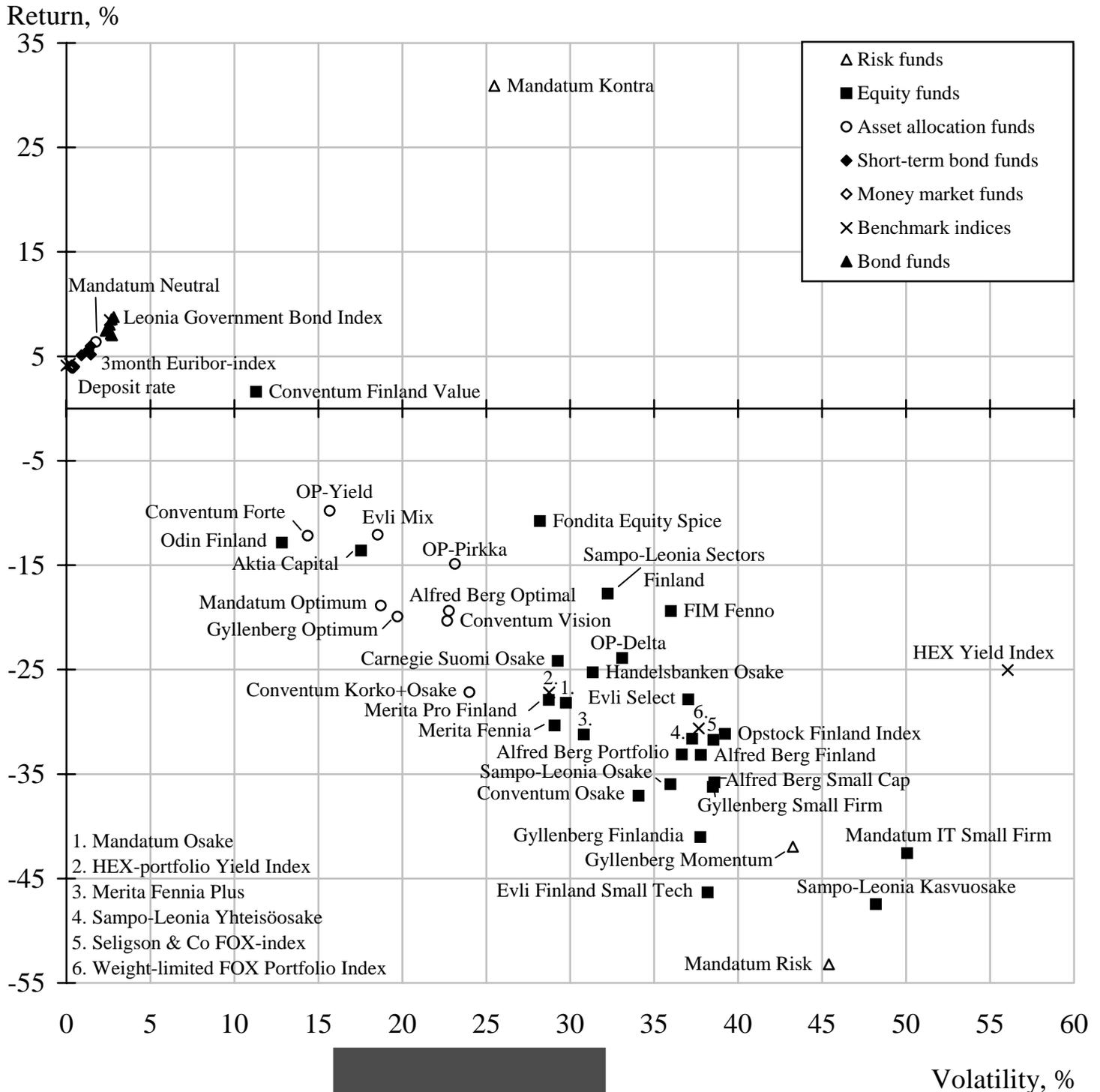


MUTUAL FUND REPORT

PERFORMANCE OF MUTUAL FUNDS

INVESTING IN FINLAND

February 1, 2000 - January 31, 2001



Helsinki Exchanges

PERFORMANCE OF FUNDS JANUARY 31ST, 2001

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal (EUR)							Volatility (%, 12 mo.)	Beta	Sharpe ratio	Alfa
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.					
RISK FUNDS FINLAND											
Mandatum Kontra	4.4	20.1	30.9	-13.7	-13.6		30.2	25.5	-0.82	1.1	1.1
Mandatum Risk	-10.7	-23.3	-42.0	8.9	10.2		-42.5	43.3	1.50	-1.1	0.9
Gyllenberg Momentum	-11.5	-32.8	-53.2	13.3	18.6		-54.1	45.4	1.61	-1.3	-6.7

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal (EUR)							Volatility (%, 12 mo.)	Beta	Sharpe ratio	Alfa
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.					
EQUITY FUNDS FINLAND											
Conventum Finland Value	-0.8	1.0	1.6	20.7	20.0	27.0	-0.4	11.3	0.31	-0.2	7.2
Fondita Equity Spice	-5.6	-14.2	-10.8	28.3	20.7		-12.6	28.2	0.93	-0.5	14.1
Odin Finland	2.6	-6.4	-12.8	14.5	0.6	18.4	-15.9	12.8	0.23	-1.3	-9.6
Aktia Capital	-4.4	-12.1	-13.6	14.8	11.2	20.4	-14.5	17.6	0.64	-1.0	2.2
Sampo-Leonia Sektorit Suomi	-7.0	-20.1	-17.7				-18.9	32.2	1.15	-0.7	14.3
FIM Fenno	-8.9	-17.4	-19.4	48.4			-21.0	36.0	1.24	-0.7	15.3
OP-Delta	-5.9	-18.6	-23.9	27.8	27.0	27.1	-25.4	33.1	1.10	-0.8	6.5
Carnegie Suomi Osake	-4.9	-20.3	-24.2	13.2	12.3	23.6	-24.5	29.3	0.97	-1.0	2.1
Handelsbanken Osake	-5.0	-16.9	-25.3	12.0			-26.8	31.3	1.02	-0.9	2.7
Evli Select	-9.5	-23.0	-27.8	25.4	20.6	27.7	-29.3	37.0	1.24	-0.9	6.8
Merita Pro Finland	-6.3	-19.5	-27.9	9.3	11.0	22.4	-28.6	28.7	0.95	-1.1	-2.3
Mandatum Equity	-4.4	-16.5	-28.2	20.8	15.7		-28.5	29.8	1.04	-1.1	0.4
Merita Fennia	-6.7	-20.9	-30.4	6.9	5.7	19.2	-31.8	29.1	0.96	-1.2	-4.5
Opstock Finland Index	-6.7	-20.1	-31.2	22.7			-31.2	39.2	1.21	-0.9	2.5
Merita Fennia Plus	-10.0	-28.1	-31.2	25.7	25.0		-31.6	30.8	1.01	-1.1	-3.8
Sampo-Leonia Yhteisöosake	-9.1	-22.9	-31.6	18.7	20.1		-32.0	37.3	1.35	-1.0	6.4
Seligson & Co FOX-indeksirahasto	-6.7	-20.2	-31.7	21.3			-31.7	38.5	1.21	-0.9	2.0
Alfred Berg Portfolio	-8.2	-23.4	-33.1	14.9	14.7	25.4	-34.5	36.7	1.29	-1.0	3.3
Alfred Berg Finland	-8.2	-23.3	-33.2	14.4	14.2	24.4	-34.5	37.8	1.29	-1.0	3.0
Alfred Berg Small Cap	-10.7	-28.2	-35.8	28.5			-36.1	38.6	1.34	-1.0	2.1
Sampo-Leonia Osake	-9.8	-26.4	-36.0	10.8	13.4	25.1	-36.9	36.0	1.24	-1.1	-1.4
Gyllenberg Small Firm	-10.8	-24.2	-36.2	19.5	13.3	26.4	-37.5	38.5	1.43	-1.0	4.4
Conventum Osake	-5.8	-25.5	-37.1	5.5	6.9	18.9	-38.6	34.1	1.29	-1.2	-0.9
Gyllenberg Finlandia	-8.2	-21.5	-41.0	9.4	9.6	20.5	-42.2	37.8	1.38	-1.2	-1.8
Mandatum IT Small Firm	-9.7	-29.7	-42.6				-43.7	50.1	1.78	-0.9	9.1
Evli Finland Small Tech	-9.1	-31.4	-46.3				-47.4	38.2	1.24	-1.3	-11.7
Sampo-Leonia Kasvuosake	-10.0	-35.5	-47.5	13.4	9.9		-48.0	48.2	1.78	-1.1	4.1

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal (EUR)							Volatility (%, 12 mo.)	Beta	Sharpe ratio	Alfa
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.					
ASSET ALLOCATION FUNDS FINLAND											
Mandatum Neutral	0.5	3.5	6.4	7.4			6.1	1.8	0.01	1.3	2.6
OP-Yield	-2.2	-7.9	-9.8	15.8	16.3	16.2	-11.6	15.7	0.50	-0.9	1.8
Evli Mix	-3.9	-10.2	-12.1	13.0	14.7	17.6	-13.8	18.5	0.60	-0.9	2.6
Conventum Forte	-2.2	-7.6	-12.2	7.8	10.5	17.9	-13.9	14.4	0.53	-1.1	0.3
OP-Pirkka	-2.3	-14.6	-14.9	21.1	23.4	29.3	-16.6	23.1	0.74	-0.8	4.0
Mandatum Optimum	-3.2	-12.7	-18.9	10.0	9.5		-19.3	18.7	0.60	-1.2	-4.1
Alfred Berg Optimal	-4.9	-13.1	-19.4	10.1	10.5	17.4	-21.0	22.8	0.77	-1.0	0.5
Gyllenberg Optimum	-2.9	-8.3	-19.9	11.6	12.6	15.6	-21.5	19.7	0.72	-1.2	-1.5
Conventum Vision	-1.3	-12.9	-20.3				-20.9	22.7	0.81	-1.1	0.8
Conventum Balanced	-2.6	-18.1	-27.2	1.2	6.0	12.7	-30.1	24.0	0.92	-1.3	-2.4
Conventum Aktive	-3.8							23.9			

PERFORMANCE OF FUNDS JANUARY 31ST, 2001

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK Sharpe ratio
	Nominal (EUR)							Volatility (% 12 mo.)	Duration (years)	
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.				
BOND FUNDS	EURO									
Opstock Euro Bond Index	0.7	5.0	9.0				9.0	3.3	4.6	1.5
Conventum Euro Obligaatio	0.8	4.8	8.9	1.7	4.5	6.4	8.3	3.2	5.0	1.5
OP-Interest	0.8	4.7	8.8	2.1	5.4	6.6	8.2	2.8	4.9	1.6
Seligson & Co Euro Obl.	0.8	5.2	8.6	1.7			8.6	2.9	5.0	1.6
Opstock Finland Bond Index	0.8	5.2	8.5				8.5	2.7	4.6	1.6
Alfred Berg Euro Obligaatio	0.7	4.6	8.5	1.6	4.7	6.6	7.9	2.9	5.5	1.5
Merita Pro Euro Bond	0.7	4.7	8.3	1.3	4.6	6.5	7.8	2.9	5.8	1.5
Evli Euro Government Bond	0.7	4.7	8.1	1.4	4.6	7.1	7.6	3.0	5.8	1.3
Carnegie Eurokorko	0.8	5.0	8.1	1.9	4.7	6.2	7.7	2.8	4.3	1.4
Merita Bond	0.8	4.9	8.0	1.6	4.7	6.4	6.9	2.6	5.2	1.5
Mandatum Euro Bond	0.8	4.4	8.0				3.7	2.2	-	1.7
Indocam Mosaïs Euro Bonds	0.7	4.3	7.9	0.5	4.5		7.3	2.5	-	1.5
Sampo-Leonia Obligaatio	0.8	4.8	7.8	1.4	4.4		7.3	2.5	4.6	1.5
Sampo-Leonia Euro Bond	0.7	4.5	7.8				7.6	2.7	5.2	1.4
MeritaNordbanken Euro Bond	0.6	4.4	7.8	1.0	4.3	6.4	6.7	2.9	5.8	1.3
Sampo-Leonia Yhteisöobligaatio	0.7	4.8	7.8	1.5	4.5		7.2	2.4	4.3	1.5
SEB Lux Euro Bond Fund	0.6	4.2	7.6	0.8	3.9	4.5	7.0	2.9	-	1.2
Indocam Mosaïs Euro Corp. Bonds	1.0	4.7	7.6				7.1	3.0	-	1.2
Mandatum Bond	0.9	4.5	7.4	1.7	4.8		6.9	2.3	4.1	1.4
Handelsbanken Euro-obligaatio	0.6	4.0	7.3	1.2			6.7	2.7	5.7	1.1
Fides Eurobond	1.1	4.6	7.2	0.3			6.2	3.0	5.4	1.0
Fleming Euro Bond	0.5	4.0	7.2	0.4	3.6	4.6	5.1	2.9	-	1.1
Aktia Interest	0.7	4.4	7.2	1.0	4.0	5.8	6.1	2.6	4.4	1.1
Gyllenberg Bond	0.8	4.4	7.0	0.6	3.5	5.5	6.5	2.7	5.5	1.1
FIM Euro	0.3	4.2	7.0	2.4			5.9	2.8	5.2	1.0
Evli Corporate Bond	2.3	5.0	6.9				5.3	2.4	5.1	1.2
CGU Privilege Pf. Short-Term	0.6	4.1	6.9	0.7			5.8	2.7	-	1.0
Fidelity Euro Bond	0.7	3.6	6.9	0.7	3.7	5.5	3.4	2.1	-	1.3
Carlson Euro Bond	0.9	4.4	6.6	0.9			5.5	2.4	-	1.0
MeritaNB Pro Corporate Bond	1.3	4.8						2.7	5.1	
Hiisi Yrityskorko	1.0	3.5						2.5	4.7	
OP-Euro Yrityslaina	0.8								4.8	

	RETURN (%)						Example Investment 12 mo.	RISK		
	Nominal (EUR)							Volatility (% 12 mo.)	Duration (years)	
	1 mo.	2 mo.	3 mo.	6 mo.	9 mo.	12 mo.				2 yr, p.a.
SHORT-TERM BOND FUNDS	EURO									
Alfred Berg Euro Yhdistelmäkorko	0.6	1.4	2.3	3.4	4.4	6.0		5.5	1.4	2.9
Evli Euro Balanced Fixed Income	0.4	1.3	2.2	3.3	4.0	5.6	2.5	5.1	1.3	2.8
Conventum Euro Julkisyhteisö	0.5	1.5	2.4	3.7	4.1	5.2	2.2	5.0	1.4	2.4
Ålandsbanken Euro Bond	0.6	1.4	2.1	3.2	4.2	5.1	3.1	4.1	0.9	2.4
MeritaNordbank. Euro Midi Korko	0.6	1.6	2.6	3.8	4.3	4.9		3.9	1.1	2.6
Leonia Kompassi Korko	0.5	1.4	2.1	3.5					1.8	2.4

PERFORMANCE OF FUNDS JANUARY 31ST, 2001

	RETURN (%)							Example Investment 12 mo.	RISK	
	Nominal (EUR)								Volatility (%, 12 mo.)	Duration (years)
	1 mo.	2 mo.	3 mo.	6 mo.	9 mo.	12 mo.	2 yr. p.a.			
MONEY MARKET FUNDS EURO										
Merita Pro Euro Money Market	0.48	1.01	1.51	2.68	3.65	4.45	3.47	4.40	0.27	0.59
Sampo-Leonia Yhteisökorko	0.45	0.96	1.41	2.56	3.58	4.39	3.56	4.39	0.24	0.28
Carnegie Likvidi	0.45	0.91	1.37	2.48	3.44	4.22	3.39	4.02	0.41	0.31
Aktia Likvidi	0.46	1.02	1.49	2.55	3.41	4.12	3.13	3.60	0.42	0.58
Seligson & Co Rahamark. rahasto	0.38	0.83	1.27	2.38	3.34	4.09	3.40	4.09	0.18	0.18
MN Euro Korko	0.42	0.93	1.39	2.49	3.34	4.07	3.14	3.54	0.26	0.56
Sampo-Leonia Euro Liquidity	0.43	0.88	1.31	2.34	3.20	4.03		3.91	0.36	0.70
Mandatum Short Term	0.41	0.88	1.36	2.48	3.35	4.01	3.29	3.96	0.46	0.38
Gyllenberg Money Manager	0.46	0.93	1.38	2.47	3.34	3.99	3.23	3.74	0.26	0.44
Evli Euro Interest	0.43	0.87	1.30	2.36	3.28	3.98	3.16	3.86	0.22	0.47
Alfred Berg Euro Korko	0.37	0.86	1.34	2.39	3.27	3.96	3.13	3.44	0.25	0.40
FIM Likvidi	0.43	0.87	1.31	2.31	3.22	3.92	3.01	3.92	0.42	0.27
Merita Money Market	0.44	0.92	1.36	2.43	3.25	3.91	3.06	3.76	0.29	0.56
OP-Markka	0.44	0.89	1.34	2.37	3.24	3.89	3.12	3.37	0.39	0.43
Sampo-Leonia Korko	0.42	0.84	1.24	2.27	3.17	3.83	3.02	3.83	0.23	0.28
Handelsbanken Eurokorko	0.50	0.89	1.30	2.41	3.25	3.81	3.10	3.81	0.30	0.28
Fidelity Euro Cash	0.36	0.67	1.03	2.02	2.90	3.69	3.01	3.69	0.17	-
Conventum Euro Likvidi	0.41	0.88	1.35	2.41	3.06	3.66	2.89	3.56	0.47	0.43
SEB Lux Euro Short Bond Fund	0.40	0.86	1.34	2.31	3.01	3.61	2.64	3.31	0.73	-
Aurator Likvidi	0.45	0.94	1.36	2.52					0.21	0.13
Evli Money Manager+	0.39	0.84	1.29						0.23	0.33

	RETURN (%)						Example Investment		RISK		RETURN / RISK / Sharpe
	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.	Nom. (EUR)	Dom. Curr.	Nom.	Dom. Curr.	

BOND FUNDS INTERNATIONAL												
Fleming Em. Mark. Debt	Global	5.0	8.3	29.4	36.4	11.5	18.0	26.8	20.4	17.6	10.2	1.4
Merita Int'l. Bond Fund	Global	1.0	5.9	14.0	7.2	7.9	9.8	12.9	12.9	6.4	6.4	1.6
Fidelity US Dollar Bond	Global	1.3	3.6	13.8	12.2	6.2	8.3	10.0	7.1	13.9	2.3	0.7
Carlson Int'l. Bond	Global	0.6	2.3	13.6	11.1	8.3	9.4	13.1	6.8	18.8	7.3	0.5
Indocam Mosais Gl. Bonds	Global	1.2	5.6	12.4	9.1	7.6		12.4	6.7	8.5	9.3	1.0
CAF Global Bond	Global	0.3	4.5	11.1	8.3	7.2	10.6	10.0	4.4	16.7	11.1	0.4
CAF Euro Bond	Europe	0.9	5.3	9.2	-0.1	3.7	7.0	8.1	8.1	8.6	8.6	0.6
Handelsbanken Int'l. Bonds	Global	1.0	3.1	8.6	7.4	6.8	8.6	7.5	2.1	8.2	16.5	0.5
SEB Lux Internat. Bond	Global	0.0	2.0	8.1	6.6	6.2	8.7	7.5	7.5	7.6	7.6	0.5
Invesco GT Europ. Bond	Europe	0.6	4.2	7.8	0.9	4.5		2.7	2.7	2.8	6.7	1.4
Gyllenberg European Bond	Europe	0.7	4.4	7.7	1.4			7.2	7.2	2.2	2.2	1.7
Handelsbanken Swe.Bonds	Nordic C.	0.8	1.4	7.6	3.2	4.8	6.5	6.5	9.5	6.9	7.0	0.5
Fleming Global Bond	Global	0.7	2.1	7.4	6.8	6.7	9.4	3.8	-1.5	9.6	6.9	0.3
Fidelity US Dollar Cash	Global	0.6	-1.5	7.3	14.3	7.2	10.5	7.3	5.3	14.5	0.7	0.2
Baring Int'l. Bond	Global	0.7	2.4	6.1	3.4	2.5	7.1	1.1	-4.1	13.0	8.7	0.2
Sampo-Leonia Tuottokorko	Global	1.1	4.0	5.4				3.9	3.9	2.6	2.6	0.5
Fidelity Int'l. Bond	Global	0.0	-1.5	4.5	7.2	4.3	5.0	0.9	-0.7	12.5	5.6	0.1
Roburs Obligationsfond	Nordic C.	1.2	-0.1	3.7	3.1	0.5	2.4	1.6	4.5	7.5	7.5	0.0
Fidelity Sterling Bond	Global	-1.3	1.3	2.2	5.2	4.5	13.0	-1.2	4.0	11.4	3.9	-0.2
Fleming Eur. High Yld Bond	Europe	6.4	-1.0	1.0	-0.6			-1.0	-1.0	4.8	4.8	-0.6
Alfred Berg Avkastningsfond	Europe	0.5	0.7	-2.0	-3.8	-2.6	-2.2	-3.4	-0.7	10.9	7.3	-0.5
Fleming Sterling Bond	Global	-3.9	-5.3	-2.8	2.6	5.1	13.3	-4.7	0.3	12.2	6.7	-0.6
Evli Altius	Global	1.6	2.3							2.4	2.4	
Sampo-Leonia Korko Konverg.	Europe	2.5										
Fleming USD Bond	Europe	1.4										

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal (EUR)							Volatility (%, 12 mo.)	Beta (B) / Duraatio (D)	Sharpe ratio	Alfa
	1 mo.	6 mo.	12 mo.	2 yr. p.a.	3 yr. p.a.	5 yr. p.a.					

BENCHMARK INDICES												
3 month Euribor Index		0.46	2.48	4.3	3.63	3.63	3.59		0.20	0.25 D		
HEX Portfolio Yield Index		-5.3	-16.8	-27.2	12.5	11.6	23.2		28.7	1.00 B	-1.1	0.0
HEX Yield Index		-15.0	-20.5	-25.0	36.2	48.2	47.6		56.0	1.59 B	-0.5	20.8
Leonia Government Bond Index		0.8	5.2	8.5	2.2	5.1	7.4		2.6	4.9 D	1.7	
MSCI Emerging Markets		13.9	-11.3	-18.1	28.4	7.0	3.3		22.7		-1.0	
MSCI EMU		0.7	-6.2	1.9	14.6	17.6	23.0		17.1		-0.1	
MSCI Europe		0.1	-5.0	2.6	12.8	13.2	21.3		12.4		-0.1	
MSCI Far East		-0.7	-14.9	-20.4	19.1	8.7	1.2		23.0		-1.1	
MSCI Japan		-1.1	-15.9	-22.2	17.5	7.8	1.4		24.5		-1.1	
MSCI Nordic		-2.2	-16.3	-12.5	32.9	28.3	31.8		21.5		-0.8	
MSCI North America		3.8	-7.2	0.4	13.7	17.0	24.7		22.3		-0.2	
MSCI Pacific		-0.2	-13.8	-18.7	18.1	8.3	1.6		22.0		-1.0	
MSCI World Index		2.0	-7.5	-2.0	13.9	14.3	18.5		17.7		-0.3	
Weight-limited FOX Portfolio		-6.6	-19.0	-30.6	23.0	24.6	31.1	-32.4	37.7	1.19 B	-0.9	2.6
SB EMU Gvmt Bond Index		0.7	4.9	8.3	1.9				2.9	6.1 D	1.4	
SB World Gvmt Bond		-0.1	2.5	9.1	9.5	8.6	10.5		7.9		0.6	
Deposit rate		0.41	2.49	4.1				3.13	0.00			

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

PERFORMANCE OF INTERNATIONAL FUNDS JANUARY 31ST, 2001

	RETURN (%)						Example Investment		RISK		RETURN
	Nominal (EUR)						12 mo.		Volatility (% , 12 mo.)		/ RISK
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe
EQUITY FUNDS	INTERNATIONAL										
Global											
Carnegie Medical	-6.0	7.1	66.7	58.0			66.7	66.7	33.1	33.1	1.9
Odin Maritim	-0.3	9.4	32.8	39.5	-1.3	8.5	28.3	30.2	19.3	18.4	1.5
SEB Lux (F) Läkemedel&Bioteknik	-9.6	1.5	28.0	29.3	23.1	25.3	25.5	25.5	23.2	23.2	1.0
MeritaNordbanken Medica Life Science	-9.8	1.5	23.9				21.5	21.5	22.0	22.0	0.9
Conventum Pharma	-5.3	2.5	22.7	14.6			20.3	20.3	17.2	17.2	1.1
Seligson Global Top 25 Pharmaceuticals	-9.7	-0.7	21.6				21.6		21.1	34.0	0.8
Fondita 2000+	0.8	-6.6	12.9	51.1			10.7	10.7	30.2	30.2	0.3
Carnegie Worldwide	-3.1	-7.7	6.2	36.8	30.0	28.7	5.6	5.6	23.3	23.3	0.1
Sampo-Leonia Sektorit Maailma	0.3	-4.7	3.4				1.8	1.8	19.5	19.5	0.0
Seligson Global Top 25 Brands	-1.6	-2.6	2.4	18.6			2.4	2.4	20.1	20.1	-0.1
Opstock Global Equity	2.4	-3.8	2.2	16.5	13.0		0.2	0.2	19.5	19.5	-0.1
Merita Internat. Equity Fund	4.8	-5.2	1.9	15.3	12.9	14.1	0.9	0.9	23.4	23.4	-0.1
Aktia Global	2.7	-6.7	1.0	19.2	18.3	20.1	0.0	0.0	18.5	18.5	-0.2
Evli Global	5.5	-2.8	0.2	18.6	17.3	19.0	-1.8	-1.8	18.7	18.7	-0.2
Carlson Global	2.6	-10.0	0.0	22.3	18.7	19.2	-1.0	-6.1	28.9	20.7	-0.1
Fidelity World	1.3	-6.3	-0.3	16.9	18.8		-5.3	-5.3	20.4	20.4	-0.2
Roburs Råvarufond	-0.1	4.8	-0.6	21.5	1.8	4.5	-2.5	-1.8	20.1	20.1	-0.2
Fleming International Equity	1.3	-4.2	-0.8	15.4	11.5	15.3	-2.8	-2.8	20.8	20.8	-0.2
Trevis Global Equity	4.0	-7.2	-1.1	19.9	18.8		-3.0	-3.0	21.3	21.3	-0.2
Roburs Aktief. Contura	3.8	-20.6	-1.5	29.9	36.6	38.8	-3.4	-0.8	44.8	44.8	-0.1
Alfred Berg Global	-0.8	-7.5	-1.7	15.5	12.4	18.3	-3.2	-8.1	21.0	16.8	-0.3
Fleming Global Equity	2.4	-4.1	-1.7	15.9	10.8	13.7	-3.7	-8.6	21.7	17.3	-0.3
CGU Privilege Portfolio Global Managed	1.9	-7.6	-2.2	14.7	14.0	17.1	-6.2	-11.0	22.5	17.7	-0.3
WIP Market Leaders Global	4.4	-6.5	-3.0				-4.1	-4.1	17.3	17.3	-0.4
Mandatum Global	-1.2	-6.5	-3.2	26.8			-5.2	-5.2	27.3	27.3	-0.3
Merita World Fund	2.6	-5.5	-3.9	17.4	14.1		-5.8	-5.8	21.5	21.5	-0.4
Merita Pro Global Equity	3.0	-5.6	-4.5	19.3	15.8		-7.2	-7.2	20.7	20.7	-0.4
Indocam Mosaïs Global Emerging Markets	2.7	-9.6	-6.3	22.8	23.6	25.7	-6.3	-6.3	19.6	19.6	-0.5
Fidelity International	2.4	-7.5	-6.6	15.5	19.3	23.5	-11.3	-15.8	25.8	21.2	-0.4
Roburs Skogsfond	-4.3	6.5	-6.8	20.4	8.0	11.4	-8.7	-8.5	24.0	24.0	-0.4
MeritaNordbanken Foresta	-4.7	5.1	-8.4	17.7	9.1		-10.2	-10.2	18.4	18.4	-0.7
Ålandsbanken Global Blue Chip	1.6	-13.0	-8.6	5.0			-9.5	-9.5	19.0	19.0	-0.7
Myriadi Kasvu	3.4	-16.6	-8.9				-10.7	-10.7	27.2	27.2	-0.5
Seligson Osakesalkku	-3.7	-10.7	-9.2				-11.0	-11.0	17.0	17.0	-0.8
OP-Forest	-4.6	-1.2	-9.4	19.3			-12.1	-12.1	19.1	19.1	-0.7
SEB Lux (F) Miljöfond	1.4	-16.8	-9.8	4.9	0.1	7.1	-11.6	-11.6	23.9	23.9	-0.6
Roburs Privatiseringsfond	3.0	-10.1	-10.7	5.6	7.1	14.9	-12.5	-12.0	17.7	17.7	-0.8
SEB Lux Global Fund	1.9	-13.4	-10.9	9.2	9.7	15.1	-12.7	-12.7	21.1	21.1	-0.7
SEB Lux (F) Teknologifond	11.4	-35.6	-11.6	32.1	36.1	32.5	-13.3	-13.3	51.4	51.4	-0.3
Handelsbanken International	0.8	-15.4	-15.1	13.0	13.4	18.9	-16.8	-21.0	23.3	18.3	-0.8
Evli IT-Informaatioteknologia	11.1	-25.6	-17.6				-19.3	-19.3	50.5	50.5	-0.4
Fidelity Privatisation +	5.1	-19.9	-20.5	17.9			-24.4	-24.4	32.4	32.4	-0.8
Aurator Nexus	4.5	-30.5	-20.9				-22.8	-22.8	53.1	53.1	-0.5
Roburs Kommunikationsfond	10.1	-28.8	-27.9	19.6	38.8	33.3	-29.4	-27.4	47.3	47.3	-0.7
Sampo-Leonia Teknologiaosake	5.3	-26.2	-28.2	34.6			-29.2	-29.2	43.1	43.1	-0.7
Fides Telecom	7.5	-30.2	-28.6	20.9			-29.7	-29.7	39.9	39.9	-0.8
MeritaNordbanken IT	12.3	-36.8	-32.8				-34.2	-34.2	51.9	51.9	-0.7
FIM Tekno	-3.3	-29.9	-33.7	48.6			-35.0	-35.0	43.7	43.7	-0.9
Elite	10.6	0.5	-34.7	8.2			-34.7	-34.7	33.6	33.6	-1.2
Carnegie Internet	10.6	-25.0	-36.2				-37.4	-37.4	55.2	55.2	-0.7
SEB Internetfond	16.0	-39.3	-46.7				-47.8	-47.8	71.8	71.8	-0.7
Fides New Media	4.9	-45.2	-55.2				-55.9	-55.9	59.5	59.5	-1.0
FIM Rohto	0.3	8.3							18.1	18.1	
FIM Rento	3.8	3.7							14.2	14.2	
Mandatum Biotech+	-5.7	0.8							49.3	49.3	
Aktia Medica	-6.6	-2.5							23.8	23.8	
OP-Medical	-5.8	-2.7							20.9	20.9	
OP-Trendi	4.9	-6.3							19.0	19.0	
Aurator BioMed	-5.1	-7.9							30.1	30.1	
Fleming Global Life Sciences	-6.4	-10.2							57.1	55.3	
Fleming Global Smaller Co's	4.3	-11.8							29.3	26.3	
Sampo-Leonia Kompassi Osake	-2.1	-18.3							22.3	22.3	
SEB Lux Wireless Communication	-2.7	-24.6							54.7	54.7	
OP-Teknologia	4.3	-29.0							45.6	45.6	
Conventum small_cap.com	2.5	-38.7							40.8	40.8	
Aktia TMT	16.8										
Handelsbanken Global IT	12.0								49.9	49.9	
Seligson Phoenix	10.3								15.4	15.4	
ODIN Offshore	3.7										
Carnegie Multifund	-0.1										
SP-Osakerahasto	-1.3								17.9	17.9	
Fleming Global Dynamic	-1.6										
FIM Mondo	-4.4								12.0	12.0	
Sampo-Leonia BioLife	-8.2								34.4	34.4	
Hiisi Kasvu	-9.4								24.9	24.9	

PERFORMANCE OF INTERNATIONAL FUNDS JANUARY 31ST, 2001

	RETURN (%)						Example Investment		RISK		RETURN
	Nominal (EUR)						12 mo.		Volatility (% , 12 mo.)		/ RISK
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe
EQUITY FUNDS									INTERNATIONAL		
Europe											
Fidelity Switzerland	-0.9	-0.6	23.0	27.3	21.6	27.3	16.9	11.2	16.1	15.4	1.2
Alfred Berg Switzerland	-3.5	-2.4	22.3	18.1	12.9	20.8	20.6	14.6	13.9	13.0	1.3
Fidelity Italy	3.3	-1.5	18.8	15.0	19.6	28.6	12.8	12.8	20.2	20.2	0.7
Gyllenberg Europ. Equity Val.	-1.5	1.8	18.7	18.5	11.5		16.3	16.3	12.3	12.3	1.2
Fidelity European Growth	-1.9	1.1	17.4	29.4	25.1	30.0	11.5	11.5	13.5	13.5	1.0
MeritaNordbanken Euroland	1.2	-2.8	10.6	23.6			8.3	8.3	20.1	20.1	0.3
Merita European Fund	0.5	-2.7	10.4	19.3	18.8		8.2	8.2	18.7	18.7	0.3
MeritaNordbanken Pro Eurooppa	0.5	-2.6	9.6				8.5	8.5	18.4	18.4	0.3
Aktia Euro	1.4	-1.5	8.1	18.5			7.1	7.1	16.1	16.1	0.2
Sampo-Leonia Sektorit Eurooppa	-0.7	-5.5	6.9				5.3	5.3	19.5	19.5	0.2
Alfred Berg Small Cap Europe	1.6	-7.6	6.9				4.8	4.8	23.6	23.6	0.1
Evli European Smaller Companies	5.0	-4.3	6.6	25.2			4.5	4.5	20.2	20.2	0.1
SEB Lux Continental Europe	0.1	-5.2	6.5	13.0	13.5	21.1	4.4	4.4	18.4	18.4	0.1
Carnegie Eurooppa Osake	2.7	-4.7	5.6				3.5	3.5	22.4	22.4	0.1
Fidelity Germany	1.9	-7.1	5.6	19.9	18.5	23.5	0.3	0.3	21.2	21.2	0.1
SEB Europa Småbolagsfond	5.3	-8.6	5.2	23.2	9.5	17.0	3.1	3.1	23.0	23.0	0.0
Alfred Berg Germany	3.9	-13.7	5.0	28.7	22.8	24.8	3.4	3.4	24.8	24.8	0.0
Carlson Continental Europe	-1.1	-5.5	4.6	11.7	12.7	19.9	3.5	3.5	17.7	17.7	0.0
Treviso Euroland	1.0	-4.8	4.3				3.3	3.3	40.4	40.4	0.0
Fidelity France	-1.5	-10.7	4.3	22.0	23.0	24.5	-0.9	-0.9	22.7	22.7	0.0
Gyllenberg European Index	1.0	-4.7	3.8				2.7	2.7	19.0	19.0	0.0
Evli Euro 50	0.2	-6.7	3.1	17.8			1.1	1.1	22.2	22.2	0.0
WIP SmallTitans	-0.1	-2.5	3.0				0.9	0.9	15.9	15.9	-0.1
Fidelity Euro STOXX 50	0.1	-7.3	2.9	16.9	20.9		-2.2	-2.2	22.5	22.5	0.0
SEB Lux Euro Equity Fund	0.0	-6.1	2.4	17.3			0.4	0.4	22.8	22.8	-0.1
Fidelity United Kingdom	-0.6	-0.6	2.4	12.8	6.4	18.5	-2.7	2.7	19.7	16.0	-0.1
Fleming European	-1.4	-5.7	1.9	15.5	14.0	22.3	-1.6	-1.6	20.9	20.9	-0.1
Fleming Euro Equity	-1.1	-7.5	1.8	15.2	16.0	24.2	-0.3	-0.3	23.2	23.2	-0.1
Sampo-Leonia Euro Osake	1.1	-6.0	1.4	11.1	11.1		0.4	0.4	19.9	19.9	-0.1
Opstock Euro Index	-1.2	-6.6	1.4				1.4	1.4	22.6	22.6	-0.1
SEB Lux (F) Europafond	-0.2	-5.6	1.4	12.7	13.0	21.1	-0.6	-0.6	18.9	18.9	-0.1
Alfred Berg Europe	0.2	-6.9	0.9				-0.6	-0.6	19.5	19.5	-0.2
CAF Eurostocks	-0.5	-7.2	0.6	16.6	17.3	24.2	-0.4	-0.4	22.3	22.3	-0.2
Seligson & Co Eurooppa 50-indeksirahasto	-0.9	-5.9	0.3	15.3			0.3	0.3	21.1	21.1	-0.2
Carlson Europe	-1.0	-5.1	-0.1	10.5			-1.1	-1.1	19.4	19.4	-0.2
Carlson Mediterranean	5.0	-4.8	-1.7	5.5	12.5	23.9	-2.6	-2.6	26.0	26.0	-0.2
Fidelity Euro Blue Chip	-2.5	-12.7	-2.1	16.0			-7.0	-7.0	22.8	22.8	-0.3
Fidelity Euro Smaller Companies	3.9	-12.9	-2.3	41.4	27.0	32.8	-7.2	-7.2	26.0	26.0	-0.2
Indocam Mosais Euro Equities	0.7	-7.4	-3.1	13.2	15.0		-3.1	-3.1	22.4	22.4	-0.3
Indocam Mosais European Equities	-0.4	-9.5	-4.1	11.9	14.7		-4.1	-4.1	21.1	21.1	-0.4
Roburs Småbolagsf Europa	1.0	-12.5	-4.5	29.1			-6.4	-3.8	22.2	22.2	-0.4
CGU Privilege Portfolio European Growth	-1.1	-8.8	-5.0	12.3	16.4	22.2	-8.9	-8.9	21.8	21.8	-0.4
Fidelity Iberia	7.7	-4.0	-6.1	3.3	9.9	24.7	-10.8	-10.8	19.7	19.7	-0.5
Fleming UK Enterprise	-1.6	-6.1	-7.2	11.0	9.5	21.0	-9.0	-4.2	20.9	16.9	-0.5
OP-Euro Osake	-0.3	-10.6	-7.6	17.4			-9.5	-9.5	26.7	26.7	-0.4
Handelsbanken Euro Active	-2.1	-13.6	-8.0				-9.8	-9.8	24.4	24.4	-0.5
Handelsbanken Europa	-2.2	-13.9	-8.2	5.9	10.7	20.4	-9.1	-6.6	23.5	23.1	-0.5
Mandatum Eurooppa	-0.4	-8.8	-9.2	12.7			-10.6	-10.6	25.5	25.5	-0.5
Fleming European Smaller Co's	1.4	-11.5	-10.9	33.8	26.2	28.0	-13.9	-13.9	29.3	29.3	-0.5
OP-Euro Kasvu	1.6	-11.2	-11.4				-13.1	-13.1	27.9	27.9	-0.6
Baring Europa	-1.9	-12.6	-14.9	5.3	8.5	20.0	-18.9	-23.1	23.3	21.5	-0.8
WIP Value Visions	-6.9	-21.0	-16.3	13.3			-17.2	-17.2	23.0	23.0	-0.9
Invesco GT Pan European	-0.3	-20.3	-16.8	14.1	19.2	30.3	-20.8	-20.8	31.6	31.6	-0.7
Handelsbanken Eurooppa Agressiivinen	-4.3	-21.9	-17.5				-19.1	-19.1	27.3	27.3	-0.8
Fleming European Technology	5.5	-26.9	-23.5				-25.0	-25.0	42.8	42.8	-0.6
Invesco GT Pan European Enterprise	1.0	-28.2	-30.9	14.4	18.7	24.5	-34.2	-34.2	32.7	32.7	-1.1
Sampo-Leonia Euro Kasvuosake	2.9	-36.1	-35.0	21.1			-36.1	-36.1	40.8	40.8	-1.0
Fleming European Strategic Value	2.2	10.2							12.7	12.7	
Hiisi Euro 50	-1.3	-5.4							21.0	21.0	
Fleming European Strategic Growth	0.1	-8.7							25.1	25.1	
FIM Unioni	0.0	-10.8							21.7	21.7	
Fleming German Opportunities	0.9	-13.6							19.9	19.9	
Sampo-Leonia Uudet Yhtiöt (Eurooppa)	10.6	-28.3							31.6	31.6	
Evli Emerging Technologies	-0.7	-42.1							53.6	53.6	
Conventum Euro Value	3.0										
Evli European Growth	2.6								33.5	33.5	
Fleming European Dynamic	-0.1										

PERFORMANCE OF INTERNATIONAL FUNDS JANUARY 31ST, 2001

	RETURN (%)						Example Investment		RISK		RETURN
	Nominal (EUR)						12 mo.		Volatility (% , 12 mo.)		/ RISK
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe
EQUITY FUNDS	INTERNATIONAL										
North America											
Carlson American Small Cap	5.1	10.5	40.7	29.7	14.8	20.7	39.3	32.2	21.3	16.2	1.7
Fleming US Micro Cap	3.3	7.8	30.5	29.1	14.2	22.5	27.9	21.4	27.5	23.5	1.0
SEB Nordamerika Medelstora Bolagsf.	3.4	6.0	30.1	42.9	32.3	33.4	27.5	27.5	33.4	33.4	0.8
Fleming American	6.1	2.7	17.0	12.4	8.4	21.7	13.0	7.3	25.5	20.0	0.5
Fidelity American Growth	3.5	0.3	14.0	44.3	45.4		8.3	2.8	55.4	52.2	0.2
Alfred Berg North America	-0.7	-0.5	9.3	21.9	13.0	21.1	7.7	2.2	27.0	23.5	0.2
Fleming American Blue Chip Fund	5.4	-3.2	8.8				6.6	1.2	27.8	22.8	0.2
Merita American Fund	7.2	-1.8	7.4	12.3	15.7		5.3	5.3	26.9	26.9	0.1
Fidelity America	-0.5	-8.5	3.8	10.5	15.1	21.7	-1.4	-6.4	28.0	23.2	0.0
Fleming American Smaller Co's	5.9	-10.7	1.3	16.9	12.5	19.2	-0.8	-5.8	32.5	32.5	-0.1
CGU Privilege Portfolio America Growth	3.2	-8.1	1.2	13.3	15.9	23.4	-3.0	-7.9	27.6	22.9	-0.1
Baring North America Fund	-0.7	-12.7	-0.5	15.2	19.4	27.8	-5.3	-9.3	33.2	30.8	-0.1
SEB Lux North America	2.1	-9.4	-1.5	13.5	16.5	24.8	-3.4	-3.4	26.6	26.6	-0.2
Sampo-Leonia Pohjois-Amerikka	8.0	-17.8	-3.6				-12.0	-12.0	30.9	30.9	-0.2
Roburs Amerikafond	5.2	-12.2	-4.8	9.4	12.4	25.6	-6.7	-4.5	27.3	27.3	-0.3
Handelsbanken America	2.3	-10.2	-5.1	10.8	13.2	22.1	-7.0	-11.7	25.8	21.3	-0.4
Invesco GT American Enterprise	-1.3	-10.4	-6.6	29.6	18.2	23.6	-11.0	-15.5	46.5	44.0	-0.2
Invesco GT North America	10.2	-14.9	-7.7	12.6	18.8		-12.1	-16.6	54.3	51.7	-0.2
Fleming US Technology	9.6	-40.3	-35.0	28.8	35.8		-36.3	-39.6	78.5	76.2	-0.5
Fleming US Strategic Growth	4.4										
Fleming US Strategic Value	1.4										
Nordic Countries											
Carnegie Nordic Markets	1.8	-3.2	16.9	36.7	34.8		16.4	16.4	28.4	28.4	0.5
Odin Sverige	6.4	5.0	16.7	35.7	11.7	28.8	12.7	14.4	18.5	17.7	0.7
Odin Norge	1.4	-2.7	11.4	37.9	6.1	18.2	7.6	9.3	18.0	17.1	0.4
Fondita Nordic Small Cap	3.7	-4.5	6.6	49.0	26.2		4.5	4.5	25.5	25.5	0.1
Carnegie Aksje Norge	3.1	-7.7	5.0	26.8	7.2	19.3	1.9	1.9	33.5	33.5	0.0
SEB Lux Norge Aksjefond	4.1	-7.8	4.3	18.3	3.9		2.2	2.2	26.5	26.5	0.0
Fidelity Nordic	1.7	-9.7	0.0	29.5	26.4	31.0	-4.9	-2.3	28.5	26.3	-0.1
Odin Norden	0.8	-1.9	0.0	19.4	-1.3	16.8	-3.4	-1.9	16.3	15.6	-0.3
MeritaNordbanken Nordic Small Cap	1.9	-11.7	-2.3	26.8			-4.2	-4.2	24.7	24.7	-0.2
SEB Östersjöfond/WWF	1.3	-9.5	-3.0	27.5			-5.0	-5.0	28.9	28.9	-0.2
Trevisse Tillväxtfond	6.3	-6.7	-3.4	27.3	21.1	28.3	-4.0	-1.3	26.2	23.6	-0.3
Handelsbanken Nordic	3.7	-10.4	-3.7	29.3	25.2	29.4	-5.6	-3.0	29.7	29.5	-0.3
Carnegie Sverige	8.5	-14.2	-4.7	31.0	23.5		-7.5	-7.5	28.2	28.2	-0.3
SEB Lux Nordic	1.6	-11.4	-4.9	25.3	21.9	28.6	-6.8	-6.8	28.3	28.3	-0.3
Carnegie Småbolag	12.9	-11.0	-5.9	50.1	26.5		-8.6	-8.6	38.5	38.5	-0.3
Carlson Scandinavia	0.6	-8.5	-6.9	23.7	21.6		-7.8	-7.8	29.6	29.6	-0.4
SEB Lux Sverigefond	5.5	-12.7	-8.9	19.4	17.1	25.0	-10.7	-10.7	26.1	26.1	-0.5
Carlson Nordic Small Cap	1.7	-11.8	-9.0	24.2	7.7		-9.9	-9.9	25.3	25.3	-0.5
SEB Norden Småbolag	6.2	-12.6	-10.2	27.0	14.8		-11.9	-11.9	25.5	25.5	-0.6
Merita Nordia	1.4	-14.1	-10.2	20.1	18.2	23.6	-11.9	-11.9	29.1	29.1	-0.5
Handelsbanken Sweden	4.9	-9.8	-11.2	22.2	18.9	23.8	-13.0	-10.6	29.3	28.4	-0.5
CGU Privilege Portfolio Nordic Growth	-0.8	-12.1	-12.3	23.9			-15.9	-14.6	28.8	28.1	-0.6
Alfred Berg Sverige	7.2	-14.9	-14.1	18.5	17.6	27.0	-15.3	-13.0	27.5	24.9	-0.7
Alfred Berg Norden	2.3	-15.3	-16.1	13.9	14.5	22.4	-17.4	-15.1	31.5	28.9	-0.6
Merita Avanti	0.5	-23.5	-24.1	22.1	17.6	25.8	-25.6	-25.6	37.8	37.8	-0.7
Evli Nordic Smaller Companies	-6.1	-32.8	-35.2	29.4	10.5		-35.9	-35.9	49.7	49.7	-0.8
Handelsbanken Nordic Small Cap Growth	6.6								27.0	27.0	

PERFORMANCE OF INTERNATIONAL FUNDS JANUARY 31ST, 2001

	RETURN (%)						Example Investment		RISK		RETURN
	Nominal (EUR)						12 mo.		Volatility (% 12 mo.)		/ RISK
	1 mo.	6 mo.	12 mo.	2 yr. p.a.	3 yr. p.a.	5 yr. p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe
EQUITY FUNDS						INTERNATIONAL					
Pacific Rim excl. Japan											
Fidelity Australia	2.9	-2.1	-0.7	12.6	6.5	11.0	-5.7	4.9	19.1	13.0	-0.2
Fleming Asian Opportunities	8.6	-7.2	-8.9	51.0	28.2	10.0	-12.0	-16.5	30.3	25.5	-0.4
Alfred Berg Far East	10.1	-8.0	-9.6	34.3	17.1	2.7	-11.0	-15.4	29.7	25.2	-0.5
Fidelity Singapore	-0.5	-8.2	-10.2	25.9	20.0	-1.8	-14.7	-19.0	30.8	25.8	-0.5
Seligson APS Far East	10.5	-11.6	-12.3				-14.4	-14.4	28.7	28.7	-0.6
Baring Asia Growth	12.0	-13.3	-15.8	29.2	10.8	-1.7	-19.8	-23.9	31.5	26.2	-0.6
Carlson Far East	9.0	-12.1	-15.8	26.2	14.0	0.5	-16.7	-16.7	38.4	38.4	-0.5
Indocam Mosais Asian Equities	8.6	-5.7	-17.2	32.7	12.8	0.0	-17.2	-21.4	31.1	28.0	-0.7
Fidelity Asean Special Situations	12.4	-12.7	-18.6	42.3	24.4	5.4	-22.7	-26.6	33.7	28.8	-0.7
Handelsbanken Pacific	8.7	-14.2	-20.8	18.7	10.3	2.5	-22.4	-26.3	25.7	22.5	-1.0
Mandatum Asia	7.3	-12.3	-21.8				-23.4	-23.4	24.3	24.3	-1.1
SEB Lux Asia Fund	10.7	-15.2	-22.3	18.5	8.9	-2.1	-23.9	-23.9	29.8	29.8	-0.9
Indocam Mosais Asian Renaissance	2.8	-12.3	-22.9				-22.9	-26.8	26.7	21.1	-1.0
Fidelity South East Asia	10.8	-14.3	-23.0	21.7	12.0	0.0	-26.8	-30.5	30.2	24.5	-0.9
Fleming Pacific	2.3	-10.1	-23.8	55.3	33.0	22.2	-26.3	-30.1	26.9	21.7	-1.0
CAF Asian Growth	9.1	-11.3	-23.8	23.0	12.6	-2.1	-24.6	-28.4	35.0	30.1	-0.8
Roburs Pacificfonden	10.1	-16.0	-25.6	21.4	13.6	-1.3	-27.1	-25.7	29.8	29.8	-1.0
Fidelity Pacific	0.9	-18.1	-26.9	29.9	18.1	11.4	-30.5	-34.1	28.3	22.7	-1.1
Fidelity Asean	7.5	-12.3	-28.3	23.4	8.5	-11.3	-31.9	-35.4	31.4	25.8	-1.0
Invesco GT Asia Enterprise	11.9	-19.5	-29.2	7.6	11.0		-32.6	-36.6	32.1	30.1	-1.0
Fidelity Thailand	25.9	7.9	-37.9	-3.0	-8.7	-25.4	-41.0	-44.0	43.8	39.7	-1.0
Fidelity Korea	22.7	-20.3	-40.0	19.2	22.9	-2.4	-43.0	-45.9	50.1	46.5	-0.9
Fidelity Taiwan	28.5	-30.0	-40.0	13.6	3.2		-43.0	-45.9	41.9	38.5	-1.1
Fleming Pacific Technology	14.4	-21.3							30.4	24.8	
Emerging Markets											
Sampo-Leonia Baltia	3.6	22.5	28.3	24.3			23.2	23.2	17.6	17.6	1.4
Fidelity Latin America	13.4	-2.3	6.1	37.7	4.2	12.6	0.8	-4.3	34.5	30.6	0.1
Carlson Latin America	13.3	0.1	5.6	41.7	4.3		4.5	-0.8	31.4	27.5	0.1
Fleming Latin American	14.7	-2.3	4.9	46.7	6.7	12.6	2.8	-2.4	32.3	28.5	0.0
Alfred Berg Russia	18.6	-15.7	1.9	94.4			0.4	3.2	44.1	42.9	-0.1
Fleming China	8.3	-13.3	-0.5	46.4	15.1	11.7	-3.9	-8.8	36.1	32.3	-0.1
Fidelity Hong Kong & China	5.8	-8.3	-2.4	42.6	25.3	14.1	-7.2	-12.0	32.0	27.1	-0.2
Carlson Eastern Europe	10.1	-9.3	-3.4	27.4	-0.3		-4.4	-9.3	39.6	33.9	-0.2
Nordbanken Östeuropa	7.3	-8.6	-7.1	10.5	-6.6		-8.9	-8.9	30.7	30.7	-0.4
Fleming Eastern European	4.4	-9.4	-8.9	15.2	-2.7	13.6	-12.0	-12.0	29.5	29.5	-0.4
SEB Lux Eastern Europe	6.5	-9.1	-11.8	17.9	-0.6		-13.5	-13.5	30.1	30.1	-0.5
Carnegie East-European	3.8	-6.7	-14.1	12.5			-16.6	-16.6	24.0	24.0	-0.7
FIM Russia	14.3	-13.2	-14.6	62.7			-17.9	-17.9	35.4	35.4	-0.5
Roburs Östeuropafond	6.7	-12.2	-15.3	7.6	-5.7		-17.0	-15.5	30.5	30.5	-0.6
Baring Eastern Europe	8.3	-9.1	-15.7	20.8	16.9		-19.7	-23.8	33.4	31.2	-0.6
Baring Global Emerging Markets	13.1	-11.4	-16.3	28.1	6.8	8.2	-20.2	-24.3	26.7	21.8	-0.8
SEB Lux CS Baltic Smaller Companies	2.0	-15.3	-16.3	21.4			-18.0	-18.0	25.1	25.1	-0.8
Roburs Rysslandsfond	16.8	-20.8	-16.5	54.0			-18.2	-15.9	45.9	45.9	-0.4
Fleming Emerging Markets	10.4	-14.9	-17.1	31.4	8.4	7.4	-18.8	-22.9	28.1	23.2	-0.8
SEB Lux Emerging Markets	11.8	-13.1	-20.1	19.7	1.1	1.6	-21.7	-21.7	23.9	23.9	-1.0
Fidelity Emerging Markets	12.1	-12.6	-20.8	24.1	4.6	2.9	-24.8	-28.6	27.8	22.3	-0.9
Handelsbanken Eastern Europe	6.8	-17.1	-21.1	36.0	16.7		-22.7	-22.7	30.2	30.2	-0.8
Fleming Middle Eastern	-1.9	-14.1	-22.2	26.6			-23.8	-27.6	24.9	19.5	-1.1
Fidelity Malaysia	5.2	-15.3	-22.9						28.5	22.6	-0.9
Fleming Emerging European	8.7	-19.1	-23.2	18.1	8.6		-24.8	-28.6	33.8	30.4	-0.8
Indocam Mosais Gl. Emer. Markets	12.0	-14.7	-24.1	19.1	3.0		-24.1	-28.0	31.9	28.7	-0.9
Fleming India	8.3	-5.2	-24.6	40.4	30.5	21.7	-26.1	-29.8	38.9	35.3	-0.7
Fidelity Indonesia	4.8	-21.3	-51.0	1.0	-0.9	-19.8	-53.5	-55.9	38.0	33.6	-1.4
Seligson Russian Prosperity	15.3	-7.9							34.0	34.0	
OP-Itä-Eurooppa	3.6								22.7	22.7	
Fleming European Convergence	2.6										
Sampo-Leonia Osake Konvergenssi	0.5										
Japan											
Merita Asian Fund	1.0	-18.5	-22.8	17.4	8.7		-24.3	-24.3	22.2	22.2	-1.2
Roburs Japanfond	0.5	-13.1	-23.2	26.5	12.6	6.7	-24.8	-22.7	29.0	29.7	-0.9
Sampo-Leonia Aasia Osake	2.7	-17.2	-23.5				-24.7	-24.7	30.5	30.5	-0.9
SEB Lux Japan	-1.7	-16.6	-26.4	18.2	7.4	3.4	-27.9	-27.9	24.2	24.2	-1.3
Handelsbanken Japan	-2.6	-17.5	-27.9	23.1	9.5	6.8	-29.3	-27.1	25.9	21.1	-1.2
CAF Japan	-0.7	-19.7	-27.9	16.2	7.8	2.1	-28.7	-26.4	30.0	24.6	-1.1
Carlson Japan	-1.3	-16.3	-28.0	18.0	7.9	-0.8	-28.7	-26.5	28.3	22.6	-1.1
Alfred Berg Japan	-0.2	-18.1	-28.2	17.8	10.0	0.9	-29.4	-27.2	29.0	23.0	-1.1
Fidelity Japan	-0.2	-18.7	-28.9	34.3	19.2	11.8	-32.5	-30.4	31.1	26.3	-1.1
Baring Japan	-3.6	-20.3	-31.0	2.2	0.1	-5.5	-34.3	-37.7	27.3	21.5	-1.3
Indocam Mosais Japanese Equities	-1.2	-20.8	-32.7	38.2	18.9	7.5	-32.7	-30.6	28.3	23.0	-1.3
Fleming Japanese	-0.1	-20.1	-33.0	45.1	30.1	11.0	-35.3	-38.6	32.8	28.1	-1.1
Seligson Topix Core 30	2.8	-20.5	-33.1				-33.1	-33.1	27.7	27.7	-1.3
Baring Japan Smaller Companies	2.3	-18.9	-40.4	26.8	16.4	1.8	-43.2	-46.1	33.6	28.5	-1.3
Invesco GT Nippon Growth	-0.6	-19.3	-46.2	18.7	8.7	0.6	-48.7	-47.1	34.0	29.5	-1.5
Fidelity Japan Smaller Co's	4.7	-29.4	-50.7	32.5	26.3	6.2	-53.1	-51.7	36.4	31.9	-1.5
Invesco GT Nippon Enterprise	1.2	-23.7	-58.9	51.2	37.8	12.9	-60.9	-59.6	41.7	38.1	-1.5
Fleming Japanese Smaller Companies	6.2	-22.1	-61.4	37.6	31.2	8.5	-62.8	-64.6	45.0	42.0	-1.5

PERFORMANCE OF INTERNATIONAL FUNDS JANUARY 31ST, 2001

		RETURN (%)					Example Investment		RISK		RETURN	
		Nominal (EUR)					12 mo.		Volatility (% , 12 mo.)		/ RISK	
		1 mo.	6 mo.	12 mo.	2 yr. p.a.	3 yr. p.a.	5 yr. p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe
RISK FUNDS		INTERNATIONAL										
Phalanx	Nordic C.	3.5	0.0	-5.3	6.5	9.1		-7.2	-7.2	9.4	9.4	-1.0
SEB Optionsrätter Europa	Europe	-4.4	-24.2	-25.7	9.5	23.6	52.4	-27.2	-25.0	44.5	43.9	-0.7
Conventum Futura Euro Growth	Euro	-9.5	-30.3	-43.5	-1.7	-43.3	-17.3	-44.6	-44.6	44.4	44.4	-1.1
Conventum Focus Tekno	Global	-11.2	-35.2	-44.0	-2.8	11.5		-44.7	-44.7	41.1	41.1	-1.2
3C Alpha	Global	-1.7	-5.0							11.8	11.8	
Ramsay & Tuutti Avenir	Pohjoism.	2.7										
Sampo-Leonia Vega	Global	-7.2								49.6	49.6	

		RETURN (%)					Example Investment		RISK		RETURN	
		Nominal (EUR)					12 mo.		Volatility (% , 12 mo.)		/ RISK	
		1 mo.	6 mo.	12 mo.	2 yr. p.a.	3 yr. p.a.	5 yr. p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe
ASSET ALLOCATION FUNDS		INTERNATIONAL										
Merita Granit	Europe	1.0	0.4	11.4				9.2	9.2	10.8	10.8	0.7
Gyllenberg Foundation	Europe	4.2	0.8	10.5				9.4	9.4	13.6	13.6	0.5
Conventum Solid	Euro	0.9	1.9	7.5	9.9	8.6		5.4	5.4	9.1	9.1	0.4
Carnegie Plus	Euro	0.3	0.6	7.0	7.3			6.5	6.5	4.7	4.7	0.6
Aurator Tellus	Global	1.5	3.6	5.6				3.5	3.5	6.8	6.8	0.2
Carlson International	Global	2.0	-4.3	5.3	13.0	8.8	11.7	4.2	-1.1	23.2	13.5	0.1
Alfred Berg Optimal Europe	Europe	0.3	-2.0	3.7	7.9			1.6	1.6	20.2	20.2	0.0
Seligson Vakaasalkku	Euro	0.2	2.2	3.5				2.0	2.0	0.5	0.5	-1.1
Fidelity PS Defensive	Global	0.2	-0.1	3.4	1.7	3.3	4.6	-0.1	-0.1	3.8	3.8	-0.2
Carnegie Sijoitus+	Euro	0.3	-4.5	3.1	11.3			2.6	2.6	11.9	11.9	-0.1
Fidelity PS Moderate Growth	Global	0.1	-2.4	2.9	6.9	8.9	11.9	-0.5	-0.5	8.4	8.4	-0.1
Fleming Balanced Fund	Global	1.7	1.1	2.9	4.5	5.4	7.7	0.8	0.8	8.7	8.7	-0.1
Seligson Tapiola 2010	Global	-1.8	-2.2	2.4				0.9	0.9	8.8	8.8	-0.2
Seligson Tapiola Maailma	Global	-1.7	-2.3	1.9				-0.6	-0.6	8.7	8.7	-0.2
Fidelity Euro Balanced	Europe	-1.1	-6.7	1.8	10.3	13.1	19.0	-1.6	-1.6	13.6	13.6	-0.1
Seligson Tapiola 2015	Global	-2.0	-2.8	1.7				0.2	0.2	9.5	9.5	-0.2
Seligson Tapiola 2020	Global	-2.1	-3.2	1.4				-0.1	-0.1	14.4	14.4	-0.2
Opstock Global Balanced	Global	0.5	-3.6	1.2	9.3	8.8		-0.8	-0.8	12.7	12.7	-0.2
Seligson Joustosalkku	Global	-0.1	-1.0	1.2				-0.8	-0.8	6.0	6.0	-0.5
Sampo-Leonia 2010	Europe	0.0	-3.0	0.9				-0.6	-0.6	8.5	8.5	-0.4
Seligson Tapiola 2025	Global	-2.5	-3.8	0.7				-0.7	-0.7	10.9	10.9	-0.3
MeritaNordb. Pro Balance	Global	2.6	-2.3	0.7				-0.3	-0.3	15.3	15.3	-0.2
Ålandsbanken Europe Active Pf.	Europe	-0.7	-3.9	0.4	7.2			-0.6	-0.6	13.3	13.3	-0.3
Gyllenberg European Balanced	Europe	1.4	-4.9	-0.5	7.8			-2.4	-2.4	14.0	14.0	-0.3
Fidelity PS Global Growth	Global	0.1	-8.1	-1.4	19.8	17.7		-6.3	-11.1	25.7	20.8	-0.2
Fidelity PS Growth	Global	-0.2	-9.4	-1.5	18.6	19.0	21.4	-6.4	-6.4	21.5	21.5	-0.3
Aktia Folkhälsan	Global	-0.2	-5.6	-2.3				-3.8	-3.8	12.4	12.4	-0.5
Evli Euro Mix	Euro	0.7	-7.1	-2.5	9.5			-3.9	-3.9	14.6	14.6	-0.5
Gyllenberg International	Global	2.1	-5.6	-2.5	9.6	9.0	12.5	-4.4	-4.4	13.7	13.7	-0.5
Carnegie Optimi+	Euro	0.0	-10.2	-2.6	15.0			-3.1	-3.1	19.7	19.7	-0.3
Ålandsbanken Share Index Loan	Global	0.3	-2.5	-2.9	0.1			-4.8	-4.8	3.8	3.8	-1.8
Sampo-Leonia 2020	Europe	-0.5	-8.1	-3.4				-4.9	-4.9	14.9	14.9	-0.5
Gyllenberg Forum	Global	-0.8	-1.9	-3.6				-5.5	-5.5	8.7	8.7	-0.9
Merita Optima	Global	-0.7	-4.7	-3.7	8.6	9.3	13.6	-5.6	-5.6	11.1	11.1	-0.7
Sampo-Leonia Arvo	Global	3.6	-7.5	-3.9				-4.9	-4.9	15.7	15.7	-0.5
Aktia Secura	Global	-0.9	-7.3	-4.8	14.9	13.2	18.1	-5.7	-5.7	15.9	15.9	-0.6
Sampo-Leonia Euro Yhdistelmä	Europe	-1.1	-7.0	-6.3	12.4			-7.2	-7.2	14.7	14.7	-0.7
Sampo-Leonia 2030	Europe	-1.4	-11.6	-6.5				-7.9	-7.9	20.3	20.3	-0.5
Merita Private	Global	-0.6	-6.1	-6.8	6.5	8.0		-9.6	-9.6	11.5	11.5	-1.0
Handelsbanken Multimarket	Global	-0.6	-9.1	-7.4	13.5	12.5	16.3	-9.2	-6.7	15.5	16.2	-0.7
SEB Lux International	Global	1.0	-13.3	-9.0	12.0	10.1	17.3	-10.8	-8.3	20.5	17.1	-0.6
Alfred Berg Optimal Norden	Nordic C.	2.0	-12.8	-10.7	10.6	12.6	15.0	-12.0	-9.5	23.5	20.9	-0.6
Evli Europ. Allocation	Europe	1.8	-16.8	-10.9				-12.6	-11.3	24.9	24.9	-0.6
OP-Spektri	Global	-2.1	-9.2	-10.9				-12.7	-12.7	21.1	21.1	-0.7
Trevis Active Asset Alloc.	Global	-3.0	-12.1	-11.0				-11.9	-11.9	12.4	12.4	-1.2
Evli Global Multi Manager 75	Global	-0.3	-12.9	-11.8				-13.5	-13.5	17.2	17.2	-0.9
Fides Portfolio	Global	-9.2	-26.6	-14.9				-16.2	-16.2	29.6	29.6	-0.6
Sampo-Leonia Glob. Yhdistelmä	Global	-0.7	-15.8	-17.8	13.6			-18.9	-18.9	23.0	23.0	-1.0
FIM Forte	Global	-4.5	-23.6	-28.7	38.5	41.2	42.6	-30.1	-30.1	33.0	33.0	-1.0
Sampo-Leonia Kompassi Säästö	Global	-0.2	-2.0							6.7	6.7	
Evli Global Multi Manager 25	Global	0.7	-2.4							6.6	6.6	
Evli Global Multi Manager 50	Global	0.3	-7.2							11.9	11.9	
Sampo-Leonia Itä-Eurooppa	Global	4.8										
Merita Optima Plus	Europe	2.2								14.9	14.9	
SP-Yhdistelmärahasto	Global	0.1								17.5	17.5	
SP-Yhdistelmärahasto	Global	0.1								17.5	17.5	
Mandatum Private Aggressive	Global	-0.2										
Gyllenberg 20	Global	-0.3										
Sampo-Leonia Golden Piggy Bank	Global	-0.3										
Mandatum Private Conservative	Global	-0.4										
Mandatum Safeguard	Europe	-1.1								3.6	3.6	
Mandatum Private	Global	-1.1										
Gyllenberg 50	Global	-1.4										
Gyllenberg 80	Global	-2.6										
Fides Turun yliopiston rahasto	Global	-9.0								35.2	35.2	

DATA OF MUTUAL FUNDS AS AT JANUARY 31ST, 2001

Portfolio manager	Reg. Country	Size MEU	Net subs. MEU	No. of investors	Start month	Minimum investment EUR	Value of share EUR	Dividends 2000	Subscription fee / min EUR	Redemp- tion fee / min EUR	Manag- and cust. (%/yr)
3C Fund Management +358 9 3481 5100											
3C Alpha	3C	Finland	19.1	-	152	06/00	200 000 FIM	94.17	doesn't pay	1 %	1 % 1.6 ^b
Aktia Fund Management Ltd +358 10 247 6844											
Aktia Capital	L. Grandell	Finland	64.6	-0.49	18,800	05/92	100 FIM/ € 20	67.78 [B]/100 sh.	5.93 [A]	1 %	0 1.95
Aktia Euro	T. Lehto	Finland	80.7	1.6	10,940	04/98	100 FIM/ € 20	23.66 [B]/100 sh.	1.12 [A]	1 %	0 1.95
Aktia Folkhälsan	L. Grandell	Finland	6.3	0.00	237	06/99	100 FIM/ € 20	115.28 [B]/100 sh.	3.59 [A]	1 %	0 2.23
Aktia Global	T. Lehto	Finland	68.1	0.1	13,006	05/94	100 FIM/ € 20	32.98 [B]/100 sh.	2.22 [A]	1 %	0 1.95
Aktia Interest	J. Juslin	Lux.	60.4	1.06	1,552	12/91	1 share	36.86 [B]	0.8 [A]	1%	0 1.06
Aktia Likvida	M. Westerlund	Finland	37.1	2.5	433	01/96	100 FIM/ € 20	19.72 / 100 sh.	doesn't pay	0	0 0.55
Aktia Medica	J. Ilmonen	Finland	40.6	0.7	9,701	04/00	100 FIM/ € 20	107.64 / 100 sh.	-	1 %	0 1.95
Aktia Secura	T. Lehto	Finland	171.6	-1.2	19,911	10/87	100 FIM/ € 20	43.29 [B]/100 sh.	3.07 [A]	1 %	0 1.95
Aktia TMT	J. Ilmonen	Finland	2.7	0.2	962	11/00	100 FIM/ € 20	101.02	-	1 %	1 % 1.95
SP-Osakerahasto	L. Grandell	Finland	1.9	0.1	649	09/00	100 FIM/ € 20	90.84 / 100 sh.	-	1% + 2 EUR	1% + € 2 0.20
SP-Yhdistelmärah.	L. Grandell	Finland	3.6	0.4	614	09/00	100 FIM/ € 20	91.22 / 100 sh.	-	1% + 2 EUR	1% + € 2 0.20
Alfred Berg Rahasto Oy +358 9 2283 2600											
A. Berg Avkastningsfond	D. Falkeborn	Sweden	10.7	-	-	09/94	30 000 FIM	1,025.56 SEK	74.61 SEK	1%/100 FIM ^g	500 FIM 0.70
A. Berg Euro Korko	M. Vartiainen	Finland	123.0	-9.7	1,045	10/95	30 000 FIM	197.03 [B]/100 sh.	5 [A]	0 ^g	0-0.5% 0.50
A. Berg Euro Obligaatio	M. Vartiainen	Finland	98.8	7.3	700	09/93	30 000 FIM	242.92 [B]/100 sh.	8 [A]	0 ^g	0.5% / 100 FIM 0.70
A. Berg Euro Yhd. korko	M. Vartiainen	Finland	8.7	1.7	58	05/99	30 000 FIM	103.94 [B]/100 sh.	2 [A]	0 ^g	0.5% / 100 FIM 0.70
A. Berg Europe	ABN Amro	Finland	111.4	2.8	1,048	07/99	30 000 FIM	119.40 [B]/100 sh.	3 [A]	1%/100 FIM ^g	1%/100FIM 1.30
A. Berg Finland	J. Vainio	Finland	119.3	-0.4	2,611	12/92	30 000 FIM	1,006.86 [B]/100 sh.	67 [A]	1%/100 FIM ^g	1% / 100 FIM 1.30
A. Berg Norden	J. Utrup	Lux.	52.1	-	-	08/87	30 000 FIM	4,606.97 SEK	-	1%/100 FIM ^g	500 FIM 1.45
A. Berg Opt.	J.Vainio, M. Vartiainen	Finland	164.9	-2.6	3,555	07/98	30 000 FIM	446.02 [B]/100 sh.	24 [A]	1%/100 FIM ^g	1% / 100 FIM 1.90
A. Berg Opt. Eur.	Vartiainen, ABN Amro	Finland	44.5	-8.2	1,213	07/98	30 000 FIM	197.93 [B]/100 sh.	10 [A]	1%/100 FIM ^g	1%/100 FIM 1.90
A. Berg Opt. Norden	B. Kratz, D. Falkeborn	Sweden	54.0	-	-	04/93	30 000 FIM	219.98 SEK	3.91 SEK	1%/100 FIM ^g	500 FIM 1.60
A. Berg Portfolio	J. Vainio	Finland	87.4	1.3	150	06/93	1,680,000	77.08 [B]	5.09 [A]	0-1% ^g	1% 0.70
A. Berg Russia	C. Wachtmeister	Sweden	14.0	-	-	03/98	30 000 FIM	67.73 SEK	ei jaa	2.5%/100 FIM ^g	1% / 100 FIM 2.50
A. Berg Sic. N. America	Namco	Lux.	43.5	-	-	03/91	30 000 FIM	273.03 USD	0.65 USD	1%/100 FIM ^g	500 FIM 1.45
A. Berg Sic. Switzerland	ABN Amro, Zurich	Lux.	6.1	-	-	12/89	30 000 FIM	510.88 CHF	-	1%/100 FIM ^g	500 FIM 1.45
A. Berg Sicav Far East	Cazenove & Co.	Lux.	20.9	-	-	10/92	30 000 FIM	144.24 USD	2.60 USD	1%/100 FIM ^g	500 FIM 1.45
A. Berg Sicav Germany	ABN Amro, Amsterdam	Lux.	13.4	-	-	07/89	30 000 FIM	396.39	-	1%/100 FIM ^g	500 FIM 1.45
A. Berg Sicav Global	C. Ahrel	Lux.	85.8	-	-	08/87	30 000 FIM	314.13 USD	-	1%/100 FIM ^g	500 FIM 1.45
A. Berg Sicav Japan	ABN Amro, Tokio	Lux.	4.4	-	-	02/93	30 000 FIM	9,541 JPY	-	1%/100 FIM ^g	500 FIM 1.45
A. Berg Small Cap	J. Vainio	Finland	50.2	1.05	1,174	11/98	30 000 FIM	344.73 [B]/100 sh.	22 [A]	1%/100 FIM ^g	1%/100 FIM 1.60
A. Berg Small Cap Eur.	ABN Amro	Finland	89.1	11.0	1,080	08/99	30 000 FIM	179.77 [B]/100 sh.	3 [A]	1%/100 FIM ^g	1%/100 FIM 1.60
A. Berg Sverige	B. Kratz	Sweden	115.6	-	-	04/94	30 000 FIM	390.97 SEK	5.34 SEK	1%/100 FIM ^g	500 FIM 1.60
Aurator Funds +358 2 6516 6666											
Aurator BioMed	Autio, Kevo	Finland	1.7	0.0	58	05/00	5,000	90.14	doesn't pay	1.50 %	1% 1.8
Aurator Likvidi	Aaltonen, Suonpää	Finland	8.3	1.9	43	07/00	16,000	102.80	doesn't pay	0 %	0 % 0.7
Aurator Nexus	Kevo, Gustafsson	Finland	2.7	0.04	67	12/99	5,000	81.93	doesn't pay	1.50 %	1% 1.8
Aurator Tellus	Suonpää, Aaltonen	Finland	5.2	-0.2	72	06/99	5,000	110.86	doesn't pay	1.50 %	100 1.8 ^b
Baring Asset Management, promoter IFA Group +358 9 686 151											
Baring Asia Growth	K. Do	Ireland	77.7	-	-	04/87	5 000 USD	30.90	doesn't pay	5 %	0 1.25
Baring Eastern Europe	M. Taylor	Ireland	369.7	-	-	09/96	5 000 USD	22.79	doesn't pay	5 %	0 1.25
Baring Europa	N. Robson	Ireland	134.6	-	-	04/87	5 000 USD	37.73	doesn't pay	5 %	0 1.25
Baring Glo.Em.Markets	R. Landman	Ireland	343.0	-	-	02/92	5 000 USD	12.45	doesn't pay	5 %	0 1.50
Baring Int'l Bond	J. Yeats-Edwards	Ireland	342.8	-	-	07/78	5 000 USD	21.03	doesn't pay	5 %	0 0.75
Baring Japan	Y. Uda	Ireland	53.0	-	-	03/76	5 000 USD	14.63	doesn't pay	5 %	0 1.25
Baring Japan Sm. Co.	W. Nishimura	Ireland	25.6	-	-	01/96	5 000 USD	8.43	doesn't pay	5 %	0 1.25
Baring North America	C. Lees	Ireland	891.1	-	-	11/57	5 000 USD	89.42	doesn't pay	5 %	0 1.25
Carlson Funds, promoter Fides Asset Management +358 9 228 5060											
American Small Cap	P. Szozygiel	Lux.	3.0	-	-	01/94	100 000 FIM	1.646 USD	doesn't pay	1 %	0 1.75
Continental Europe	H. Johnsson	Lux.	16.6	-	-	09/90	100 000 FIM	3.168	doesn't pay	1 %	0 1.25
Eastern Europe	A. Gibbs	Lux.	5.1	-	-	05/98	100 000 FIM	0.879	doesn't pay	1 %	0 1.75
Euro Bond	S. Elowson	Lux.	54.9	-	-	08/98	100 000 FIM	1.056	doesn't pay	0.50 %	0 0.70
Europe	H. Johnsson	Lux.	38.2	-	-	08/98	100 000 FIM	1.263	doesn't pay	1 %	0 1.25
Far East	T. Segerstedt	Lux.	49.8	-	-	09/90	100 000 FIM	1.945	doesn't pay	1 %	0 1.25
Global	M. Josefsson	Lux.	51.9	-	-	09/90	100 000 FIM	2.668	doesn't pay	1 %	0 1.25
International	M. Josefsson	Lux.	38.9	-	-	09/90	100 000 FIM	1.779	doesn't pay	1 %	0 1.25
International Bond	S. Elowson	Lux.	35.9	-	-	01/91	100 000 FIM	1.498	doesn't pay	0.50 %	0 0.95
Japan	R. Max	Lux.	16.9	-	-	09/90	100 000 FIM	95.3 JPY	doesn't pay	1 %	0 1.25
Latin America	M. Mansoury	Lux.	7.6	-	-	08/96	100 000 FIM	1.096 USD	doesn't pay	1 %	0 1.75
Mediterranean	D. Le Conte	Lux.	3.4	-	-	09/90	100 000 FIM	2.432	doesn't pay	1 %	0 1.25
Nordic Small Cap	E. Sjöström	Lux.	4.6	-	-	12/97	100 000 FIM	1.148	doesn't pay	1 %	0 1.75
Scandinavia	E. Sjöström	Lux.	15.7	-	-	01/98	100 000 FIM	1.694	doesn't pay	1 %	0 1.25

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	Portfolio manager	Reg. Country	Size MEU	Net subs. MEU	No. of investors	Start month	Minimum investment EUR	Value of share EUR	Dividends 2000	Subscription fee / min EUR	Redemp- tion fee / min EUR	Manag- and cust. (%/yr)
Carnegie Funds +358 9 6187 1420												
	Carnegie Aksje Norge	K. Sørensen	Norway	-	-	-	07/95	20 000 FIM	-	doesn't pay	2 %	0.50 % 1.20
	Carnegie East-European	M. Springborg	Lux.	30.4	0.01	92	04/98	1,000	15.93	doesn't pay	0-1%	0.5-1% 2.20
	Carnegie Eurokorko	K. Jansson	Finland	15.9	0.4	58	05/94	1,000	18.01	0.98	0	0.3-1.0% 0.50
	Carnegie Europ. Osake	L. Wincentsen	Lux.	54.4	1.1	197	08/99	1,000	15.77	doesn't pay	0-2%	0-2% 1.60
	Carnegie Internet	T. Kristiansen	Lux.	20.8	-0.4	688	10/99	1,000	9.92	doesn't pay	0-2%	0-2% 2.00
	Carnegie Likvidi	K. Jansson	Finland	48.2	1.3	114	02/96	1,000	17.74	0.39	0	0 3.00
	Carnegie Medical	Henrik Rhenman	Lux.	503.7	9.5	2,380	12/98	1,000	53.45	doesn't pay	1-2%	1 % 1.70
	Carnegie Multifund	J. Kujala	Finland	0.8	0.0	23	12/00	30,000	17.25	doesn't pay	0 %	0.50 % 0.00
	Carnegie N. Markets	B. Seger	Lux.	148.2	5.3	248	04/96	1,000	72.20	doesn't pay	0-1%	0.5%-1.0% 1.60
	Carnegie Optimi+	Jansson,Penttala	Finland	6.2	0.6	265	09/98	500 FIM	26.33	doesn't pay	0-2%	0.5-1% 1.80
	Carnegie Plus	K. Jansson	Finland	6.1	0.95	117	09/98	500 FIM	20.14	doesn't pay	0-2%	0.5-1% 0.90
	Carnegie Sijoitus+	K. Jansson	Finland	10.9	-0.1	169	09/98	500 FIM	23.35	doesn't pay	0-2%	0.5-1% 1.50
	Carnegie Småbolag	H. Telander	Sweden	86.7	4.6	-	11/96	1,000	38.47	-	0-1%	0.5-1% 1.70
	Carnegie Suomi Osake	T. Penttala	Finland	13.7	0.7	125	12/92	1000 ^c	74.55	doesn't pay	0-1%	0.5-1% 1.25
	Carnegie Sverige	H. Telander	Sweden	64.5	12.8	-	10/96	1,000	32.29	-	0-1%	0.5-1% 1.70
	Carnegie Worldwide	M. Randel	Lux.	644.5	28.2	758	12/95	1,000	55.06	doesn't pay	0-1%	0.5%-1.0% 1.60
CGU Luxembourg +352 40 282 0261												
	PP America Growth	D. Clott	Lux.	113.9	-	-	07/90	15000 FIM	6.6157 USD	doesn't pay	4.25%	0 0.00
	PP European Growth	J. Quinn	Lux.	272.9	-	-	07/90	15000 FIM	6.4199	doesn't pay	4.25%	0 1.25
	PP Global Managed	S. Cleal	Lux.	97.6	-	-	07/90	15000 FIM	3.8319 USD	doesn't pay	4.25%	0 1.25
	PP Nordic Growth	J. Quinn	Lux.	15.3	-	-	03/98	15000 FIM	15.4965 NOK	doesn't pay	4.25%	0 1.25
	PP Short-Term Euro Bond	V. Gor	Lux.	17.3	-	-	07/98	15000 FIM	10.8517	-	1%	0 0.50
Conventum Fund Ltd +358 9 5499 3355												
	Aktive	Heikkilä, Sormunen	Finland	1.2	0.0	113	09/00	1,000	90.83 [B]	- [A]	1 %	1 % 1.79
	Euro Julkisyhteisö	K. Nihtilä	Finland	16.7	0.0	53	11/95	5,000	21.75	- [A]	0	33.64 0.49
	Euro Likvidi	K. Nihtilä	Finland	26.3	-2.7	104	05/96	5,000	19.52	- [A]	0	16.82 0.51
	Euro Obligaatio	K. Nihtilä	Finland	9.9	0.0	100	06/94	5,000	21.59 [B]	0.77 [A]	0	0.50 % 0.54
	Euro Value	T. Sarre	Finland	6.1	5.0	53	12/00	5,000	102.95	-	2%	1% 1.75
	Finland Value	M. Heikkilä	Finland	31.5	1.6	389	06/94	5,000	51.87	3.11 [A]	1%	1% 1.54
	Focus Tekno	J-P Leppä	Finland	8.0	-0.2	349	12/97	5,000	24.48	2.63 [A]	1%	1% 3.05-3.12
	Forte	M. Heikkilä	Finland	26.7	-0.6	575	06/94	5,000	35.59 [B]	2.27 [A]	1%	1% 1.79
	Futura Euro Growth	J-P Leppä	Finland	11.2	-0.6	314	06/94	5,000	49.65 [B]	5.09 [A]	1%	1% 2.05
	Korko+Osake	Härkänen, Sormunen	Finland	25.9	-0.1	883	08/94	5,000	3.03	doesn't pay	3%	1% 2.05
	Osake	M. Härkänen	Finland	19.0	0.1	97	09/93	5,000	48.96	doesn't pay	2%	1% 1.55
	Pharma	J-P Leppä	Finland	37.3	0.4	431	01/99	5,000	131.39 [B]	6.84 [A]	1%	1% 2.25
	small_cap.com	S. Sormunen	Finland	1.8	0.1	193	04/00	5,000	57.42	- [A]	3%	1% 2.20
	Solid	Nihtilä,Härkänen	Finland	6.2	-0.8	107	01/98	5,000	21.52 [B]	1.16 [A]	1%	1% 1.34
	Vision	S. Sormunen	Finland	15.5	0.2	165	10/99	5,000	107.65 [B]	7.95 [A]	1%	1% 1.30
Evli Fund Management Company Ltd +358 9 4766 9320												
	Altius	U. Österberg	Finland	50.3	1.0	19	07/00	2,000,000	102.824	-	1.00 %	1 % 0.50 b
	Corporate Bond	M. Lundström	Finland	109.3	4.7	265	09/99	150,000	107.983 [B]	4.1 [A]	0.50 %	1 % 0.35 b
	Emerging Technologies	M. Lehtimäki	Finland	21.6	0.2	532	05/00	5 000 ^c	64.457 [B]	- [A]	1%	1 % / 20 2.00
	Euro 50	K. Gerkman	Finland	51.9	0.84	971	06/98	5 000 ^c	24.509 [B]	1.4 [A]	0.5-1%	1 % / 20 0.50
	Euro Comm. Fixed Income	R. Siljamäki	Finland	122.1	11.0	122	09/97	150,000	19.463 [B]	0.6 [A]	0	0.5% / 20 0.45
	Euro Government Bond	R. Siljamäki	Finland	141.0	7.9	699	12/94	5 000 ^c	25.214 [B]	0.9 [A]	0	0.5% / 20 0.65
	Euro Interest	R. Siljamäki	Finland	521.8	302.6	1,121	12/94	5,000	21.498	doesn't pay	0	20 0.45
	Euro Mix	Gerkman, Hildebrandt	Finland	42.8	-0.2	630	01/99	5 000 ^c	12.135 [B]	0.6 [A]	0.5-1%	1 % / 20 1.83
	European Growth	K. Gerkman	Finland	28.9	-0.7	708	08/00	5 000 ^c	80.702 [B]	- [A]	1%	1 % 0.85
	European Sm. Co's	Lombard, Odier & Cie	Finland	56.1	-0.3	697	06/98	5 000 ^c	24.650 [B]	1.4 [A]	0.5-1%	1 % / 20 1.60
	Evli Europ. Allocation	M. Lehtimäki	Finland	79.7	-0.1	115	03/99	150,000	118.610 [B]	9 [A]	0	1 % / 20 1.00
	Evli Money Manager+	K. Pessala	Finland	59.1	34.0	175	10/00	5,000	101.377 [B]	0.0%	0.5%	1 % -
	Finland Small Tech	S. Krokfors	Finland	19.4	-0.2	2,706	01/00	5 000 ^c	53.675 [B]	- [A]	1%	1 % / 20 0.85 b
	Glob. Multi Manager 25	M. Ketola	Finland	2.5	0.3	63	02/00	5 000 ^c	95.535 [B]	- [A]	1%	1 % / 20 0.30 b
	Glob. Multi Manager 50	M. Ketola	Finland	9.4	0.3	305	02/00	5 000 ^c	88.952 [B]	- [A]	1%	1 % / 20 0.40 b
	Glob. Multi Manager 75	M. Ketola	Finland	55.2	-2.5	1,525	11/99	5 000 ^c	106.121 [B]	5.20 [A]	1%	1 % / 20 0.50 b
	Global	Lombard, Odier & Cie	Finland	69.1	0.3	679	04/94	5 000 ^c	14.742 [B]	0.80 [A]	0.5-1%	1 % / 20 1.60
	IT-informaatiotekno.	E. Öhman	Finland	35.3	-0.3	2,033	03/99	5 000 ^c	16.834 [B]	1.10 [A]	1%	1 % 0.50 b
	Mix	E. Koskimies	Finland	80.2	-1.9	1,271	11/95	5 000 ^c	3.592 [B]	0.20 [A]	0.5-1%	1 % / 20 1.83
	Nordic Sm. Comp.	S. Krokfors	Finland	44.1	0.0	943	11/97	5 000 ^c	23.382 [B]	1.90 [A]	0.5-1%	1 % / 20 1.60
	Select	E. Koskimies	Finland	101.1	-3.7	1,185	10/89	5 000 ^c	13.281 [B]	0.90 [A]	0.5-1%	1 % / 20 2.08
	U.S. Emerging Tech.	Evli Varainhoito Oy	Finland	9.6	7.6	85	01/01	5 000 ^c	128.704 [B]	-	1%	1% 1.25 b

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Fidelity Funds Sicav; Representative office / Stockholm +46 8 463 1043												
America	M. Wonisch	Lux.	921.5	-	-	10/90	2,000	4.207 USD	-	5.25 %	0	1.50
American Growth Fund	N. Miller	Lux.	648.42	-	-	07/97	2,000	26.97 USD	-	5.25 %	0	1.50
Asean Fund	A. Liu	Lux.	210.81	-	-	10/90	2,000	9.28 USD	-	5.25 %	0	1.50
Asian Special Situations	A. Liu	Lux.	197.58	-	-	10/94	2,000	10.40 USD	-	5.25 %	0	1.50
Australia Fund	I. Gibson	Lux.	153.49	-	-	12/91	2,000	25.18 AUD	AUD 0.2296	5.25 %	0	1.50
Emerging Markets Fund	Satterthwaite	Lux.	3.6278	-	-	10/93	2,000	6.843 USD	-	5.25 %	0	1.50
Euro Balanced Fund	Scurlock, Lavelle	Lux.	574.93	-	-	12/91	2,000	12.66	0.134	3.50 %	0	1.00
Euro Blue Chip Fund	A. Scurlock	Lux.	492.71	-	-	10/94	2,000	16.60	-	5.25 %	0	1.50
Euro Bond Fund	P. Lavelle	Lux.	342.57	-	-	10/90	2,000	11.29	0.4316	3.50 %	0	0.75
Euro Cash Fund	A. D. Wells	Lux.	334.43	-	-	09/93	2,000	9.585	0.2329	0.00 %	0	0.40
Euro Smaller Comp.	C. Stone	Lux.	1642.9	-	-	12/95	2,000	22.54	-	5.25 %	0	1.50
Euro STOXX 50 Fund	C. Hernandez	Lux.	928.54	-	-	11/98	2,000	14.16	0.0248	0.00 %	0	0.60
European Growth	A. Bolton	Lux.	6015	-	-	10/90	2,000	7.99	-	5.25 %	0	1.50
FPS Defensive Fund	R. Skelt	Lux.	23.478	-	-	06/95	2,000	6.533	0.1209	3.50 %	0	0.50
FPS Global Growth Fund	R. Skelt	Lux.	153.47	-	-	06/95	2,000	14.51 USD	-	5.25 %	0	0.50
FPS Growth Fund	R. Skelt	Lux.	577.67	-	-	01/98	2,000	15.31	-	5.25 %	0	0.50
FPS Moderate Growth Fund	R. Skelt	Lux.	158.12	-	-	06/95	2,000	9.778	0.099	3.50 %	0	0.50
France Fund	A. Hartmann	Lux.	204.29	-	-	10/90	2,000	35.32	-	5.25 %	0	1.50
Germany Fund	A. Hartmann	Lux.	350.32	-	-	10/90	2,000	28.45	-	5.25 %	0	1.50
Hong Kong & China	J. Tse	Lux.	327.18	-	-	10/90	2,000	58.57 USD	0.0434	5.25 %	0	1.50
Iberia Fund	T. Toraasen	Lux.	101.97	-	-	10/90	2,000	28.97	-	5.25 %	0	1.50
Indonesia Fund	A. Tandiono	Lux.	27.58	-	-	12/94	2,000	2.828 USD	-	5.25 %	0	1.50
International	D. Habermann	Lux.	3332.5	-	-	12/91	2,000	31.49 USD	-	5.25 %	0	1.50
International Bond Fund	A. Veys	Lux.	188.47	-	-	10/90	2,000	0.931 USD	USD 0.0406	3.50 %	0	0.75
Italy Fund	T. Toraasen	Lux.	78.374	-	-	10/90	2,000	24.24	0.0152	5.25 %	0	1.50
Japan	Y. Tilley	Lux.	1700.9	-	-	10/90	2,000	185.2 JPY	-	5.25 %	0	1.50
Japan Smaller Companies	A. Kibe	Lux.	199.99	-	-	12/91	2,000	1,167 JPY	-	5.25 %	0	1.50
Korea Fund	H. Chung	Lux.	145.13	-	-	10/95	2,000	6.103 USD	-	5.25 %	0	1.50
Latin America	P. Satterthwaite	Lux.	167.69	-	-	05/94	2,000	9.874 USD	-	5.25 %	0	1.50
Malaysia Fund	J. Lo	Lux.	58.616	-	-	10/90	2,000	14.410 USD	-	5.25 %	0	1.50
Nordic	T. Toraasen	Lux.	893.76	-	-	10/90	2,000	569.50 SEK	-	5.25 %	0	1.50
Pacific Fund	W. Kennedy	Lux.	295.35	-	-	01/94	2,000	11.07 USD	-	5.25 %	0	1.50
Privatisation + Fund	A. Scurlock	Lux.	57.387	-	-	02/98	2,000	14.53	-	5.25 %	0	1.50
Singapore Fund	R. Chan	Lux.	57.939	-	-	10/90	2,000	18.25 USD	-	5.25 %	0	1.50
South East Asia	P. Phillips	Lux.	870.75	-	-	10/90	2,000	2.041 USD	-	5.25 %	0	1.50
Sterling Bond Fund	I. Spreadbury	Lux.	93.762	-	-	11/90	2,000	0.280 GBP	GBP 0.0038	3.50 %	0	0.75
Switzerland Fund	A. Edzard	Lux.	473.79	-	-	02/95	2,000	40.42 CHF	-	5.25 %	0	1.50
Taiwan Fund	W. Lin	Lux.	95.88	-	-	03/97	2,000	7.86 USD	-	5.25 %	0	1.50
Thailand Fund	T. Chanpongsang	Lux.	293.47	-	-	10/90	2,000	6.80 USD	-	5.25 %	0	1.50
United Kingdom Fund	F. Gautier	Lux.	224.91	-	-	10/90	2,000	1.711 GBP	GBP 0.0057	5.25 %	0	1.50
US Dollar Bond Fund	I. Spreadbury	Lux.	164.36	-	-	11/90	2,000	5.747 USD	USD 0.1372	3.50 %	0	0.75
US Dollar Cash Fund	A. D. Wells	Lux.	282.77	-	-	09/93	2,000	12.192 USD	USD 0.5775	0.40 %	0	0.00
World Fund	R. Skelt	Lux.	227.93	-	-	10/96	2,000	12.88 EUR	-	5.25 %	0	1.50
Fides Fund Ltd +358 9 2285 060												
Fides Eurobond	M. Schröder	Finland	14.2	-0.3	80	01/99	15,000	101.05	3.80	0.5% / 30	0.5% / 30	0.47
Fides New Media	M. Söderström	Finland	26.9	-0.1	294	10/99	15,000	108.83	2.90	1% / 30	0.5% / 30	1.60
Fides Portfolio	H. Damstén	Finland	10.2	-0.3	342	06/99	15,000	168.62	11.46	1% / 30	0.5% / 30	1.20
Fides Telecom	H. Angervuo	Finland	53.7	-0.13	262	01/99	15,000	151.61	3.92	1% / 30	0.5% / 30	1.60
Fides Turun yliopiston rahast.	H. Damstén	Finland	5.0	0.02	91	10/00	15000 FIM	86.25	4.73	1% / 30	0.5% / 30	1.80
FIM Fund Ltd +358 9 6134 6250												
FIM Euro	A. Konttas	Finland	35.4	4.6	143	09/98	2,500	18.17	doesn't pay	0%	0%	0.70
FIM Fenno	M. Kaloniemi	Finland	27.4	1.0	856	08/98	2,500	57.01	doesn't pay	1%	1%	1.60
FIM Forte	M. Kaloniemi	Finland	184.5	-2.3	6,204	07/94	2,500	109.80	doesn't pay	1%	1%	2.10
FIM Likvidi	A. Konttas	Finland	36.0	0.49	331	11/97	2,500	18.57	doesn't pay	0%	0%	0.50
FIM Mondo	T. Eräjuuri	Finland	10.0	0.66	47	10/00	500,000	899.20	-	1%	1%	1.10
FIM Rento	J. Holtari	Finland	4.3	0.0	85	05/00	2,500	9.75	doesn't pay	1%	1%	1.80
FIM Rohto	T. Jaakkola	Finland	14.0	0.8	896	05/00	2,500	11.09	doesn't pay	1%	1%	1.80
FIM Russia	A. Pohjola	Finland	30.2	0.1	2,302	03/98	2,500	11.30	doesn't pay	2%	2%	3.30
FIM Tekno	M. Kaloniemi	Finland	41.0	-2.8	2,402	01/99	2,500	22.51	doesn't pay	1%	1%	1.80
FIM Unioni	J. Holtari	Finland	11.0	0.9	371	05/00	2,500	8.86	doesn't pay	1%	1%	1.80

DATA OF MUTUAL FUNDS AS AT JANUARY 31ST, 2001

	Portfolio manager	Reg. Country	Size MEU	Net subs. MEU	No. of investors	Start month	Minimum investment EUR	Value of share EUR	Dividends 2000	Subscription fee / min EUR	Redemp- tion fee / min EUR	Manag- and cust. (%/yr)
Chase Fleming Asset Management, promoter OKO / Opstock +358 9 404 2554												
FF American	Simon, Foss	Lux.	1,372.6	-	-	12/88	15000 FIM	87.26 USD	-	2.5 %	0.50 %	1.25
FF American Blue Chip	A. Gifford	Lux.	250.1	-	-	04/00	15000 FIM	11.67 USD	-	2.5 %	0.50 %	1.25
FF American Smaller Co's	Jones, Parton	Lux.	327.3	-	-	09/84	15000 FIM	98.17 USD	-	2.5 %	0.50 %	1.25
FF Asian Opportunit.	R. Ellis	Lux.	738.8	-	-	10/89	15000 FIM	26.73 USD	-	2.5 %	0.50 %	1.25
FF Balanced	S. Bhargava	Lux.	26.5	-	-	08/95	15000 FIM	7.74	-	2.5 %	0.50 %	1.00
FF China	S. Luk	Lux.	305.3	-	-	07/94	15000 FIM	14.09 USD	-	2.5 %	0.50 %	1.50
FF Eastern European	J. Healy	Lux.	552.0	-	-	07/94	15000 FIM	15.86	-	2.5 %	0.50 %	1.50
FF Emer. Markets Debt	K. Swabey	Lux.	44.3	-	-	03/97	15000 FIM	13.5 USD	-	2.5 %	0.50 %	1.00
FF Emerging European	J. Healy	Lux.	97.9	-	-	04/97	15000 FIM	13.39 USD	-	2.5 %	0.50 %	1.50
FF Emerging Markets	Forey, Lloyd	Lux.	387.9	-	-	04/94	15000 FIM	10.03 USD	-	2.5 %	0.50 %	1.50
FF Euro Bond	G. Dunham	Lux.	289.2	-	-	05/95	15000 FIM	6.23	-	2.5 %	0.50 %	0.75
FF Euro Equity	Spencer, Elliot	Lux.	599.9	-	-	12/88	15000 FIM	46.9	-	2.5 %	0.50 %	1.25
FF Europ. Strategic Gr.	Spencer, Elliot	Lux.	59.1	-	-	02/00	15000 FIM	8.93	-	2.5 %	0.50 %	1.25
FF Europ. Strategic Val	Spencer, Complin	Lux.	270.4	-	-	02/00	15000 FIM	12.55	-	2.5 %	0.50 %	1.25
FF Europe High Y. Bond	S. Holmes	Lux.	210.2	-	-	10/98	15000 FIM	5.17	-	2.5 %	0.50 %	0.75
FF European	S. Roberts	Lux.	413.3	-	-	12/88	15000 FIM	43.59	-	2.5 %	0.50 %	1.25
FF European Convergence	J. Healy	Lux.	15.3	-	-	11/00	-	10.07	-	2.5 %	0.50 %	1.50
FF European Dynamic	Elliot, Hollyman	Lux.	9.2	-	-	12/00	15000 FIM	10.25	-	2.5 %	0.50 %	1.50
FF European Sm. Co's	Cambell, Conte	Lux.	863.3	-	-	04/94	15000 FIM	32.4	-	2.5 %	0.50 %	1.50
FF European Technol.	Elliot, Ganphir	Lux.	983.0	-	-	04/99	15000 FIM	15.59	-	2.5 %	0.50 %	1.50
FF German Opportunit.	Webb, Howard	Lux.	43.2	-	-	06/00	15000 FIM	8.98	-	2.5 %	0.50 %	1.50
FF Global Bond	C. Rothery	Lux.	84.9	-	-	12/88	15000 FIM	12.94 USD	-	2.5 %	0.50 %	0.75
FF Global Dynamic	S. Mainie	Lux.	5.9	-	-	12/00	15000 FIM	10.57 USD	-	2.5 %	0.50 %	1.50
FF Global Equity	S. Bhargava	Lux.	35.2	-	-	12/88	15000 FIM	23.29 USD	-	2.5 %	0.50 %	1.25
FF Global Life Sciences	C. Jones	Lux.	188.2	-	-	04/00	15000 FIM	13.47 USD	-	2.5 %	0.50 %	1.50
FF Global Sm. Co's	S. Bhargava	Lux.	15.1	-	-	06/00	15000 FIM	9.12 USD	-	2.5 %	0.50 %	1.50
FF India	E. Pulling	Lux.	156.2	-	-	08/95	15000 FIM	16.51 USD	-	2.5 %	0.50 %	1.50
FF International Equity	Bhargava, Atkinson	Lux.	245.4	-	-	12/88	15000 FIM	70.52	-	2.5 %	0.50 %	1.25
FF Japanese	S. Jones	Lux.	1,269.0	-	-	12/88	15000 FIM	25.07 USD	-	2.5 %	0.50 %	1.25
FF Japanese Sm. Co's	J. Dobson	Lux.	294.1	-	-	07/94	15000 FIM	9.6 USD	-	2.5 %	0.50 %	1.50
FF Latin American	Richdale, Schmidt	Lux.	187.6	-	-	05/92	15000 FIM	14.07 USD	-	2.5 %	0.50 %	1.50
FF Middle Eastern	Seif, Rubinstein	Lux.	15.6	-	-	05/98	15000 FIM	11.44 USD	-	2.5 %	0.50 %	1.50
FF Pacific	R. Ellis	Lux.	1,538.3	-	-	12/88	15000 FIM	45.71 USD	-	2.5 %	0.50 %	1.25
FF Pacific Technology	Ellis, Lee	Lux.	29.7	-	-	12/88	15000 FIM	7.67 USD	-	2.5 %	0.50 %	1.50
FF Sterling Bond	Clelland, Manzi	Lux.	33.3	-	-	04/92	15000 FIM	1.04 GBP	-	2.5 %	0.50 %	0.75
FF UK Enterprise	Spencer, Gambhir	Lux.	485.5	-	-	04/92	15000 FIM	9.11 GBP	-	2.5 %	0.50 %	1.25
FF US Micro Cap	S. Jones	Lux.	347.9	-	-	11/88	15000 FIM	75.01 USD	-	2.5 %	0.50 %	1.50
FF US Strategic Growth	H. Lartique	Lux.	2.9	-	-	12/00	15000 FIM	9.69 USD	-	2.5 %	0.50 %	1.50
FF US Strategic Value	J. Simon	Lux.	9.7	-	-	12/00	15000 FIM	11.42 USD	-	2.5 %	0.50 %	1.50
FF US Technology	G. Liberman	Lux.	484.0	-	-	12/97	15000 FIM	24.34 USD	-	2.5 %	0.50 %	1.50
FF USD Bond	T. Neumann	Lux.	5.7	-	-	11/00	-	10.92 USD	-	2.5 %	0.50 %	0.75
Fondita Rahastoyhtiö Oy +358 9 668 9890												
Fondita 2000+	A. Svartbäck	Finland	42.1	1.4	615	09/98	no min.	45.994 [B]	2.2 [A]	0.5-1%	1%	2.13
Fondita Equity Spice	A. Svartbäck	Finland	8.1	0.0	168	04/97	no min.	37.242 [B]	2.3 [A]	0.5-1%	1%	2.13
Fondita Nordic Sm. Cap	A. Svartbäck	Finland	30.2	0.0	244	09/97	no min.	35.921 [B]	1.8 [A]	0.5-1%	1%	2.13
Crédit Agricole Indosuez +358 9 696 991												
CAF Asian Growth	Lui, Sofian	Lux.	21.6	-	-	12/90	10,000 USD	10.63 USD [C]	doesn't pay	0-4.5%	0	1.60
CAF Euro Bond	S. Demay	Lux.	27.9	-	-	02/91	10,000 USD	10.12 [C]	-	0-4.5%	0	0.80
CAF Eurostocks	L. Sina	Lux.	202.7	-	-	12/90	10,000 USD	9.65	doesn't pay	0-4.5%	0	1.30
CAF Global Bond	C. Morisseau	Lux.	3.2	-	-	12/90	10,000 USD	10.29 USD [C]	-	0-4.5%	0	0.80
CAF Japan	N. Suzuki	Lux.	7.3	-	-	12/90	10,000 USD	936 JPY	doesn't pay	0-4.5%	0	1.30
Gyllenberg Funds Ltd +358 9 131 551												
Bond	A. Björklund	Finland	58.7	-1.6	410	06/94	5 000 €	108.69 [B]	3.5 [A]	0%	0.5%	0.70
European Balanced	Rothschild Asset M.	Finland	53.4	-0.6	994	11/98	5 000 €	107.97 [B]	5 [A]	0.5-1%	1%	1.30
European Bond	Rothschild Asset M.	Finland	52.5	4.3	234	11/98	5 000 €	89.76 [B]	0.8 [A]	0%	0.5%	0.70
European Equity Value	Morgan Stanley A. M.	Finland	178.6	2.0	1,041	06/97	5 000 €	130.98 [B]	3 [A]	1%	1%	1.30
European Index	Barclays Global Inv.	Finland	204.3	15.3	59	12/99	100,000	105.87 [B]	- [A]	0%	1%	0.40
Finlandia	K. Havimo	Finland	35.8	0.0	910	10/93	5 000 €	243.73 [B]	17 [A]	0.5-1%	1%	1.30
Forum	Heikkilä, Tuuri	Finland	40.7	3.3	233	04/99	5 000 €	115.19 [B]	3.8 [A]	1%	1%	0.90
Foundation	SEB Asset Manag.	Finland	78.4	3.3	162	06/99	50,000	118.33 [B]	6.77 [A]	0.5-1%	0-1%	0.90
Gyllenberg 20	A. Mäkinen	Finland	1.3	0.5	79	11/00	5,000	98.82	-	1%	1%	0.25
Gyllenberg 50	A. Mäkinen	Finland	4.5	1.8	222	11/00	5,000	95.13	-	1%	1%	0.35
Gyllenberg 80	A. Mäkinen	Finland	3.7	-0.4	216	11/00	5,000	91.64	-	1%	1%	0.45
International	Rothschild Asset M.	Finland	166.7	-1.2	1,556	04/95	5 000 €	159.21 [B]	8 [A]	0.5-1%	1%	1.60
Momentum	C. Backholm	Finland	50.9	-1.5	2,544	01/97	5 000 €	235.78 [B]	22 [A]	1%	1%	2.50
Money Manager	A. Björklund	Finland	186.7	40.4	710	02/96	5 000 €	99.07 [B]	2.6 [A]	50 mk	250 FIM	0.40
Optimum	Triumf, Heikkilä	Finland	121.5	-0.5	2,252	02/91	5 000 €	243.34 [B]	16 [A]	0.5-1%	1%	1.30
Small Firm	O. Tuuri	Finland	39.4	0.0	893	04/94	5 000 €	273.86 [B]	19 [A]	1%	1%	2.50

DATA OF MUTUAL FUNDS AS AT JANUARY 31ST, 2001

	Portfolio manager	Reg. Country	Size MEU	Net subs. MEU	No. of investors	Start month	Minimum investment EUR	Value of share EUR	Dividends 2000	Subscription fee / min EUR	Redemp- tion fee / min EUR	Manag- and- cust. (%/yr)
Gyllenberg Funds Ltd +358 9 131 551												
SEB (F) Miljöfond	C. Björck	Lux.	7.5	-	289	10/93	5,000	1.091	-	1%	1%	1.50
SEB Equity Fund Euro	A. Lundberg	Lux.	32.2	-	3,376	06/98	5,000	1.259	-	1%	1%	1.40
SEB Europa Småbolagsf.	M. Månsson	Sweden	191.6	-	26,194	08/94	5,000	2.486	-	1%	1%	1.75
SEB Internetfond	T. Udenaes	Sweden	194.6	-	75,324	06/99	5,000	1.912	-	1%	1%	1.50
SEB Lux (F) Europafond	A. Lundberg	Lux.	549.9	-	530	10/93	5,000	2.164	-	1%	1%	1.40
SEB Lux (F) Teknologif.	T. Udenaes	Lux.	189.9	-	4,713	10/93	5,000	5.142	-	1%	1%	1.50
SEB Lux Asia	D. Wong	Lux.	110.9	-	12,988	10/87	5,000	3.757	doesn't pay	1%	1%	1.75
SEB Lux Contin. Europe	A. Lundberg	Lux.	443.8	-	20,003	12/88	5,000	3.901	doesn't pay	1%	1%	1.40
SEB Lux CS Baltic Sm.Co	M. Vincent	Lux.	16.0	-	4,328	06/98	5,000	1.416	doesn't pay	1%	1%	1.75
SEB Lux Eastern Europe	M. Vincent	Lux.	64.5	-	13,685	09/96	5,000	0.995	doesn't pay	1%	1%	1.75
SEB Lux Emer. Markets	P. Vaduva	Lux.	25.6	-	6,749	04/92	5,000	1.038	doesn't pay	1%	1%	1.75
SEB Lux Euro Bond	A. Boberg	Lux.	14.3	-	401	12/89	5,000	0.949	-	50 mk	0.5%	0.80
SEB Lux Euro Short Bond	L. Hässel	Lux.	57.4	-	234	07/89	5,000	1.061	0.02	50 mk	250 FIM	0.60
SEB Lux Global	J. Hillerström	Lux.	256.6	-	8,176	12/88	5,000	2.728	doesn't pay	1%	1%	1.50
SEB Lux Internat. Bond	L. Hässel	Lux.	74.3	-	722	10/87	5,000	17.295	0.31	50 mk	0.5%	1.10
SEB Lux International	J. Hillerström	Lux.	71.2	-	2,684	10/87	5,000	28.058	-	1%	1%	1.50
SEB Lux Japan	D. Walker	Lux.	68.7	-	5,319	06/88	5,000	0.746	doesn't pay	1%	1%	1.50
SEB Lux Nordic	U. Frykhammar	Lux.	60.8	-	2,125	12/88	5,000	5.376	doesn't pay	1%	1%	1.30
SEB Lux Norge Aksjef.	U. Frykhammar	Lux.	11.3	-	619	07/97	5,000	1.494	doesn't pay	1%	1%	1.30
SEB Lux North America	L. Rodert	Lux.	216.1	-	7,921	12/88	5,000	6.280	doesn't pay	1%	1%	1.50
SEB Lux Sverige Offensivfor	T. Klevbo	Lux.	134.3	-	625	10/93	5,000	4.148	-	1%	1%	1.30
SEB Lux Wireless Com.	T Udenaes	Lux.	73.2	-	20,958	06/00	5,000	0.725	doesn't pay	1%	1%	1.50
SEB Läkem.& Bioteknik	F. Buch	Lux.	244.9	-	6,547	10/93	5,000	3.608	-	1%	1%	1.50
SEB Nordam. Småbolagsf.	L. Rodert	Sweden	64.4	-	8,471	05/95	5,000	112.823	-	1%	1%	1.75
SEB Norden Småbolagsf.	P. Rönström	Sweden	54.9	-	13,327	12/97	5,000	1.795	-	1%	1%	1.50
SEB Optionsrätter Europ.	J. Romlin	Sweden	303.2	-	34,460	01/91	5,000	223.029	-	1%	1%	1.75
SEB Östersjöfond/WWF	C. Björck	Sweden	18.7	-	4,414	01/99	5,000	1.854	-	1%	1%	1.50
Handelsbanken Fonder AB +358 10 444 2922												
America	Y. Lucie	Lux.	29.8	-	-	01/88	5000 FIM	43.54	doesn't pay	1%	1%	1.50
Eastern Europe	S. Lindfeldt	Lux.	2.9	-	-	01/98	5000 FIM	14.60	-	1%	1%	1.50
Euro Active	C. Liljegren	Lux.	40.5	-	-	12/90	5000 FIM	69.20	doesn't pay	1%	1%	1.50
Eurokorko	S. Nygren	Finland	13.0	1.6	794	03/98	1000 FIM ^d	1,830.39 / 1000 sh.	doesn't pay	0	0	0.63
Euro-Obligaatio	S. Nygren	Finland	21.1	0.2	866	03/98	1000 FIM ^d	1,867.02 / 1000 sh.	doesn't pay	0.25 %	0.25 %	0.63
Europa	M. Jacobsson	Sweden	480.0	-	-	05/89	5000 FIM	44.23	5.39 SEK	1%	1%	1.50
Eurooppa Aggressiivinen	P. Haak	Finland	157.1	-0.8	31,021	05/99	1000 FIM ^d	13.24	doesn't pay	1%	1%	1.89
Global IT	Handelsbanken	Lux.	8.4	-	-	09/00	5000 FIM	15.70	doesn't pay	1%	1%	0.90
Internat. Bonds	S. Nygren	Lux.	4.8	-	-	08/89	5000 FIM	16.75	doesn't pay	0.50 %	0.50 %	0.90
International	M. Jacobsson	Lux.	26.2	-	-	11/84	5000 FIM	118.02	doesn't pay	1%	1%	1.50
Japan	M. Alveskog	Lux.	11.4	-	-	05/88	5000 FIM	3.73	doesn't pay	1%	1%	1.50
Multimarket	Jacobson, Wahlstedt,	Lux.	40.5	-	-	04/93	5000 FIM	29.06	doesn't pay	1%	1%	1.50
Nordic	P. Schols	Lux.	38.6	-	-	05/94	5000 FIM	47.42	doesn't pay	1%	1%	1.50
Nordic Small Cap Gr.	C. Granqvist	Lux.	2.0	-	-	09/00	5000 FIM	9.71	doesn't pay	1%	1%	1.50
Osake	K. Blomqvist	Finland	11.4	0.0	4,076	03/98	1000 FIM ^d	2.07	doesn't pay	1%	1%	1.88
Pacific	G. Pahlsson	Lux.	11.1	-	-	07/89	5000 FIM	7.47	doesn't pay	1%	1%	1.50
Sweden	D. Bergkvist	Lux.	34.8	-	-	06/95	5000 FIM	37.32	doesn't pay	1%	1%	1.50
Swedish Bonds	A. Lundgren	Lux.	20.6	-	-	01/91	5000 FIM	246.78	doesn't pay	0.50 %	0.50 %	0.90
Hiisi Funds Ab, +358 9 6841 9661												
Hiisi Euro 50	I. Härkönen	Finland	31.6	0.01	39	07/00	5000 ¹	90.37	doesn't pay	0 ¹	0-0.4% a	0.45
Hiisi Kasvu	H. Kallio	Finland	3.3	0.00	23	10/00	5000 ¹	87.07	doesn't pay	1 ¹	1%	1.40 e
Hiisi Yrityskorko	I. Härkönen	Finland	22.4	8.19	25	07/00	5000 ¹	103.21	doesn't pay	20 ¹	20	0.45
Indocam Mosais, Crédit Agricole Indosuez, +358 9 696 991												
Asian Equities	J. Sofian	Lux.	1.7	-	-	03/90	1,500	26.80 USD	doesn't pay	0	0	1.10
Asian Renaissance Fund	R. Jovanovich	Lux.	43.0	-	-	11/74	200,000	1,301.30 USD	doesn't pay	0	0	1.10
Euro Bonds	E. Brard	Lux.	29.0	-	-	12/97	200,000	11,551.08	doesn't pay	0	0	0.50
Euro Corporate Bonds	L. Crosnier	Lux.	33.4	-	-	11/99	200,000	10,671.03	doesn't pay	0	0	0.50
Euro Equities	C. Carriques	Lux.	10.8	-	-	12/97	200,000	15,996.89	doesn't pay	0	0	0.70
European Equities	Garriques, Oliveira	Lux.	64.9	-	-	12/97	200,000	15,888.46	doesn't pay	0	0	0.70
Global Bonds	C. Morisseau	Lux.	5.6	-	-	12/97	200,000	10,639.97 USD	doesn't pay	0	0	0.50
Global Emerging Markets	M. Haddouk	Lux.	17.3	-	-	12/97	200,000	9,306.07 USD	doesn't pay	0	0	1.10
Global Equities	V. Rosier	Lux.	8.1	-	-	02/90	1,500	60.09	doesn't pay	0	0	0.70
Japanese Equities	V. Rosier	Lux.	3.2	-	-	02/90	1,500	2,083.70 JPY	doesn't pay	0	0	0.70
INVESCO International Ltd., promoter IFA Group Oy +358 9 686 151, Conventum +358 9 5499 3355												
American Enterprise	S. Cowell	Lux.	68.4	-	-	01/91	2,000	21.63 USD	doesn't pay	5.25 %	0%	1.50
Asia Enterprise	A. Ho	Lux.	259.1	-	-	03/97	2,000	38.72 USD	doesn't pay	5.25 %	0%	1.50
European Bond	L. Missen	Lux.	402.3	-	-	04/96	2,000	3.45	doesn't pay	5.25 %	0%	1.00
Nippon Enterprise	M. Kawada	Lux.	213.7	-	-	01/91	2,000	945 JPY	doesn't pay	5.25 %	0%	1.50
Nippon Growth	J. Hegarty	Lux.	131.8	-	-	01/91	2,000	367 JPY	doesn't pay	5.25 %	0%	1.50
North America	T. Miller	Lux.	226.2	-	-	12/96	2,000	9.10 USD	doesn't pay	5.25 %	0%	1.50
Pan Eur. Enterprise	E. Wells	Lux.	1,217.0	-	-	01/91	2,000	16.69	doesn't pay	5.25 %	0%	1.50
Pan European	S. Chamberlain	Lux.	2,202.8	-	-	01/91	2,000	14.92	doesn't pay	5.25 %	0%	1.50

DATA OF MUTUAL FUNDS AS AT JANUARY 31ST, 2001

	Portfolio manager	Reg. Country	Size MEU	Net subs. MEU	No. of investors	Start month	Minimum investment EUR	Value of share EUR	Dividends 2000	Subscription fee / min EUR	Redemption fee / min EUR	Manag. and cust. (%/yr)
Mandatum Fund Management Company Ltd +358 10 804 226												
Mandatum Aasia	Dresdner RCM	Finland	23.1	-0.2	1,684	06/99	500 FIM	22.83	0.85 [B]	0.5-1%	1% / 50 FIM	1.72
Mandatum Biotech+	Dresdner RCM	Finland	80.2	0.2	4,625	03/00	500 FIM	26.16	doesn't pay	0.5-1%	1% / 50 FIM	2.35
Mandatum Bond	P. Hirvonen	Finland	14.5	0.4	388	10/96	500 FIM	19.94	-	0	0.5% / 50 FIM	0.70
Mandatum Equity	Niemelä, Holmqvist	Finland	12.8	0.2	1,146	10/96	500 FIM	40.38	doesn't pay	0	0.5% / 50 FIM	1.30
Mandatum Euro Bond	Dresdner RCM	Finland	15.3	0.0	54	06/99	500 FIM	20.85	0.20 [B]	1-3%	1% / 300 FIM	0.35
Mandatum Eurooppa	Dresdner RCM	Finland	68.9	1.6	1,179	01/99	500 FIM	21.20	1.18 [B]	0.5-1%	1% / 50 FIM	1.30
Mandatum Global	Dresdner RCM	Finland	118.2	0.4	1,701	09/98	500 FIM	33.69	doesn't pay	0.5-1%	1% / 50 FIM	1.65
Mandatum IT Small Firm	Niemelä, Holmqvist	Finland	8.6	0.1	3,036	01/00	500 FIM	13.91	doesn't pay	0.5-1%	1% / 50 FIM	2.35
Mandatum Kontra	R. Manninen	Finland	2.4	0.2	238	10/97	500 FIM	11.99	doesn't pay	0	1% / 50 FIM	2.10
Mandatum Neutral	R. Manninen	Finland	124.3	16.3	2,537	10/98	500 FIM	20.87	doesn't pay	0.5-1%	1% / 50 FIM	1.10
Mandatum Optimum	P. Hirvonen	Finland	21.8	-0.4	2,077	10/96	500 FIM	32.11	doesn't pay	0	0.5% / 50 FIM	1.50
Mandatum Priv. Aggress.	Mandatum Varainhoito Oy	Finland	1.2	0.7	162	11/00	500 FIM	18.24	-	0.5-1%	1% / 50 FIM	0.50
Mandatum Priv. Conserv.	Mandatum Varainhoito Oy	Finland	0.1	0.0	37	11/00	500 FIM	19.55	-	0.5-1%	1% / 50 FIM	0.30
Mandatum Private	Mandatum Varainhoito Oy	Finland	0.4	0.2	86	11/00	500 FIM	18.96	-	0.5-1%	1% / 50 FIM	0.40
Mandatum Risk	R. Manninen	Finland	15.5	0.0	1,152	10/96	500 FIM	39.67	doesn't pay	0	1% / 50 FIM	2.10
Mandatum Safeguard	P. Tornberg	Finland	17.3	1.5	1,235	10/96	500 FIM	19.72	doesn't pay	0.5-1%	0.5% / 50 FIM	1.85
Mandatum Short Term	P. Hirvonen	Finland	16.2	6.0	492	10/96	500 FIM	19.44	doesn't pay	0	50 FIM	0.40
Merita Fund Management Ltd / Trevisse Funds +358 200-3000												
Merita American Fund	K. Hansson	Finland	19.9	-0.1	3,069	10/97	1 share	28.31 / 100 sh.	0.913	1%	1%	1.50
Merita Asian Fund	L.R. Sörensen	Finland	173.4	-2.8	28,758	10/97	1 share	21.91 / 100 sh.	0.784	1%	1%	1.50
Merita Avanti	Hellström, Nieminen	Finland	131.8	-1.2	22,243	09/87	1 share	9.57 / 100 sh.	0.281	1%	1%	2.30
Merita Bond	J. Salmenkivi	Finland	103.6	2.8	6,639	12/93	1 share	220.97 / 1000 sh.	4.19	0.5%	0.5%	0.60
Merita European Fund	P. van Berlekom	Finland	502.3	0.6	41,320	10/97	1 share	32.00 / 100 sh.	0.745	1%	1%	1.50
Merita Fennia	M. Laine	Finland	107.2	-0.6	13,338	05/92	1 share	800.83 / 1000 sh.	35.61	0.3%	0.3%	1.25
Merita Fennia Plus	J. Nieminen	Finland	10.4	0.0	201	02/96	no min	1,123.99	-	0.5 %	0.5 %	1.2-1.5
Merita Graniitti	Bergekrans, Haavisto	Finland	26.3	1.6	216	01/00	200,000	109.96 / 100 sh.	-	1%	1%	1.50
Merita Int. Bond Fund	J. Jakobssen	Lux.	84.8	-0.1	-	10/91	20 000 FIM	4.14 [A]	-	1%	0	1.00
Merita Int. Equity Fund	N. Adams	Lux.	70.6	0.0	-	02/88	20 000 FIM	6.99 [A]	-	1%	0	1.50
Merita Money Market	T. Hyllinen	Finland	166.8	13.8	3,242	02/96	1 share	185.52 / 1000 sh.	3.77	50 FIM	0.5% max.100 FIM	0.60
Merita Nordia	Hellström, Elovainio	Finland	225.7	-1.7	15,799	09/87	1 share	9.48 / 100 sh.	0.29	1%	1%	2.30
Merita Optima	E. Haavisto	Finland	711.6	-1.7	81,511	12/87	1 share	281.15 / 1000 sh.	7.87	1%	1%	2.30
Merita Optima Plus	E. Haavisto	Finland	77.3	2.8	17,098	08/00	1 share	94.52 / 100 sh.	-	1%	1%	2.30
Merita Private	E. Haavisto	Lux.	166.4	-1.1	-	09/96	3 000 000 FIM	4.63 [A]	-	3%	0	1.50
Merita Pro Eur. Money Mar.	T. Hyllinen	Finland	252.0	69.0	249	04/96	1,000,000	8.008	0.08144	50 FIM	0	0.30
Merita Pro Euro Bond	J. Kivihuhta	Finland	102.0	5.1	173	05/94	1,000,000	10.92	0.11293	0.5%	0	0.30
Merita Pro Finland	M. Laine	Finland	18.4	0.1	309	03/93	1,000,000	27.36	1.30811	1%	0	0.50
Merita Pro Glo. Equity	J. Grünler	Lux.	66.8	-0.6	-	04/97	1,000,000	6.22 [A]	-	3%	0	0.75
Merita World Fund	J. Grünler	Finland	148.8	2.9	21,655	10/97	1 share	26.97 / 100 sh.	0.777	1%	1%	1.50
MN Euro Korko	T. Hyllinen	Finland	141.5	44.4	2,951	01/99	1 share	106.64 / 100 sh.	2.149	50 FIM	9 - 18 €	0.60
MN Euro Midi Korko	T. Hyllinen	Finland	42.5	5.5	3,579	01/00	1 share	104.77 / 100 sh.	-	0.5%	0.5%	0.60
MN Euro Obligaatio	J. Salmenkivi	Finland	248.4	11.7	12,630	09/87	1 share	4.61 / 100 sh.	0.09	0.5%	0.5%	0.60
MN Euroland	P. van Berlekom	Finland	130.7	3.6	11,644	10/98	1 share	301.03 / 100 sh.	7.469	1%	1%	1.60
MN Foresta	O. Elovainio	Finland	62.2	-0.4	8,682	11/93	1 share	326.93 / 1000 sh.	10.42	1%	1%	1.60
MN IT	Andersson, Ljungqvist	Finland	114.0	3.9	27,257	08/99	1 share	111.83 / 100 sh.	5.107	1%	1%	1.60
MN Medica Life Science	A. Norman	Finland	235.8	2.1	29,320	04/99	1 share	117.38 / 100 sh.	2.708	1%	1%	1.60
MN Nordic Small Cap	P. Martinelle	Finland	41.0	10.0	4,428	06/98	1 share	208.48 / 100 sh.	1.528	1%	1%	1.60
MN Pro Balance	E. Haavisto	Finland	50.2	0.0	70	09/99	1,000,000	121.33 / 100 sh.	7.501	1%	0	0.80
MN Pro Corporate Bond	J. Särkkä	Finland	52.4	1.0	50	03/00	1,000,000	106.85 / 100 sh.	-	0.5%	0	0.40
MN Pro Eurooppa	P. van Berlekom	Finland	134.3	9.7	72	08/99	1,000,000	131.20 / 100 sh.	2.838	1%	0	0.75
Nordbanken Östeuropa	M. Wandrell	Sweden	-	-	-	12/96	20 000 FIM	10.05	-	1%	1%	1.75
Nordea Itä-Eurooppa.fi	M. Wandrell	Finland	1.5	1.5	322	12/96	1 share	10.02	-	1%	1%	1.75
Trev. Active Asset All.	T. Söderberg	Finland	7.6	-0.7	79	11/99	no min	1,019.5	-	0.5%	0.5%	
Trev. Euroland	N. Christensen	Finland	3.3	0.0	49	12/99	no min	1,062.38	-	0.5%	0.5%	1.60
Trev. Global Equity	L. Krohn	Lux.	5.92	-3.7	38	01/97	20 000 FIM	234.50	doesn't pay	2%	0	1.50
Trev. Tillväxtfond	P. Uusitalo	Sweden	217.6	-0.9	851	03/94	no min	4,093.94 SEK	-	0.3% f	0.3% f	1.25
Myriadi Rahastoyhtiö Oyj (03) 3141 7500												
Myriadi Kasvu	M. Kelloniemi	Finland	17.3	-0.1	282	04/99	5,000	28.59	doesn't pay	1%	1%	1.56
ODIN Forvaltning AS, promoter Fondex Rahastotori + 358 9 7252 7300												
Odin Finland	T. Haugen	Norway	40.7	-0.4	5,720	12/90	2000 FIM	141.02	doesn't pay	1-3%	0.50 %	2.00
Odin Maritim	R. Wiborg	Norway	11.6	-0.9	2,163	10/94	2000 FIM	157.12 NOK	doesn't pay	1-3%	0.50 %	2.00
Odin Norden	R. Wiborg	Norway	525.9	-5.4	163,593	06/90	2000 FIM	497.38 NOK	doesn't pay	1-3%	0.50 %	2.00
Odin Norge	R. Wiborg	Norway	353.4	6.2	100,280	06/92	2000 FIM	854.86 NOK	doesn't pay	1-3%	0.50 %	2.00
Odin OffShore	R. Wiborg	Norway	12.6	3.0	1,862	11/00	2000 FIM	11.28	doesn't pay	1-3%	0.50 %	2.00
Odin Sverige	N-P. Hollekim	Norway	29.1	-0.8	4,726	10/94	2000 FIM	419.15 NOK	doesn't pay	1-3%	0.50 %	2.00

DATA OF MUTUAL FUNDS AS AT JANUARY 31ST, 2001

Portfolio manager	Reg. Country	Size MEU	Net subs. MEU	No. of investors	Start month	Minimum investment EUR	Value of share EUR	Dividends 2000	Subscription fee / min EUR	Redemp- tion fee / min EUR	Manag- and cust. (%/yr)
OP-Funds +358 9 404 771											
OP-Delta	J. Lindén	Finland	207.5	-2.7	21,247	02/93	no min.	91.49	doesn't pay	1% / 8	1% / 8 2.03
OP-Euro Kasvu	Fleming Inv. Manag.	Finland	42.9	-0.1	6,199	05/99	no min.	151.50	doesn't pay	1% / 8	1% / 8 2.03
OP-Euro Osake	T. Mattila	Finland	73.4	0.9	7,438	06/98	no min.	23.58	doesn't pay	1% / 8	1% / 8 1.83
OP-Euro Yrityslaina	Leskinen, Valtanen	Finland	50.9	24.5	446	12/00	no min.	101.28	-	0.25% / 8	0.25% / 8 0.63
OP-Forest	T. Sallinen	Finland	43.4	-0.4	5,345	10/87	no min.	40.54	doesn't pay	1% / 8	1% / 8 2.03
OP-Interest	T. Leskinen	Finland	93.6	3.3	4,575	12/93	no min.	20.93	0.6	0.25% / 8	0.25% / 8 0.52
OP-Itä-Eurooppa	Chase Flem. Asset Mng.	Finland	8.0	-0.3	2,979	10/00	no min.	99.13	doesn't pay	1% / 8	1% / 8 2.03
OP-Markka	O. Valtanen	Finland	75.0	1.1	806	04/96	no min.	18.16	0.36	0.25% / 8	0.25% / 8 0.52
OP-Medical	T. Mattila	Finland	69.2	-0.5	12,582	04/00	no min.	113.72	doesn't pay	1% / 8	1% / 8 2.15
OP-Pirkka	J. Lindén	Finland	205.8	-0.3	24,129	03/89	no min.	56.30	doesn't pay	1% / 8	1% / 8 2.03
OP-Spektri	T. Mattila	Finland	164.5	-1.7	28,803	01/00	no min.	89.16	doesn't pay	1% / 8	1% / 8 1.83
OP-Teknologia	T. Sallinen	Finland	18.6	-0.5	3,873	04/00	no min.	73.22	doesn't pay	1% / 8	1% / 8 2.15
OP-Trendi	T. Leskinen	Finland	6.8	-0.2	1,084	04/00	no min.	93.83	doesn't pay	1% / 8	1% / 8 2.15
OP-Yield	T. Sallinen	Finland	296.3	-0.9	25,450	10/87	no min.	28.56	2.4	1% / 8	1% / 8 2.03
Opstock Euro Bond Ind.	T. Leskinen	Finland	128.2	3.2	68	11/99	700,000	104.44	3	0	0-0.15 % a 0.15
Opstock Euro Index	E. Kohonen	Finland	184.8	35.1	170	04/99	300,000	131.20	doesn't pay	0	0-0.30 % a 0.48
Opstock Fin Bond Ind.	T. Leskinen	Finland	158.1	0.9	65	11/99	700,000	104.72	3.1	0	0-0.15 % a 0.11
Opstock Finland Ind.	E. Kohonen	Finland	56.2	3.1	131	12/98	300,000	27.24	doesn't pay	0	0-0.30 % a 0.48
Opstock Global Bal.	Schroder Investment M.	Finland	19.0	0.2	85	05/97	80,000	21.95	1.4	1% / 8	1% 1.03
Opstock Global Equity	Fleming Investment M.	Finland	45.6	0.4	98	06/97	80,000	26.99	doesn't pay	1% / 8	1% 1.03
PYN Funds +358 9 270 70400											
Elite	P. Deryng	Finland	6.0	0.2	299	02/99	5,000	11.70	doesn't pay	0	0 1.00b
Ramsay & Tuutti Rahastoyhtiö Oy +358 9 6811 520											
Avenir	Ramsay, Tuutti	Finland	39.9	8.6	45	12/00	100,000	1,017.89	doesn't pay	1 %	0 1.06
Robur Fonder Ab, promoter Aktia Funds +358 10 247 6843											
Roburs Aktief. Contura	A. Ramsten	Sweden	2,223.1	-	517,442	09/83	170	2619.59 /100 sh.	-	1 % / 13	1 % 1.41
Roburs Amerikafond	J. Gemmel	Sweden	145.9	-	43,882	04/94	170	433.24 /100 sh.	0.01813	1 % / 13	1 % 1.41
Roburs Japanfond	J. Heden	Sweden	118.6	-	76,953	09/94	170	128.43 /100 sh.	-	1 % / 13	1 % 1.41
Roburs Kommunikationsf.	A. Ramsten	Sweden	742.7	-	228,188	04/94	170	493.77 /100 sh.	-	1 % / 13	1 % 1.41
Roburs Obligationsfond	C. Tovi	Sweden	207.5	-	10,832	04/86	170	1335.64 /100 sh.	0.32806	1 % / 13	1 % 0.72
Roburs Pacificfonden	N. Peacock	Sweden	217.6	-	129,245	03/89	170	219.90 /100 sh.	0.02418	1 % / 13	1 % 1.41
Roburs Privatiseringsfond	J. Heden	Sweden	15.2	-	3,915	09/94	170	216.62 /100 sh.	0.05440	1 % / 13	1 % 1.41
Roburs Rysslandsfond	S. Franzen	Sweden	121.1	-	111,685	06/94	170	51.80 /100 sh.	-	1 % / 13	1 % 2.41
Roburs Råvarufond	D. Mårtensson	Sweden	6.0	-	3,748	03/98	170	147.93 /100 sh.	0.03022	1 % / 13	1 % 1.41
Roburs Skogsfond	D. Mårtensson	Sweden	44.2	-	15,309	09/88	170	316.59 /100 sh.	0.07254	1 % / 13	1 % 1.41
Roburs Småbolag. Europa	B. Stenbäck	Sweden	350.6	-	114,613	08/98	170	190.43 /100 sh.	-	1 % / 13	1 % 1.41
Roburs Östeuropafond	D. Dinef	Sweden	112.4	-	86,417	01/96	170	108.71 /100 sh.	0.01209	1 % / 13	1 % 1.41
Sampo-Leonia Rahastoyhtiö Oy 010 515 230, Sampo-Leonia Rahastot 0200 2580											
2010	Rautala, Yliheikkilä	Finland	11.0	0.2	111	05/99	500	1,109.01 [B]/1000 sh.	60	1% / 8	1% / 8 1.60
2020	Rautala, Yliheikkilä	Finland	7.1	0.2	63	05/99	500	1,158.83 [B]/1000 sh.	80	1% / 8	1% / 8 1.60
2030	Rautala, Yliheikkilä	Finland	10.3	0.0	53	05/99	500	1,174.45 [B]/1000 sh.	100	1% / 8	1% / 8 1.60
Aasia Osake	H. Lautjärvi	Finland	66.2	-2.6	7,527	10/99	500	151.93 [A]/1000 sh.	- [B]	0.8% / 8	0.8% / 8 1.50
Arvo	P. Nurmi	Finland	21.9	0.4	1,423	11/99	500	179.00 [A]/1000 sh.	- [B]	0.8% / 8	0.8% / 8 1.60
Baltia	T. Rossi	Finland	4.6	0.2	95	04/98	500	135.40 [B]/1000 sh.	doesn't pay	1% / 8	2% / 8 2.00 b
BioLife	M. Koskiniemi	Finland	64.9	-1.3	6,581	08/00	500	929.83 [A]/1000 sh.	- [B]	0.8% / 8	1% / 8 1.95
Euro Kasvuosa.	T. Äikäs	Finland	33.5	-3.5	5,436	12/98	500	245.36 [A]/1000 sh.	10.89 [B]	0.8% / 8	1% / 8 1.50
Euro Likviditet	J. Rautala	Finland	6.1	-0.3	54	05/99	500	1,056.51 [B]/1000 sh.	-	0	0 0.50
Euro Obligation	J. Rautala	Finland	45.3	0.0	53	05/99	500	1,035.81 [B]/1000 sh.	doesn't pay	0.5% / 8	0.5% / 8 0.70
Euro Osake	M. Koskiniemi	Finland	112.5	3.6	2,593	12/97	500	25.17 / 100 sh.	1.38 [B]	0.8% / 8	0.8% / 8 1.35
Euro Yhdist.	M. Koskiniemi	Finland	181.5	-1.3	16,552	04/98	500	230.72 [A]/1000 sh.	13.04 [B]	0.8% / 8	0.8% / 8 1.70
Globaali Yhdist.	H. Lautjärvi	Finland	89.9	-2.0	11,088	12/98	500	231.44 [A]/1000 sh.	15.07 [B]	0.8% / 8	0.8% / 8 1.70
Golden Piggy Bank	T. Äikäs	Finland	0.4	0.1	806	12/00	30	946.25 / 1000 sh.	-	0	1.5% / 8 0.50
Itä-Eurooppa	T. Äikäs	Finland	1.1	0.1	484	11/00	500	1,016.83 [A]/1000 sh.	-	1% / 8	1% / 8 0.70
Kasvuosake	P. Nurmi	Finland	26.9	-0.4	2,664	08/96	500	39.47	1.79 [B]	0.8% / 8	1% / 8 1.30
Kompassi Korko	M. Kuisma	Finland	9.2	2.0	521	05/00	500	1,048.61 [A]/1000 sh.	- [B]	0.5% / 8	0.5% / 8 0.71
Kompassi Osake	T. Äikäs	Finland	10.2	0.3	2,025	05/00	500	768.52 [A]/1000 sh.	- [B]	0.8% / 8	0.8% / 8 1.28
Kompassi Säästö	T. Äikäs	Finland	10.2	0.1	1,097	05/00	500	973.67 [A]/1000 sh.	- [B]	0.5% / 8	0.5% / 8 1.94
Korko	A. Kilpi	Finland	44.8	9.2	1,768	09/97	500	186.69 / 1000 sh.	5.41 [B]	0	0 0.60
Korko Konvergenssi A	T. Äikäs	Finland	26.8	0.6	84	11/00	500	1,047.34 / 1000 sh.	-	0.5% / 8	0.5% / 8 0.10
Obligaatio	H. Linden	Finland	52.1	0.6	4,924	09/97	500	199.81 [A]/1000 sh.	5.46 [B]	0.5% / 8	0.5% / 8 0.60
Osake	H. Lautjärvi	Finland	115.1	-1.0	16,989	10/87	500	215.45 [A]/1000 sh.	17.02 [B]	0.8% / 8	0.8% / 8 1.90
Osake Konvergenssi A	T. Äikäs	Finland	16.9	0.3	263	11/00	500	1,062.24 / 1000 sh.	-	1% / 8	1% / 8 0.30
Pohjois-Amerikka	A. Koskela	Finland	21.7	-1.1	1,787	12/99	500	162.97 [A]/1000 sh.	- [B]	0.8% / 8	0.8% / 8 1.50
Sectors Europe	Lombard Odier	Finland	16.7	0.3	112	05/99	500	1,360.65 [B]/1000 sh.	120	1% / 8	1% / 8 1.60
Sectors Finland	J. Yliheikkilä	Finland	2.2	0.0	56	05/99	500	1,371.38 [B]/1000 sh.	120	1% / 8	1% / 8 1.60
Sectors Global	Lombard Odier	Finland	18.3	0.3	80	05/99	500	1,243.15 [B]/1000 sh.	120	1% / 8	1% / 8 1.60
Teknologiaosake	A. Koskela	Finland	109.8	-9.0	14,168	12/98	500	327.73 [A]/1000 sh.	11.26 [B]	0.5% / 8	1% / 8 1.70
Tuottokorko	M. Kuisma	Finland	15.3	0.1	82	10/99	500	175.32 [A]/1000 sh.	- [B]	0.5% / 8	0.5% / 8 0.85
Uudet Yhtiöt	T. Äikäs	Finland	11.3	0.0	299	05/00	500	638.30 1000 sh.	-	1% / 8	1% / 8 1.60
Vega	Leonia	Finland	5.1	0.0	81	09/00	10,000	711.73 [A]/1000 sh.	- [B]	3 %	0 2.2 b
Yhteisökorko	R. Louhento	Finland	287.1	55.8	408	06/96	100,000	19.84 [A]/1000 sh.	0.57 [B]	0	0 0.33
Yhteisöobligaat.	M. Kuisma	Finland	51.4	2.3	61	09/97	100,000	19.95 [A]	0.54 [B]	0	0.25 % 0.53
Yhteisösosake	A. Koskela	Finland	29.4	0.0	74	10/97	150,000	30.28 [A]	2.36 [B]	0.5%	0.5% 0.95

DATA OF MUTUAL FUNDS AS AT JANUARY 31ST, 2001

Portfolio manager	Reg. Country	Size MEU	Net subs. MEU	No. of investors	Start month	Minimum investment EUR	Value of share EUR	Dividends 2000	Subscription fee / min EUR	Redemp- tion fee / min EUR	Manag- and cust. (%/yr)
Seligson & Co +358 9 6817 8200											
APS Far East	M. Paasi	Finland	8.6	0.3	140	07/99	30 000 FIM	10.858		0 - 2.5 % ^j	0 - 0.5 % a 1.20
Euro Obligaatioindeksir.	J. Niemi	Finland	23.9	-0.7	90	10/98	30 000 FIM	1.816 [A]	-	0	0 - 0.5 % a 0.30
Eurooppa 50-indeksirah.	M. Paasi	Finland	37.8	5.4	274	06/98	30 000 FIM	2.329 [A]	0.1 [B]	0	0 - 0.5 % a 0.50
FOX-indeksirahasto	M. Paasi	Finland	15.1	3.4	278	04/98	30 000 FIM	2.594 [A]	0.15 [B]	0	0 - 0.5 % a 0.50
Global Top 25 Brands	M. Paasi	Finland	55.0	2.4	257	06/98	30 000 FIM	2.519 [A]	doesn't pay	0	0 - 0.5 % a 0.60
Global Top 25 Pharma	M. Paasi	Finland	31.9	-7.3	157	01/00	30 000 FIM	11.985 [A]	-	0	0 - 0.5 % a 0.60
Joustosalkku	Annanolli, Paasi	Finland	1.8	0.8	54	11/99	30 000 FIM	10.451 [A]	-	1 %	1 % 0.70
Osakesalkku	Annanolli, Paasi	Finland	6.0	5.4	79	11/99	30 000 FIM	10.014 [A]	-	1 %	1 % 0.70
Phalanx	Langenskiöld	Finland	15.6	-4.9	174	12/97	30 000 FIM	2.309 [A]	0.09 [B]	2%	16.82 1.00 b
Phoenix	Langenskiöld	Finland	17.8	0.4	26	09/00	100 000 FIM	10.497 [A]	-	2%	16.82 1.10 b
Prosperity Russia	Langenskiöld, Paasi	Finland	2.0	0.3	159	03/00	30 000 FIM	7.611	-	0 - 2.5 % ^j	0 - 0.5 % a 1.40 b
Rahamarkkinarahasto	J. Niemi	Finland	126.9	9.4	449	04/98	30 000 FIM	1.852 [A]	0.07 [B]	0	0 0.20
Tapiola 2010	Annanolli, Paasi	Finland	5.9	0.1	62	09/99	30 000 FIM	11.911	-	1 %	0.50 % 0.35
Tapiola 2015	Annanolli, Paasi	Finland	5.4	0.2	59	09/99	30 000 FIM	11.917	-	1 %	0.50 % 0.35
Tapiola 2020	Annanolli, Paasi	Finland	4.2	0.2	59	09/99	30 000 FIM	11.973	-	1 %	0.50 % 0.35
Tapiola 2025	Annanolli, Paasi	Finland	2.9	0.2	61	09/99	30 000 FIM	11.974	-	1 %	0.50 % 0.35
Tapiola Maailma	Annanolli, Paasi	Finland	10.8	1.9	73	10/99	30 000 FIM	11.888	-	2 %	0.50 % 0.70
Topix Core 30	M. Paasi	Finland	5.0	2.3	74	01/00	30 000 FIM	6.362 [A]	-	0	0 - 0.5 % a 0.50
Vakaasalkku	Annanolli, Paasi	Finland	8.8	0.0	51	09/99	30 000 FIM	10.401 [A]	-	1 %	0.50 % 0.30
WIP Fund Management Company +358 9 6122 8350											
WIP Market Lead. Glo.	Immonen, Wahlström	Finland	11.3	0.1	63	11/99	2,000	19.41 [A]	0.86 [B]	1%	0.1% / 1000 0.75 b
WIP SmallTitans	Immonen, Wahlström	Finland	11.6	0.15	91	09/99	2,000	28.61	- ei jaa	1%	20 0.75 b
WIP Value Visions	Immonen, Wahlström	Finland	11.2	0.1	130	11/98	2,000	23.99 [A]	1.19 [B]	1%	20 0.75 b
Ålandsbanken Fund Management Company +358 18 29 088											
Euro Bond	Ålandsbanken	Finland	7.9	1.4	111	10/98	500 FIM	18.14 [B]	-	0.5% /10 FIM	0.5% /10 FIM 0.69
Europe Active Portfolio	Ålandsbanken	Finland	18.0	0.0	1,696	10/98	500 FIM	20.31 [B]	-	0.5% /10 FIM	0.5% /10 FIM 1.92
Global Blue Chip	Ålandsbanken	Finland	11.8	-0.1	1,929	10/98	500 FIM	19.41 [B]	-	0.5% /10 FIM	0.5% /10 FIM 1.92
Share Index Loan	Ålandsbanken	Finland	5.3	-0.1	268	10/98	500 FIM	17.17 [B]	-	0.5%/10 FIM	1% / 10 FIM 1.84
Total			72,295.3	872.9	2,719,883						
Funds Investing in Finland			3,376.2	78.0	185,463						
Funds Registered in Finland			14,182.8	815.4	807,324						
Funds Registered in Finland											
Risk funds			167.7	1.6	5,049						
Equity funds			6,265.8	112.3	486,670						
Asset allocation funds			3,555.0	6.6	261,891						
Bond funds			1,784.5	92.0	33,897						
Short-term bond funds			233.9	22.1	4,528						
Money market funds			2,175.9	580.7	15,289						

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) Hiisi Kasvu: Manag. & Cust. till 11/1/2001, thereafter 0,75 %. A return dependent fee also added.

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

g) Alfred Berg funds: No subscription fee until February 15th, 2001

i) Hiisi funds: Minimum investment 1680 EUR and no subscription fee until February 28th, 2001

j) 0 % subscription fee until February 28th, 2001

ORDER FORM

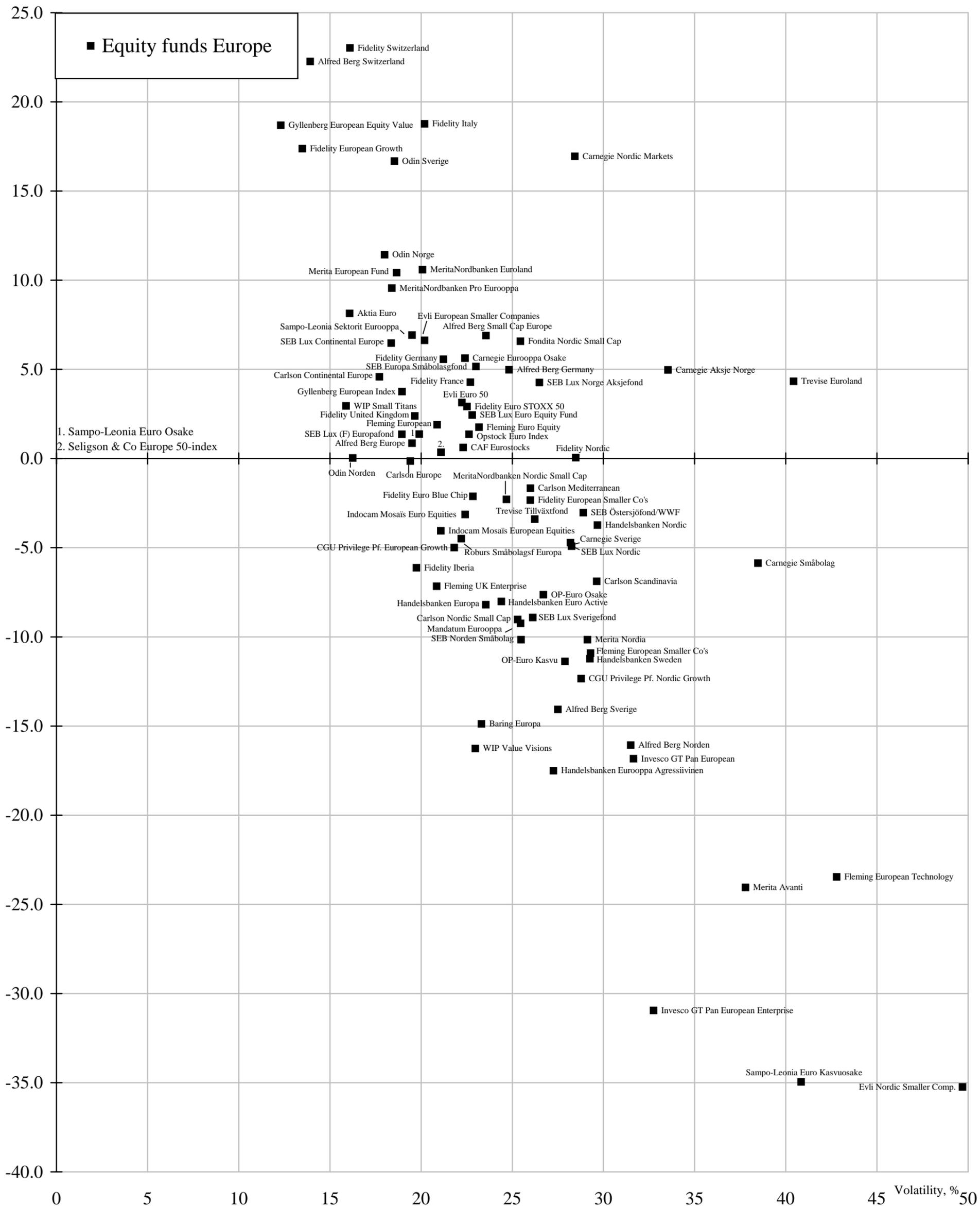
The Mutual Fund Report can be ordered by phone by calling +358 9 6166 7263 or by returning this form by fax to the number +358 9 6166 7299.

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 Signature: _____

PERFORMANCE OF INTERNATIONAL FUNDS

February 1, 2000 - January 31, 2001

Return, %



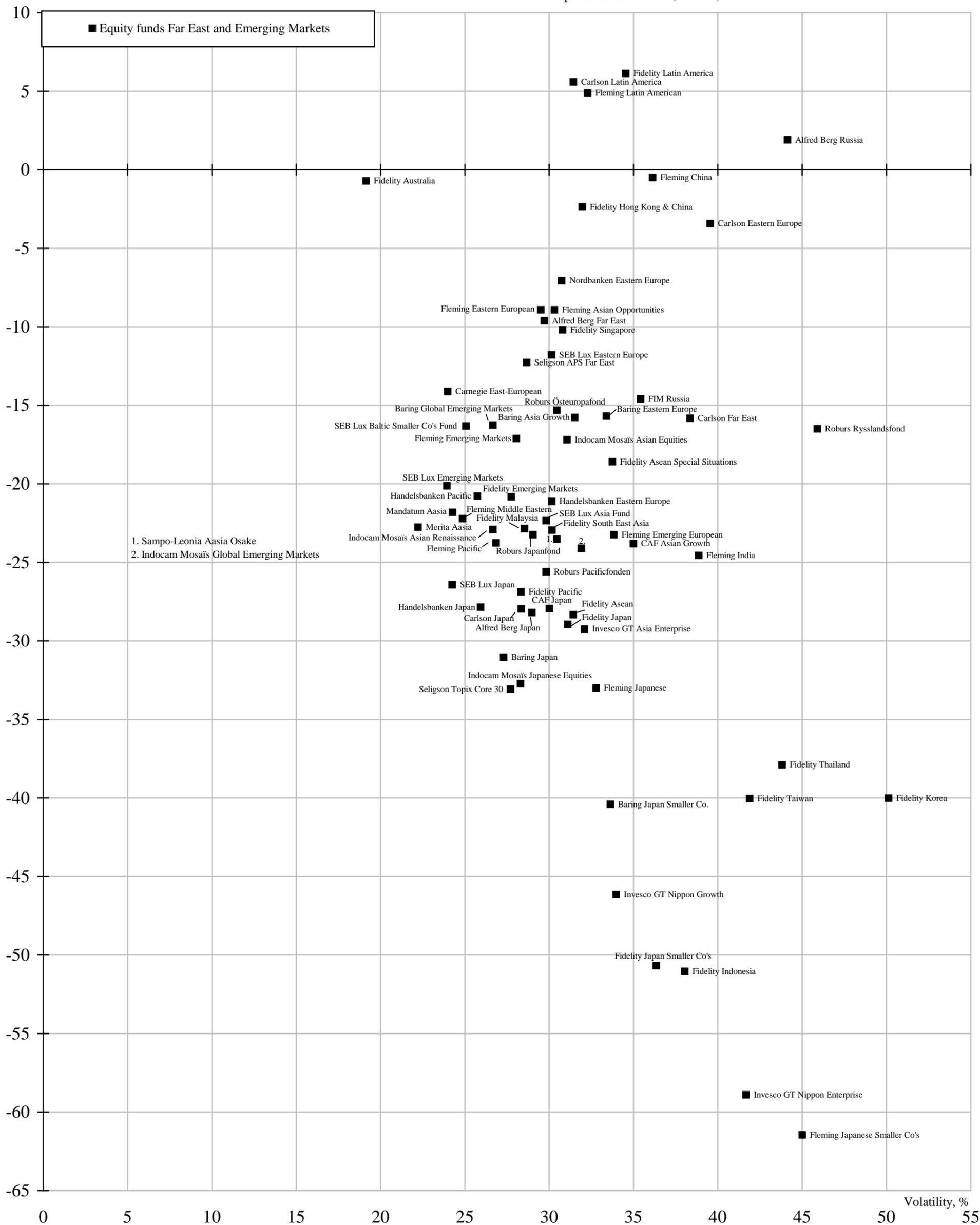
PERFORMANCE OF INTERNATIONAL FUNDS

February 1, 2000 - January 31, 2001

Return, %

ret. / volat. (1.yr)

■ Sampo-Leonia Baltia 28,3% / 17,6%



PERFORMANCE OF INTERNATIONAL FUNDS

February 1, 2000 - January

Return, %

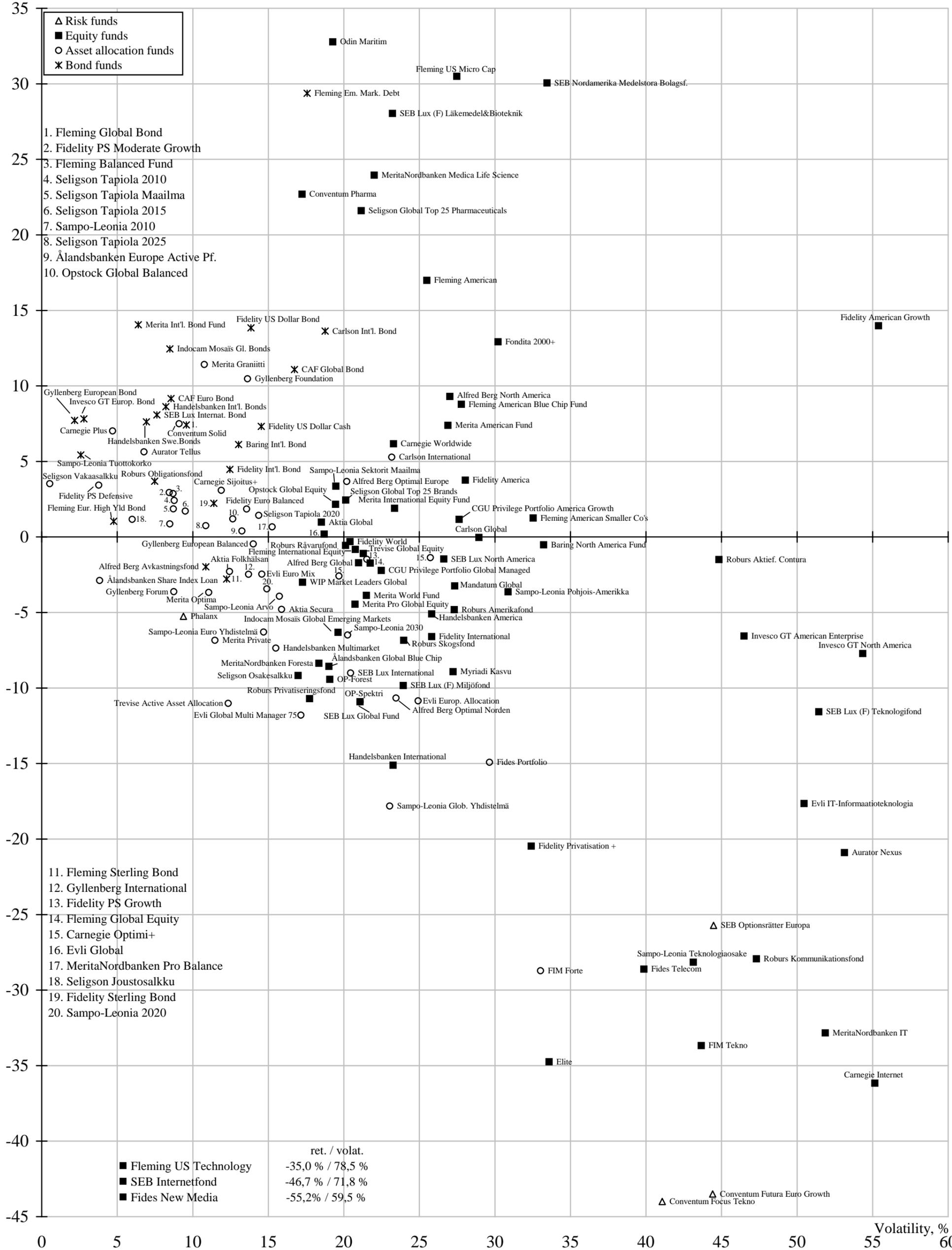
ret. / volat. (1 yr.)

■ Carnegie Medical

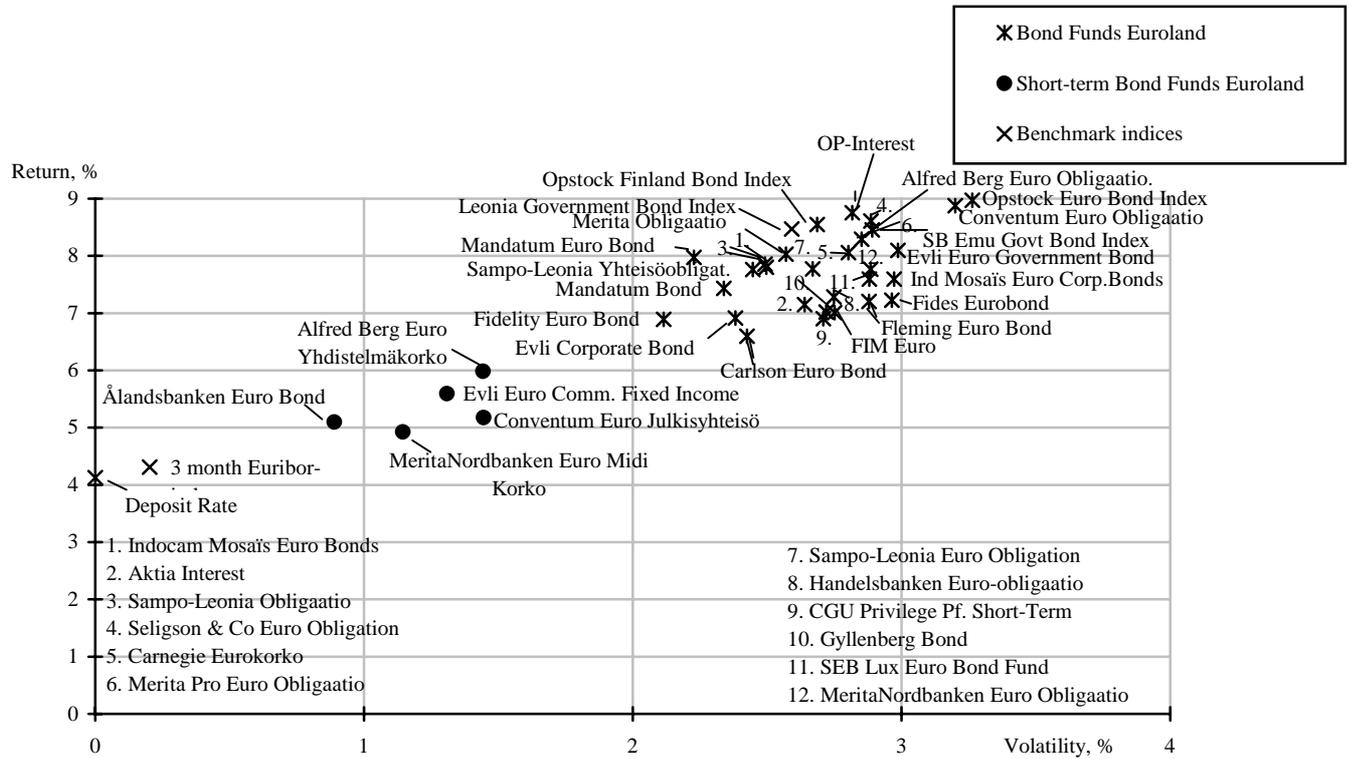
66,7% / 33,1%

■ Carlson American Small Cap

40,7% / 21,3%



PERFORMANCE OF FIXED INCOME FUNDS February 1, 2000 - January 31, 2001



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** 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 of 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.