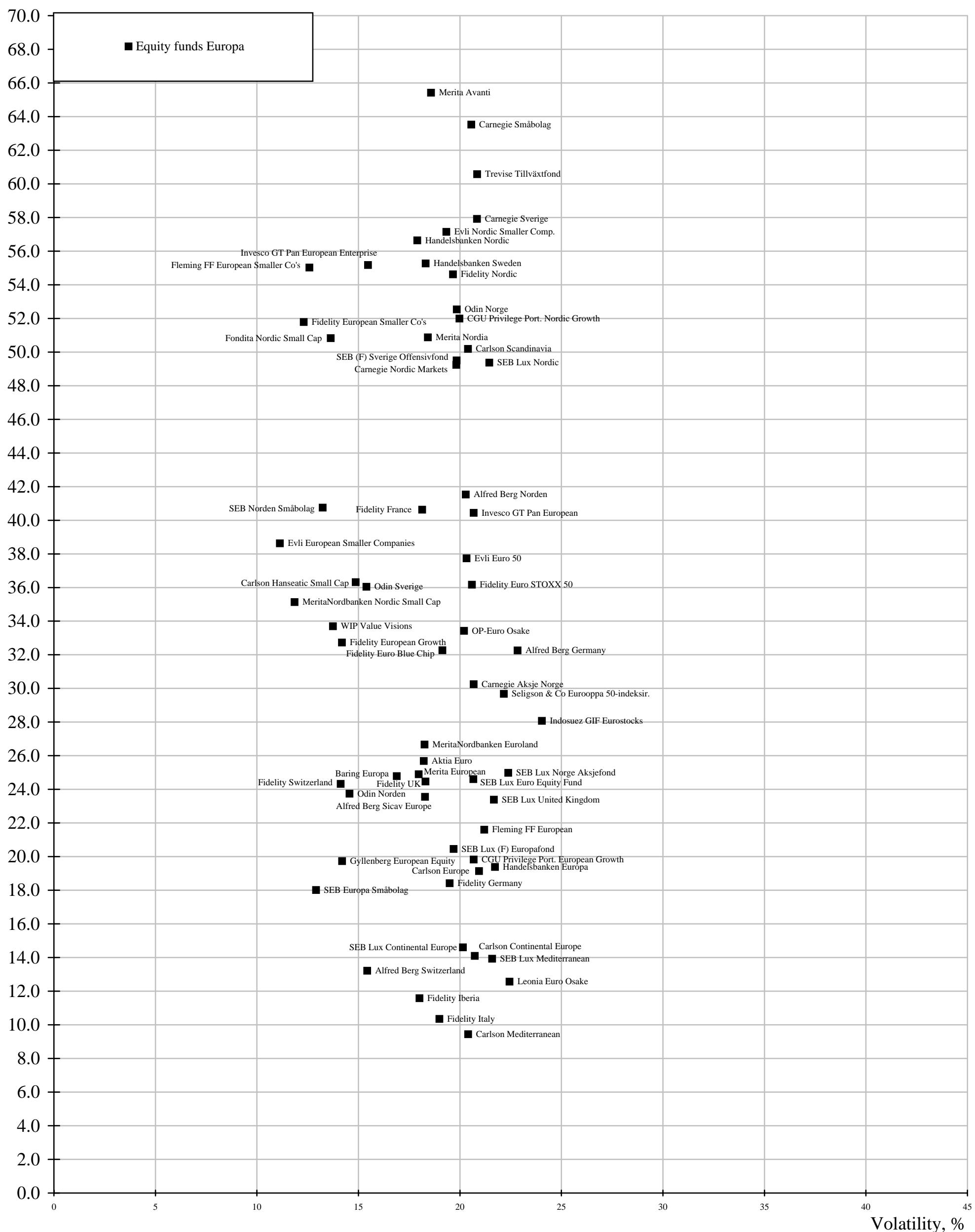
- Nominal return** Nominal return of fund is the per cent change in share price with paid dividends, management and custodian fees, and splits taken into account. Dividends are assumed to have been reinvested on the ex-dividend date. No taxes have been taken into account. The two, three and five year returns are expressed in a per annum basis.
- Example Investment** Return of the example investment is the return of a one-year investment of 100,000 FIM that is realised at the end of the period. This figure takes into account everything that nominal return does and also subscription and redemption fees for a 100,000 FIM investment. If the minimum investment of the fund is greater than 100,000 FIM, subscription and redemption fees for the minimum investment have been used. For international funds, return of the example investment is calculated both in FIM and the domestic currency of the fund.
- Volatility** Volatility describes how rapidly the price of a fund share is likely to change and therefore measures the risk of the investment. It is calculated from the standard deviation of daily returns and is expressed in per cents annually. An often used basic rule is that if volatility is, for example, 20%, the fund's return is within the range of $\pm 20\%$ of fund's expected return on average in two or three years.
- Beta** Beta describes the sensitivity of the share price of the fund to the changes in the HEX Portfolio Yield Index. For example, a Beta of 0.7 means that on average a change in HEX Portfolio Yield Index of one per cent causes a 0.7 per cent change in fund price to the respective direction.
- Duration** Duration is a measure of a fund's interest rate sensitivity. The greater the duration, the more sensitive the fund is to shifts in interest rates. Duration figures are reported by funds.
- Sharpe ratio** Sharpe ratio describes how much extra return compared to a riskless investment the fund has earned per each percentage point of volatility. The larger the Sharpe ratio, the better the fund has performed relative to its risk. The Sharpe ratio is not a reliable measure for money market funds, and thus is not reported for them.
- Alfa** Alfa describes how much the annual return of the fund has exceeded the return of a corresponding benchmark portfolio. The benchmark consists of a HEX portfolio and riskless deposit. The larger the Alfa, the better the fund has performed relative to the market.

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PERFORMANCE OF INTERNATIONAL FUNDS

December 1, 1998 - November 30, 1999

Return, %



PERFORMANCE OF INTERNATIONAL FUNDS

December 1, 1998 - November 30, 1999

