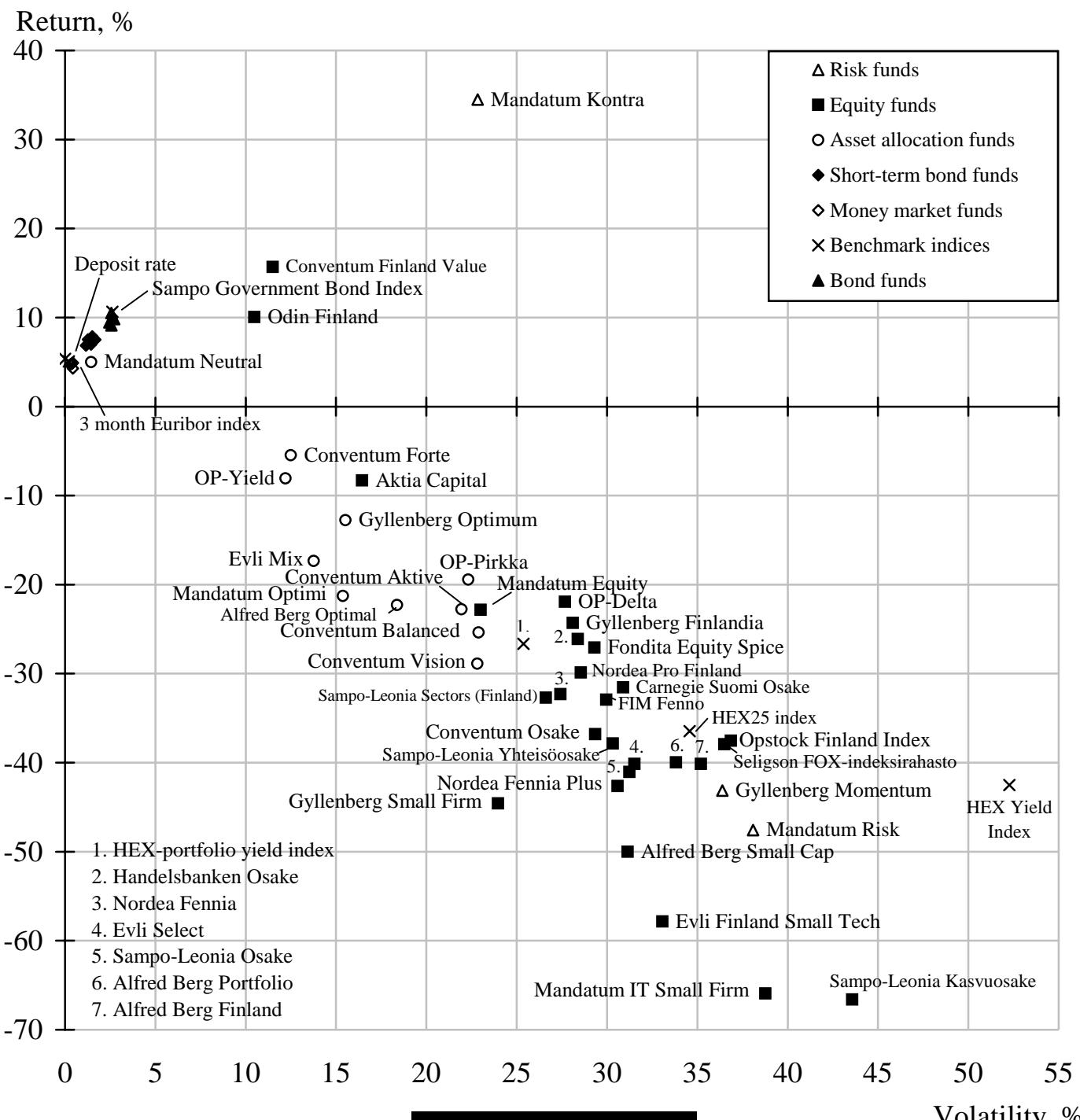


MUTUAL FUND REPORT

PERFORMANCE OF MUTUAL FUNDS INVESTING IN FINLAND

November 1, 2000 - October 31, 2001



PERFORMANCE OF FUNDS OCTOBER 31ST, 2001

	RETURN (%)						Example Investment	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	-6.2	21.8	34.5	7.1	-5.1		33.8	22.8	-0.88	1.3	0.9	
Gyllenberg Momentum	12.2	-22.4	-43.1	-16.5	4.4		-44.3	36.4	1.03	-1.3	-15.6	
Mandatum Risk	14.7	-34.6	-47.6	-23.7	-3.5	8.1	-48.1	38.1	1.52	-1.4	-4.4	

	RETURN (%)						Example Investment	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	6.4	-3.3	15.7	17.1	25.9	23.0	13.4	11.5	0.43	0.9	24.0	
Odin Finland	5.6	-2.3	10.0	11.6	11.6	11.1	6.2	10.5	0.39	0.4	17.0	
Aktia Capital	11.6	-8.0	-8.3	3.6	12.2	15.6	-9.2	16.4	0.64	-0.8	6.7	
OP-Delta	14.1	-17.5	-21.9	5.1	21.2	17.9	-23.5	27.7	1.02	-1.0	5.4	
Mandatum Equity	12.1	-15.6	-22.8	-1.5	12.3	15.4	-23.2	23.0	0.96	-1.2	2.5	
Gyllenberg Finlandia	15.6	-9.9	-24.3	-6.3	8.6	13.3	-25.8	28.1	0.96	-1.1	1.1	
Handelsbanken Osake	13.6	-15.7	-26.1	-7.2	5.9		-27.6	28.4	0.97	-1.1	-0.5	
Fondita Equity Spice	16.7	-16.4	-27.1	3.9	14.6		-28.5	29.3	1.09	-1.1	2.5	
Nordea Pro Finland Equity	13.7	-18.4	-29.9	-9.8	4.1	10.8	-30.6	28.5	1.07	-1.2	-0.8	
Carnegie Suomi Osake	18.3	-20.2	-31.5	-8.7	3.9	10.9	-31.9	30.9	1.19	-1.2	1.3	
Nordea Fennia	13.4	-20.1	-32.3	-13.2	0.6	7.6	-33.6	27.4	1.06	-1.4	-3.6	
Sampo-Leonia Sectors (Finland)	14.5	-18.8	-32.7	1.4			-33.7	26.6	1.02	-1.4	-5.5	
FIM Fynno	23.2	-18.6	-32.9	14.9	34.5		-34.3	30.0	1.13	-1.3	-2.0	
Conventum Osake	16.0	-23.5	-36.8	-16.4	-1.3	6.7	-38.4	29.3	1.16	-1.4	-5.0	
Opstock Finland Index	15.1	-24.9	-37.5	-12.2			-37.5	36.9	1.33	-1.2	-0.4	
Sampo-Leonia Yhteisöosake	15.0	-18.2	-37.8	-6.7	8.5		-38.2	30.3	1.19	-1.4	-5.1	
Seligson & Co FOX-indeksirahasto	15.1	-24.9	-37.9	-13.2	7.0		-37.9	36.5	1.31	-1.2	-1.4	
Alfred Berg Portfolio	20.8	-22.1	-40.0	-12.6	4.5	12.2	-41.2	33.8	1.32	-1.3	-3.0	
Alfred Berg Finland	20.8	-22.3	-40.1	-13.0	4.0	11.5	-41.3	35.2	1.32	-1.3	-3.3	
Evli Select	13.9	-22.9	-40.1	-4.0	10.9	14.6	-41.3	31.5	1.09	-1.4	-10.7	
Sampo-Leonia Osake	14.0	-18.9	-41.0	-14.0	2.5	10.8	-41.9	31.2	1.21	-1.5	-7.6	
Nordea Fennia Plus	17.3	-24.4	-42.6	-4.3	14.0	17.3	-43.0	30.6	1.20	-1.6	-9.5	
Gyllenberg Small Firm	13.2	-19.8	-44.6	-3.6	6.3	12.5	-45.7	24.0	0.90	-2.1	-21.2	
Alfred Berg Small Cap	18.6	-23.3	-50.0	-11.2	10.9		-50.3	31.1	1.16	-1.8	-18.3	
Evli Finland Small Tech	21.6	-32.8	-57.8				-58.7	33.1	1.17	-1.9	-25.8	
Mandatum IT Small Firm	20.0	-38.7	-65.9				-66.6	38.8	1.38	-1.8	-27.2	
Sampo-Leonia Kasvuosake	25.3	-38.1	-66.6	-27.0	-13.0	0.9	-66.9	43.6	1.57	-1.7	-21.8	

	RETURN (%)						Example Investment	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	1.1	2.3	5.0	6.7	7.1		4.7	1.5	0.03	-0.3	0.5	
Conventum Forte	8.9	-6.6	-5.5	1.4	8.2	11.6	-7.3	12.5	0.52	-0.9	5.7	
OP-Yield	7.1	-6.1	-8.1	6.7	12.8	11.8	-9.9	12.2	0.45	-1.1	1.0	
Gyllenberg Optimum	6.3	-9.3	-12.8	-0.4	8.3	10.9	-14.5	15.5	0.47	-1.2	-3.0	
Evli Mix	5.9	-8.2	-17.4	1.9	9.0	12.2	-19.0	13.8	0.45	-1.6	-8.3	
OP-Pirkka	10.5	-15.1	-19.5	4.0	14.7	16.5	-21.1	22.3	0.80	-1.1	0.7	
Mandatum Optimum	6.2	-8.4	-21.3	-4.6	5.1	10.4	-21.7	15.4	0.47	-1.7	-11.5	
Alfred Berg Optimal	10.3	-10.0	-22.3	-4.5	5.3	9.8	-23.8	18.4	0.67	-1.5	-6.2	
Conventum Aktive	13.1	-15.8	-22.8				-22.8	21.9	0.84	-1.3	-1.3	
Conventum Balanced	19.0	-17.5	-25.4	-11.9	-2.0	4.8	-28.3	22.9	0.91	-1.3	-1.5	
Conventum Vision	10.4	-19.7	-28.9	-10.0			-29.3	22.8	0.82	-1.5	-7.9	

PERFORMANCE OF FUNDS OCTOBER 31ST, 2001

	RETURN (%)						Example Investment	RISK		RETURN / RISK	
	Nominal (EUR)							Volatility (%, 12 mo.)	Duration (years)	Sharpe ratio	
	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	2.4	7.2	11.1				11.1	3.2	5.8	1.8	
Hiiisi Yrityskorko	1.7	5.8	10.9				10.6	2.7	4.3	2.0	
Seligson & Co Euro Obligaatio	2.1	6.7	10.7	7.4	4.5		10.7	2.9	5.2	1.8	
Opstock Finland Bond Index	1.8	6.3	10.6				10.6	2.8	4.3	1.9	
Pictet F.I.F. EUR Bonds P-Cap	2.3	6.9	10.6	7.4			6.7	2.6	-	2.0	
Nordea Pro Euro Bond	2.4	6.6	10.5	7.0	4.4	6.0	10.0	2.6	6.1	2.0	
Nordea Bond Fund.fi	2.5	6.6	10.5	7.1	4.5	6.1	9.4	2.6	6.2	2.0	
Evli Euro Government Bond	2.1	6.6	10.3	7.0	4.4	6.3	9.7	3.1	5.5	1.6	
Mandatum Euro Bond	2.7	6.1	10.1	6.8			5.7	2.5	-	1.9	
Nordea Euro Bond	2.4	6.4	10.1	6.6	4.1	6.0	9.0	2.5	6.0	1.9	
Sampo-Leonia Euro Bond	1.9	6.3	10.0	6.7			9.9	2.6	5.0	1.8	
Alfred Berg Euro Obligaatio	2.2	6.5	10.0	7.2	4.6	6.2	9.4	2.7	5.5	1.7	
CAF Euro Corporate Bonds	1.9	5.1	10.0				9.4	2.2	-	2.1	
Handelsbanken Euro-obligaatio	2.4	6.5	9.9	6.5	4.2		9.4	2.8	5.9	1.6	
Conventum Euro Obligaatio	2.0	6.4	9.9	7.1	4.5	6.1	9.3	2.8	5.4	1.6	
OP-Euro Bond	2.0	6.2	9.8	7.2	4.9	6.2	9.3	2.7	5.2	1.6	
Sampo-Leonia Yhteisöobligaatio	1.8	6.1	9.8	6.8	4.3		9.2	2.5	4.2	1.7	
Carnegie Eurokorko	2.4	5.8	9.6	6.7	4.4	5.9	9.3	2.8	0.0	1.5	
Carlson Euro Bond	2.3	5.8	9.6	6.0	3.5		8.5	2.7	-	1.6	
CAF Euro Bond	2.2	5.9	9.6	6.8	3.9		9.0	2.4	-	1.7	
Sampo-Leonia Obligaatio	1.6	5.9	9.5	6.5	4.2		8.9	2.5	4.2	1.6	
Nordea Pro Corporate Bond	1.1	5.2	9.5				8.9	2.6	4.9	1.6	
Aktia Interest	1.6	6.2	9.5	6.4	3.9	5.5	8.4	2.4	4.2	1.7	
Firstnordic EMU Bond Distribution	2.2	5.9	9.4	2.9	0.4		6.1	2.3	5.6	1.8	
Fidelity Euro Bond	2.5	5.8	9.3	6.4	3.8	5.7	5.8	2.2	-	1.8	
SEB Lux Euro Bond Fund	2.0	5.8	9.2	6.2	3.5	5.5	8.6	3.3	-	1.1	
Mandatum Bond	1.7	5.4	9.1	6.5	4.3	6.2	8.6	2.6	4.0	1.5	
FF Euro Bond	2.3	6.1	9.0	6.2	3.5	5.1	6.9	3.1	-	1.2	
Firstnordic EMU Bond Accumulation	2.1	5.5	8.9	5.4	3.8		5.6	2.1	5.2	1.7	
Evli Corporate Bond	2.1	3.5	8.5	5.8			6.9	2.4	4.8	1.3	
CGU Privilege Pf. Short-Term	2.1	5.6	8.4	5.8	3.3		7.3	2.7	-	1.1	
Pictet F.I.F. Global Corporate Bond	1.6	5.4	8.4				4.6	2.6	-	1.2	
FIM Euro	0.9	5.6	8.3	5.6	4.1		7.2	2.9	4.1	1.0	
Fides Eurobond	2.2	3.6	8.2	5.8			7.1	3.4	3.7	0.8	
Alfred Berg Euro Obligaatio Pro	2.2	6.6						2.9	5.6		
Tapiola Euro Bond	2.4	6.5						2.8	5.3		
OP-Euro Yrityslaina	1.6	5.2						2.3	4.4		
Fides High Yield Bond	2.3	-4.1						5.9	3.6		
CDC Euro Bonds	2.2							-			
Evli European Investment Grade	1.9						2.3	4.4			

	RETURN (%)						Example Investment	RISK				
	Nominal (EUR)							Volatility (%, 12 mo.)	Duration (years)			
	1 mo.	2 mo.	3 mo.	6 mo.	9 mo.	12 mo.						
SHORT-TERM BOND FUNDS							EURO					
Conventum Euro Julkisyhteisö	1.1	1.9	2.7	4.7	5.3	7.9	5.4	7.7	1.5	3.1		
Nordea Euro Medium Term Bond	1.1	2.0	2.7	4.5	4.9	7.5		6.5	1.3	2.7		
Sampo-Leonia Kompassi Korko	1.3	1.9	2.7	4.7	5.3	7.5		6.4	1.7	3.2		
Alfred Berg Euro Yhdistelmäkorko	1.3	1.8	2.6	4.3	4.7	7.2	5.4	6.6	1.4	3.0		
Evli Euro Balanced Fixed Income	1.1	1.5	2.2	4.2	4.7	7.0	5.3	6.5	1.4	2.5		
Ålandsbanken Euro Bond	0.7	1.4	2.0	3.8	4.7	6.9	5.1	5.8	1.2	1.9		

PERFORMANCE OF FUNDS OCTOBER 31ST, 2001

MONEY MARKET FUNDS	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.	12 mo.		(%, 12 mo.)	(years)	
Nordea Pro Euro Money Market	0.41	0.89	1.33	2.71	3.68	5.25	4.46	5.20	0.37	0.40		
Evli Money Manager+	0.27	0.77	1.24	2.52	3.91	5.25		3.67	0.32	0.20		
Aurator Likvidi	0.48	0.89	1.23	2.58	3.76	5.18		5.18	0.26	0.14		
Sampo-Leonia Yhteisökorko	0.35	0.75	1.18	2.47	3.59	5.05	4.43	5.05	0.26	0.31		
Sampo-Leonia Euro Liquidity	0.36	1.13	1.51	2.72	3.65	5.01	4.25	4.88	0.57	0.26		
Mandatum Short Term	0.35	0.70	1.11	2.50	3.50	4.90	4.17	4.85	0.43	0.25		
Carnegie Likvidi	0.40	0.74	1.15	2.38	3.44	4.86	4.25	4.66	0.43	0.00		
Pictet F.I.F. Euro Cash Plus	0.31	0.67	1.08	2.42	3.63	4.84	4.30	1.20	0.27	-		
Nordea Euro Korko	0.33	0.78	1.19	2.47	3.40	4.84	4.08	4.30	0.34	0.37		
Nordea Money Market Fund.fi	0.38	0.83	1.22	2.47	3.42	4.82	4.03	4.67	0.38	0.38		
Gyllenberg Money Manager	0.32	0.78	1.18	2.33	3.29	4.72	4.05	4.47	0.27	0.22		
Seligson & Co Rahamarkinarahasto	0.31	0.74	1.15	2.30	3.37	4.69	4.13	4.69	0.21	0.23		
Evli Euro Interest	0.32	0.72	1.09	2.29	3.30	4.64	4.00	4.52	0.30	0.24		
Aktia Likvida	0.30	0.64	1.04	2.11	3.09	4.63	3.96	4.63	0.44	0.17		
Sampo-Leonia Korko	0.31	0.69	1.10	2.29	3.31	4.59	3.92	4.59	0.21	0.28		
MST Euro Reserve Fund	0.45	0.82	1.23	2.41	3.32	4.58	3.77	4.46	0.39	-		
Conventum Euro Likvidi	0.30	0.70	1.05	2.23	3.18	4.57	3.75	4.47	0.46	0.24		
Alfred Berg Euro Korko	0.28	0.72	1.10	2.21	3.17	4.56	3.91	4.03	0.29	0.20		
FIM Likvidi	0.31	0.68	1.05	2.19	3.18	4.53	3.87	4.53	0.42	0.21		
Handelsbanken Eurokorko	0.33	0.59	0.98	2.09	3.04	4.38	3.75	4.38	0.38	0.37		
OP-Euro	0.38	0.49	0.88	1.95	2.92	4.30	3.78	3.78	0.43	0.21		
SEB Lux Euro Short Bond Fund	0.37	0.74	1.11	2.25	2.92	4.30	3.54	4.00	1.12	-		
Fidelity Euro Cash	0.29	0.56	0.89	1.85	2.81	3.87	3.59	3.87	0.18	-		
Tapiola Money Market	0.35	2.19	2.58	3.70	4.72				1.58	0.30		
Alfred Berg Euro Korko Pro	0.32	0.74	1.16	2.33					0.22	0.20		
Hiisi Lyhytkorko	0.31	0.58								0.00		

BOND FUNDS	RETURN (%)								Example Investment 12 mo.	RISK		RETURN / RISK	
	Nominal (EUR)									Volatility (%, 12 mo.)	Nom. (EUR) Dom. Curr.		
	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		
INTERNATIONAL													
CAF Global Bonds	Nordic C.	1.1	6.6	15.5	4.1	0.9		15.5	7.6	10.6	8.7	1.2	
MST Swiss Franc Global Bond	Global	2.5	10.4	11.9	9.2	4.9	4.5	8.1	4.3	5.3	3.2	1.2	
Gyllenberg European Bond	Europe	2.5	6.8	10.4	7.2	4.4		9.8	9.8	2.4	2.4	2.1	
Invesco GT European Bond	Europe	2.2	5.8	8.9	6.9	4.2	7.4	3.7	3.7	3.0	3.0	1.2	
Sampo-Leonia Tuottokorko	Global	1.4	5.1	8.4	4.9			6.8	6.8	2.5	2.5	1.2	
Templeton Gl.I Bond (Euro) Fund	Global	2.8	5.0	7.4	7.0	4.7	4.3	4.3	4.3	2.9	2.9	0.7	
Evli Altius	Global	0.4	2.1	6.4				5.3	5.8	1.7	1.7	0.6	
Firstnordic US Dollar Bond Acc.	Global	2.1	4.9	6.1	17.9	15.0		3.0	10.7	11.4	2.8	0.1	
Merita International Bond	Global	1.6	4.0	5.3	11.4	8.2	10.7	4.2	4.2	6.0	6.0	0.0	
Pictet F.I.F. USD Bonds P-Cap	Global	2.8	5.5	4.7	18.0	14.9	15.2	1.1	8.6	12.6	4.8	-0.1	
Fidelity US Dollar Bond	Global	2.6	5.8	3.0	15.0	12.6	10.6	-0.5	6.9	12.1	4.0	-0.2	
FF Global Bond	Global	1.4	4.6	1.9	9.1	8.7	9.9	-1.5	5.8	9.1	6.3	-0.4	
Pictet F.I.F. Global Emerg. Debt	Global	1.5	0.4	1.1	26.8			-2.3	4.9	13.4	6.7	-0.3	
Handelsbanken Int'l. Bonds	Global	1.9	4.4	0.6	8.3	7.9	9.1	-0.4	7.0	7.0	14.5	-0.7	
SEB Lux International Bond	Global	1.4	3.5	0.3	8.5	7.2	9.6	-0.3	-0.3	6.4	6.4	-0.8	
Fidelity International Bond	Global	1.1	3.7	0.0	6.8	7.8	6.7	-3.4	3.7	10.4	6.4	-0.5	
Fidelity Sterling Bond	Global	2.6	4.7	-1.1	7.1	7.9	11.8	-4.5	2.2	9.4	4.1	-0.7	
MST USD Reserve Fund	Global	1.4	0.6	-1.1	13.9	15.1	13.4	-4.5	2.6	12.2	0.6	-0.5	
MST Sterling Reserve Fund	Global	0.7	2.4	-1.2	7.1	9.9	11.5	-4.6	2.1	8.5	0.5	-0.8	
FF Sterling Bond	Global	4.9	6.8	-2.3	6.8	8.7	13.1	-5.6	1.0	10.0	6.9	-0.8	
Pictet F.I.F. USD Cash Plus	Global	1.2	-0.1	-2.4	13.4	15.0		-5.7	1.3	12.1	0.3	-0.6	
FF Emerg. Markets Debt	Global	0.7	-3.8	-2.8	19.4	24.3	13.9	-6.1	0.9	18.0	12.1	-0.5	
Baring International Bond	Global	1.8	-0.2	-2.9	3.6	3.5	6.2	-7.6	-0.7	10.2	8.5	-0.8	
Fidelity US Dollar Cash	Global	1.2	-0.3	-3.0	10.7	13.1	11.1	-3.0	4.2	12.1	0.3	-0.7	
Roburs Obligationsfond	Nordic C.	5.0	-1.1	-5.5	-0.4	-0.4	-1.7	-7.3	5.0	10.1	8.1	-1.3	
Carlson International Bond	Global	2.6	2.1	-5.7	16.1	11.4	11.4	-6.2	0.3	16.5	5.8	-0.7	
Handelsbanken Swedish Bonds	Nordic C.	2.9	-2.2	-6.0	1.4	3.0	2.9	-7.0	5.4	7.4	3.2	-1.5	
Alfred Berg Avkastningsfond	Europe	2.5	-1.8	-6.3	-3.0	-1.9		-7.7	4.6	7.5	2.4	-1.6	
FF Eur. High Yld Bond	Europe	4.3	-13.0	-16.4	-8.9	-5.5		-19.2	-19.2	8.5	8.5	-2.6	
Franklin High Yield (Euro) Fund	Global	6.6	-13.7	-17.2				-19.6	-19.6	11.0	11.0	-2.0	
FF USD Bond	Europe	2.5	5.1							11.5	4.2		
Sampo-Leonia Korko Konverg.	Europe	3.7	2.7							7.8	7.8		
Firstnordic Gl. High Income Acc.	Global	0.8	2.7							2.5	2.5		
Evli European High Yield	Europe	4.8	-3.5							7.1	7.1		
MST Global High Yield Bond	Global	3.8								9.6	8.6		
CDC Global Bonds	Europe	2.3											

PERFORMANCE OF INTERNATIONAL FUNDS OCTOBER 31ST, 2001

BENCHMARK INDICES	RETURN (%)						Example Investment	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.						
3 month Euribor Index	0.4	2.5	5.1	4.4	4.0	3.7		0.21	0.25 D			
HEX Portfolio Yield Index	14.8	-17.1	-26.6	-8.5	5.4	11.9		25.4	1.00 B	-1.3	0.0	
HEX Yield Index	22.4	-29.4	-42.5	-6.9	21.3	30.5		52.3	1.67 B	-0.9	5.7	
Sampo Government Bond Index	1.9	6.3	10.6	7.4	4.9	6.7		2.6	4.6 D	2.0		
MSCI Emerging Markets	7.3	-20.4	-30.7	-11.5	8.8	-2.8		30.2		-1.2		
MSCI EMU	5.4	-23.0	-32.3	-6.8	3.1	13.9		20.6		-1.8		
MSCI Europe	4.2	-19.3	-29.5	-6.6	3.0	12.7		17.5		-2.0		
MSCI Far East	1.1	-25.2	-37.7	-17.2	6.3	-2.5		20.2		-2.1		
MSCI Japan	0.8	-25.1	-37.7	-17.5	6.6	-1.5		21.5		-2.0		
MSCI Nordic	12.5	-26.1	-43.3	-9.8	11.0	16.2		36.0		-1.4		
MSCI North America	2.3	-17.0	-31.7	-6.1	7.7	16.6		22.4		-1.7		
MSCI Pacific	2.0	-23.5	-35.3	-15.5	6.6	-1.9		20.2		-2.0		
MSCI World Index	2.9	-18.6	-31.5	-7.7	5.9	11.6		19.4		-1.9		
HEX25 index	17.5	-24.4	-36.5	-11.3	9.1	17.3	-38.1	34.6	1.28 B	-1.2	-0.9	
SB EMU Gvmt Bond Index	2.6	7.1	10.9	7.5				2.6	6.1 D	2.1		
SB World Gvmt Bond	15.9	5.0	1.6	9.4	9.7	11.1		20.7		-0.2		
Deposit rate	0.3	2.4	5.4				4.36	0.00				

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

EQUITY FUNDS	RETURN (%)						Nominal (EUR)	Example Investment		RISK		RETURN / RISK			
	Nominal (EUR)							12 mo.		Volatility (%, 12 mo.)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe	
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.		Nom. (EUR)	Dom. Curr.						
INTERNATIONAL															
Nordic Countries															
WIP SmallTitans	5.2	-0.7	18.4	26.9				16.1	16.1	14.5	14.5	0.9			
Odin Sverige	7.5	-5.8	-0.6	21.5	25.2	18.1		-4.0	-2.4	18.7	18.5	-0.3			
Odin Norden	5.2	-20.8	-18.8	1.4	6.3	5.0		-21.5	-20.3	20.1	20.1	-1.2			
Carnegie Aksje Norge	6.7	-14.8	-25.0	9.5	11.8	13.3		-27.2	-27.2	29.0	29.0	-1.0			
Odin Norge	5.4	-24.8	-27.7	9.9	15.7	9.4		-30.2	-29.1	22.8	22.3	-1.4			
Carlson Scandinavia	9.3	-20.3	-33.8	-5.9	8.3			-34.4	-34.4	32.4	32.4	-1.2			
SEB Lux Sverigefond	10.4	-21.7	-36.2	-12.5	5.1	10.3		-37.4	-37.4	33.0	33.0	-1.3			
Fondita Nordic Small Cap	10.1	-24.0	-36.4	9.3	18.3			-37.7	-37.7	22.4	22.4	-1.9			
Handelsbanken Sweden	9.9	-24.5	-36.6	-12.0	5.6	8.3		-37.9	-29.6	34.3	32.0	-1.2			
SEB Lux Norge Aksjefond	3.9	-23.6	-36.8	-3.6	2.0			-38.1	-38.1	26.0	26.0	-1.6			
Firstnordic Nordic	8.5	-22.3	-37.1	-7.1	7.2			-39.0	-39.0	28.6	28.6	-1.5			
SEB Östersjöfond/WWF	11.5	-24.1	-37.2	-3.8				-38.5	-38.5	30.1	30.1	-1.4			
Nordea Nordia	8.0	-22.8	-38.0	-9.7	5.1	10.6		-39.2	-39.2	32.7	32.7	-1.3			
Carnegie Nordic Markets	6.1	-21.9	-38.8	3.0	14.4	22.1		-39.1	-39.1	29.7	29.7	-1.5			
SEB Lux Nordic	11.0	-23.3	-38.9	-6.9	7.6	14.4		-40.1	-40.1	31.7	31.7	-1.4			
Fidelity Nordic	5.1	-21.2	-38.9	-3.2	11.0	15.5		-41.9	-34.2	22.9	20.3	-1.9			
Handelsbanken Nordic	12.8	-22.5	-40.6	-6.1	9.9	14.0		-41.8	-34.1	29.3	28.9	-1.6			
CGU Privilege Portfolio Nordic Growth	8.0	-23.7	-40.8	-9.8	5.7			-43.3	-42.4	29.6	29.0	-1.6			
Handelsbanken Nordic Small Cap Growth	7.7	-21.6	-41.3					-41.3	-41.3	23.8	23.8	-2.0			
Nordea Nordic Small Cap	9.4	-24.0	-42.2	-3.7	5.2			-43.3	-43.3	24.5	24.5	-1.9			
SEB Norden Småbolag	10.8	-25.6	-42.2	-7.6	3.3			-43.4	-43.4	23.9	23.9	-2.0			
Alfred Berg Sverige	8.3	-26.0	-42.4	-16.6	-0.6	8.7		-43.2	-35.7	32.7	29.9	-1.5			
Carnegie Sverige	9.5	-23.4	-42.4	-10.5	7.0	12.2		-44.1	-44.1	37.4	37.4	-1.3			
Carlson Nordic Small Cap	5.7	-26.5	-42.7	-8.4	1.0			-43.2	-43.2	22.2	22.2	-2.2			
Alfred Berg Norden	8.6	-23.9	-45.4	-17.8	-2.4	6.5		-46.5	-39.3	34.4	30.8	-1.5			
Nordea Avanti	11.6	-25.8	-49.6	-14.8	3.0	8.5		-50.6	-50.6	38.2	38.2	-1.4			
Carnegie Småbolag	11.6	-35.9	-56.1	-10.3	6.3			-57.4	-57.4	41.2	41.2	-1.5			
Evli Nordic Smaller Companies	6.9	-49.4	-71.7	-22.4	-9.9			-71.9	-71.9	43.2	43.2	-1.8			
FIM Nordic	9.2									34.0	34.0				

PERFORMANCE OF INTERNATIONAL FUNDS OCTOBER 31ST, 2001

	RETURN (%)						Example Investment Nominal (EUR)	RISK		RETURN / RISK Sharpe	
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.		Nom. (EUR)	Dom. Curr.		
	EQUITY FUNDS						INTERNATIONAL				
Global											
MST World Gold & Mining Fund	4.3	17.9	37.6	11.3	20.6	2.1	32.9	42.7	25.0	25.7	1.3
Elite	-1.4	16.6	10.4	-4.4			10.4	10.4	26.2	26.2	0.2
MST World Mining Fund	5.7	-14.5	3.1	12.6	25.4		-0.5	6.9	21.9	20.0	-0.1
Nordea Foresta	5.8	-3.4	2.8	3.8	15.1		0.8	0.8	20.7	20.7	-0.1
Roburs Skogs fond	11.1	-2.9	2.3	7.5	18.7	11.0	0.2	13.6	23.5	23.5	-0.1
OP-Forest	6.7	-2.9	0.1	8.7	16.8		-2.8	-2.8	20.0	20.0	-0.3
Seligson Phoenix	3.2	-11.9	0.0				-2.0	-2.0	18.1	18.1	-0.3
Pictet G.S.F. Water	-1.0	-10.3	-8.3				-11.4	-11.4	17.1	17.1	-0.8
Roburs Råvarufond	10.2	-16.7	-10.6	0.1	8.3	1.4	-12.3	-0.7	21.6	21.6	-0.7
Nordea MEDICA Life Science	0.4	-3.0	-12.4	9.6			-14.1	-14.1	21.5	21.5	-0.8
Odin Maritim	1.5	-14.5	-13.7	21.4	23.1	2.7	-16.6	-15.3	17.6	17.3	-1.1
Conventum Pharma	0.1	-4.5	-14.4	8.6			-16.1	-16.1	16.1	16.1	-1.2
Templeton Global Growth (Euro) Fund	3.3	-12.0	-14.6	2.3	8.4	10.4	-17.1	-17.1	15.1	15.1	-1.3
FIM Rento	3.1	-15.9	-14.9				-16.6	-16.6	17.8	17.8	-1.1
SEB Lux (F) Läkemedel&Bioteknik	2.5	-2.4	-15.1	19.6	22.5	22.9	-16.8	-16.8	23.5	23.5	-0.9
FIM Rohto	3.3	-7.8	-15.6				-17.3	-17.3	19.0	19.0	-1.1
Seligson Global Top 25 Pharmaceuticals	2.2	-2.3	-17.2				-17.2	-17.2	18.4	18.4	-1.2
Carnegie Medical	11.1	-7.6	-18.7	45.8			-18.7	-18.7	34.8	34.8	-0.7
Seligson Global Top 25 Brands	5.4	-11.5	-23.0	0.7	13.1		-23.0	-23.0	21.3	21.3	-1.3
OP-Medical	2.4	-5.4	-23.4				-25.0	-25.0	19.7	19.7	-1.5
Aktia Medica	4.9	-4.9	-23.8				-24.5	-24.5	23.6	23.6	-1.2
Tapiola Institution	6.1	-17.7	-23.9	0.2			-28.3	-28.3	16.3	16.3	-1.8
Roburs Privatiseringsfond	3.8	-15.9	-25.0	-9.1	-0.6	7.6	-26.5	-16.7	19.1	19.1	-1.6
Opstock Global Equity	4.2	-16.0	-25.1	-2.3	8.2		-26.5	-26.5	20.8	20.8	-1.5
SP-Osakerahasto	7.1	-16.2	-25.7				-26.3	-26.3	21.2	21.2	-1.5
FF International Equity	5.4	-17.1	-26.1	-4.1	6.9	9.0	-28.6	-28.6	20.7	20.7	-1.5
A. Berg/ABN Global Resources	3.7	-26.9	-27.0	13.0	19.9		-28.4	-23.1	22.8	19.8	-1.4
FF Global Equity	5.2	-18.1	-27.3	-4.9	6.6	8.4	-29.8	-24.6	21.2	17.6	-1.5
WIP Market Leaders Global	5.3	-17.2	-28.0				-28.8	-28.8	22.8	22.8	-1.5
FIM Mondo	3.6	-16.0	-28.2				-29.6	-29.6	20.2	20.2	-1.7
Nordea World	4.8	-18.7	-28.4	-4.2	7.6		-29.8	-29.8	26.0	26.0	-1.3
Seligson Osakesalkku	5.7	-16.0	-29.2				-30.6	-30.6	19.1	19.1	-1.8
Sampo-Leonia BioLife	4.4	-3.5	-29.2				-31.6	-31.6	30.7	30.7	-1.1
Sampo-Leonia Sectors (Global)	8.1	-18.3	-29.8	-4.8			-30.8	-30.8	24.1	24.1	-1.5
A. Berg/ABN Global Life Society	2.0	-16.0	-30.2	5.6	11.2		-31.5	-26.5	21.5	18.4	-1.6
Fidelity World	4.0	-20.3	-30.2	-4.3	9.9	14.0	-33.7	-33.7	22.6	22.6	-1.6
OP-Trendi	3.9	-23.8	-30.5				-31.9	-31.9	24.8	24.8	-1.4
Nordea 3 - Pro Global Equity	5.1	-19.3	-30.9	-4.3	7.8		-33.0	-33.0	25.1	25.1	-1.4
Aktia Global	7.2	-20.1	-31.3	-4.9	7.6	11.4	-32.0	-32.0	23.1	23.1	-1.6
Trevise Global Equity	4.1	-22.1	-31.3	-5.2	10.3		-32.7	-32.7	24.2	24.2	-1.5
Evli Global	5.5	-20.6	-31.5	-7.7	6.7	11.3	-32.8	-32.8	24.7	24.7	-1.5
MST Global Equity Fund	4.1	-19.4	-31.8	-8.4	7.9	11.0	-34.1	-29.2	21.2	17.8	-1.8
Pictet G.S.F. Biotech	15.2	-4.9	-32.5	47.2	50.7	35.2	-34.8	-30.0	47.4	45.2	-0.8
CGU Privilege Portfolio Global Managed	4.8	-22.4	-33.5	-8.5	5.3	9.8	-36.2	-31.5	23.4	19.6	-1.7
CAF Global Equities	5.1	-23.5	-33.7				-33.7	-28.8	24.1	19.8	-1.6
Pictet G.S.F. Leisure	8.0	-29.7	-34.4	-9.9			-36.6	-31.9	26.8	23.3	-1.5
Firstnordic Global	3.2	-18.2	-34.7	-11.8	4.5		-36.6	-36.6	20.9	20.9	-1.9
Fidelity International	3.8	-22.7	-35.0	-10.2	9.5	13.9	-38.2	-33.6	26.3	22.5	-1.5
SEB Lux (F) Miljöfond	5.6	-19.8	-35.0	-12.0	-4.5	-0.5	-36.2	-36.2	25.1	25.1	-1.6
SEB Lux Global Fund	4.3	-19.5	-35.1	-13.9	1.2	7.5	-36.4	-36.4	23.6	23.6	-1.7
MST Global Opportunities Fund	9.6	-17.5	-35.3	7.9	26.3	18.1	-37.5	-32.8	27.7	25.1	-1.5
Carnegie WorldWide	1.9	-16.4	-35.6	4.8	18.6	20.3	-35.9	-35.9	22.3	22.3	-1.8
Aurator BioMed	5.5	-15.4	-35.9				-37.5	-37.5	30.1	30.1	-1.4
Alfred Berg Sicav Global	2.5	-21.6	-36.4	-9.3	3.2	10.3	-37.5	-32.9	21.7	18.3	-1.9
Sampo-Leonia Kompassi Osake	9.1	-20.4	-36.5				-37.6	-37.6	23.5	23.5	-1.8
Mandatum Global	4.7	-23.1	-37.0	-2.5	12.7		-38.2	-38.2	23.6	23.6	-1.8
Ålandsbanken Global Blue Chip	5.4	-24.7	-37.5	-16.0	-6.6		-38.1	-38.1	20.4	20.4	-2.1

PERFORMANCE OF INTERNATIONAL FUNDS OCTOBER 31ST, 2001

	RETURN (%)						Example Investment 12 mo.	RISK		RETURN / RISK Sharpe	
	Nominal (EUR)			2 yr, p.a.	3 yr, p.a.	5 yr, p.a.		Nom. (EUR)	Dom. Curr.		
	1 mo.	6 mo.	12 mo.								
EQUITY FUNDS						INTERNATIONAL					
Global											
Franklin Biotechnology Discovery Fund	12.6	-8.7	-38.1				-39.9	-35.5	45.6	43.4	-1.0
Fidelity European Aggressive	9.8	-15.0	-38.2	-7.7	5.8		-41.3	-41.3	25.2	25.2	-1.7
Handelsbanken International	5.5	-22.4	-38.3	-11.0	4.1	10.8	-39.6	-35.1	24.8	20.9	-1.8
Merita Internat. Equity Fund	3.3	-25.7	-38.5	-10.8	1.5	4.0	-39.1	-39.1	25.4	25.4	-1.7
Carlson Global	6.1	-20.6	-38.5	-1.1	10.5	13.0	-39.1	-34.6	29.8	23.2	-1.5
FF Global Smaller Co's	15.4	-19.5	-40.2				-42.2	-37.9	30.4	27.6	-1.5
Mandatum Biotech+	15.2	-9.4	-40.3				-41.2	-41.2	48.1	48.1	-1.0
Firstnordic Global Biotech	16.8	-8.2	-42.0				-43.6	-39.5	40.4	38.0	-1.2
Hiiisi Kasvu	16.5	-31.1	-42.4				-43.5	-43.5	29.7	29.7	-1.6
Fondita 2000+	14.3	-29.0	-44.3	4.8	18.3		-45.4	-45.4	33.2	33.2	-1.5
Myriadi Kasvu	14.1	-26.0	-47.5	-22.1			-48.5	-48.5	33.6	33.6	-1.6
MST Emerging Markets TeleTech Fund	13.3	-29.9	-47.7				-49.5	-45.8	34.2	30.0	-1.6
FF Global Life Sciences	17.7	-9.5	-50.1				-51.8	-48.2	49.2	46.8	-1.1
Roburs Kommunikationsfond	13.9	-32.9	-55.5	-25.9	4.7	16.7	-56.4	-50.6	47.5	47.5	-1.3
Handelsbanken Global IT	18.3	-29.2	-55.9				-55.9	-55.9	48.6	48.6	-1.3
Roburs Aktiefond Contura	18.7	-27.8	-55.9	-14.3	8.2	19.4	-56.8	-51.0	49.1	49.1	-1.2
Conventum small_cap.com	19.5	-28.1	-57.3				-58.9	-58.9	40.7	40.7	-1.5
Fides Telecom	13.2	-35.1	-61.4	-30.7			-62.0	-62.0	38.7	38.7	-1.7
Nordea IT	7.6	-33.2	-61.6	-29.2			-62.4	-62.4	49.9	49.9	-1.3
FIM Tekno	15.2	-38.0	-61.9	-12.0			-62.6	-62.6	36.2	36.2	-1.9
Firstnordic Global Technology	16.4	-31.0	-63.1	-20.6			-64.2	-61.5	57.5	54.9	-1.2
SEB Lux (F) Teknologifond	20.6	-34.4	-63.8	-21.5	9.0	12.3	-64.5	-64.5	57.8	57.8	-1.2
OP-Teknologia	18.8	-35.0	-63.9				-64.6	-64.6	50.4	50.4	-1.4
Evli IT-Informaatioteknologia	20.4	-35.0	-64.0	-23.3			-64.7	-64.7	56.1	56.1	-1.2
Sampo-Leonia Teknologiaosake	16.5	-39.8	-64.3	-25.4			-64.9	-64.9	44.8	44.8	-1.6
Carnegie Internet	16.7	-36.5	-64.9	-35.0			-65.6	-65.6	55.7	55.7	-1.3
Pictet G.S.F. Telecom	10.4	-39.8	-67.6	-31.3	0.3		-68.7	-67.4	42.8	40.9	-1.7
Aurator Nexus	16.9	-39.1	-67.6				-68.4	-68.4	49.7	49.7	-1.5
Franklin Technology Fund	23.3	-52.3	-67.7				-68.6	-60.1	57.2	56.5	-1.3
A. Berg/ABN Global Technology	22.1	-42.1	-71.0	-30.0	2.0		-71.5	-69.4	58.1	56.2	-1.3
Firstnordic Global Internet	13.3	-39.5	-72.5				-73.3	-71.4	65.2	62.9	-1.2
SEB Lux Wireless Communication	12.8	-42.3	-74.2				-74.8	-74.8	62.3	62.3	-1.3
Fides New Media	17.5	-47.8	-75.9	-40.3			-76.2	-76.2	55.8	55.8	-1.5
Firstnordic Global IT Infrastructure	27.1	-47.1	-77.0				-77.7	-76.0	70.2	68.0	-1.2
SEB Internetfond	24.1	-49.9	-81.4	-47.0			-81.8	-81.8	76.7	76.7	-1.1
MST World Healthscience Fund	6.9	1.9							30.0	26.7	
Tapiola Trend	2.6	-8.0							13.7	13.7	
Nordea Global Biotech	17.1	-8.8							47.1	47.1	
Tapiola Wellbeing	3.0	-12.3							15.4	15.4	
FF Global Dynamic	5.5	-12.4							19.2	15.3	
MST World Financials Fund	1.9	-14.0							21.9	19.7	
Pictet G.S.F. New Finance	-0.8	-17.5							22.0	22.0	
MST Global Equity ex Europe Fund	4.0	-19.0							23.9	23.9	
Carnegie Multifund	8.2	-19.1							24.3	24.3	
SEB Lux Equity Fund - Gl. Chance/Risk	3.3	-21.2							23.6	23.6	
Alfred Berg Global	2.7	-22.1							21.7	21.7	
Firstnordic Global Classic	2.2	-22.2							22.1	22.1	
Nordea Global Growth Plus	8.9	-23.2							32.2	32.2	
Tapiola Future	12.0	-24.0							24.5	24.5	
MST World Utilities Fund	3.6	-25.9							24.6	20.3	
MST World Energy Fund	10.2	-26.2							25.0	22.8	
MST World Telecoms Fund	1.0	-28.3							25.5	22.7	
ODIN Offshore	14.2	-32.9							30.2	30.2	
Aktia TMT	10.5	-33.9							39.3	39.3	
MST World Technology Fund	14.8	-34.3							45.8	43.0	
MST New Energy Fund	7.7	-36.3							40.2	38.0	
Nordea Global Mobility	7.7	-37.6							44.4	44.4	
Carnegie Technology	35.7								63.0	63.0	
SEB Investment Concept Biotechnology	19.6								49.6	49.6	

PERFORMANCE OF INTERNATIONAL FUNDS OCTOBER 31ST, 2001

	RETURN (%)						Example Investment 12 mo. Nom. (EUR) Dom. Curr.	RISK		RETURN / RISK		
	Nominal (EUR)							Volatility (%), 12 mo. Nom. (EUR) Dom. Curr.	Sharpe			
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.						
EQUITY FUNDS						INTERNATIONAL						
Europe												
Templeton EuroMarket Growth Fund	3.6	-14.9	-8.1	5.9			-10.8	-10.8	16.6	16.6	-0.8	
FF European Strategic Value	3.3	-14.7	-9.9				-13.0	-13.0	17.6	17.6	-0.9	
Gyllenberg European Equity Value	1.7	-10.7	-14.6	5.0	9.0		-16.3	-16.3	16.6	16.6	-1.2	
Fidelity European Growth	4.3	-15.3	-16.6	14.5	18.9	21.9	-20.8	-20.8	14.0	14.0	-1.6	
WIP Value Visions	7.0	-5.0	-19.2	2.1	9.5		-20.0	-20.0	23.1	23.1	-1.1	
Fidelity Iberia	6.1	-17.1	-20.2	-5.6	-1.1	16.1	-24.2	-24.2	20.8	20.8	-1.2	
Pictet C.F. UK Val	2.6	-11.5	-21.5	-0.6	7.9	11.6	-23.8	-18.5	19.9	17.8	-1.3	
MST United Kingdom Fund	4.3	-14.5	-23.8	0.2	11.1		-26.4	-21.3	24.1	21.3	-1.2	
Gartmore SICAV Continental European Fund	4.4	-15.5	-23.9				-27.5	-31.3	24.8	25.1	-1.2	
Fidelity United Kingdom	3.5	-15.7	-25.3	-3.3	5.4	9.6	-29.0	-24.1	20.7	18.6	-1.5	
SEB Lux CS - Europe Chance/Risk Fund	5.2	-21.0	-25.6	-1.0			-27.0	-27.0	24.1	24.1	-1.3	
Aktia Euro	5.5	-19.7	-26.3	-2.0	7.1		-27.0	-27.0	23.5	23.5	-1.3	
Sampo-Leonia Sectors (Europe)	4.2	-15.6	-26.3	0.7			-27.4	-27.4	26.4	26.4	-1.2	
Carlson Mediterranean	4.4	-20.2	-26.3	-6.2	0.9	16.3	-27.0	-27.0	20.7	20.7	-1.5	
MST Euro Markets Fund	3.9	-17.7	-26.3	3.3			-28.9	-28.9	24.9	24.9	-1.3	
FF UK Enterprise	3.0	-14.7	-26.5	-5.5	5.4	12.7	-29.0	-24.1	22.4	19.8	-1.4	
Nordea Pro European	5.7	-16.0	-26.8	0.6			-27.5	-27.5	23.8	23.8	-1.3	
FF European	3.5	-17.6	-27.1	0.4	6.8	12.7	-29.6	-29.6	22.5	22.5	-1.4	
Nordea Eurooppa Plus	6.0	-17.6	-27.3				-28.0	-28.0	23.4	23.4	-1.4	
Gyllenberg European Index	4.4	-18.5	-27.4				-28.1	-28.1	22.4	22.4	-1.5	
Nordea European Fund.fi	5.8	-16.5	-27.7	-0.1	8.5		-29.1	-29.1	24.4	24.4	-1.4	
SEB Lux (F) Europafond	5.0	-16.9	-27.8	-4.9	3.5	12.6	-29.2	-29.2	23.4	23.4	-1.4	
SEB Lux Continental Europe	4.3	-18.5	-28.1	-5.3	2.6	12.1	-29.5	-29.5	24.8	24.8	-1.4	
CGU Privilege Portfolio European Growth	4.5	-19.7	-28.6	-4.6	3.5	14.5	-31.5	-31.5	26.7	26.7	-1.3	
Pictet TF Europe Index	2.8	-19.2	-28.8	-5.7			-31.2	-31.2	37.8	37.8	-0.9	
SEB Lux Euro Equity Fund	5.9	-19.3	-29.1	-3.2	6.2		-30.5	-30.5	26.5	26.5	-1.3	
Mandatum Eurooppa	4.7	-17.4	-29.2	-5.8			-30.3	-30.3	23.7	23.7	-1.5	
MST European Fund	3.6	-19.6	-29.3	-5.2	4.2	12.8	-31.8	-26.7	26.5	26.0	-1.3	
Pictet TF European Equities P	1.5	-17.5	-29.4	-8.2	1.8	9.3	-31.8	-31.8	22.4	22.4	-1.6	
Fidelity Italy	4.9	-21.6	-29.4	0.4	6.4	20.0	-33.0	-33.0	20.9	20.9	-1.7	
Nordea Euroland	6.1	-20.6	-29.5	1.2	9.3		-31.0	-31.0	25.0	25.0	-1.4	
FF Euro Equity	4.3	-20.8	-29.6	-1.3	5.9	13.2	-31.9	-31.9	25.0	25.0	-1.4	
Fidelity Switzerland	4.2	-17.5	-29.9	4.2	10.1	17.1	-33.4	-35.7	20.5	20.8	-1.7	
Hiiisi Euro 50	5.1	-22.2	-30.2				-31.6	-31.6	31.0	31.0	-1.1	
Carlson Europe	4.8	-20.2	-30.4	-7.3	1.3		-31.1	-31.1	23.9	23.9	-1.5	
Seligson & Co Eurooppa 50-indeksirahasto	4.9	-19.5	-30.4	-5.4	5.9		-30.4	-30.4	28.5	28.5	-1.3	
Fidelity France	4.6	-19.6	-30.5	-1.0	9.8	15.1	-34.0	-34.0	20.2	20.2	-1.8	
Evli Euro 50	5.5	-22.5	-30.7	-4.7	7.4		-32.1	-32.1	26.9	26.9	-1.3	
Fidelity Euro STOXX 50	5.7	-22.6	-30.8	-5.3	6.5	16.1	-34.2	-34.2	27.0	27.0	-1.3	
Fidelity Euro Blue Chip	5.2	-19.8	-30.8	-2.4	6.4		-34.3	-34.3	22.7	22.7	-1.6	
Gartmore SICAV Pan European Fund	2.1	-18.7	-31.1				-34.4	-34.4	25.5	25.5	-1.4	
Opstock Euro Index	5.1	-23.6	-31.4	-5.4			-31.4	-31.4	30.7	30.7	-1.2	
Carnegie Eurooppa Osake	4.0	-19.9	-31.6	5.0			-33.0	-33.0	24.6	24.6	-1.5	
CAF Europe	4.1	-18.6	-31.7	-5.7	3.8		-31.7	-31.7	21.8	21.8	-1.7	
Evli European Smaller Companies	5.0	-24.9	-31.9	-1.0	8.4		-33.2	-33.2	16.2	16.2	-2.3	
FIM Unioni	5.5	-22.4	-32.0				-33.4	-33.4	26.8	26.8	-1.4	
Carlson Continental Europe	3.1	-21.7	-32.1	-7.3	-0.2	9.5	-32.8	-32.8	24.5	24.5	-1.5	
Sampo-Leonia Euro Osake	5.5	-21.0	-32.2	-7.9	-0.2		-32.9	-32.9	28.2	28.2	-1.3	
Alfred Berg Europe	3.5	-22.2	-32.8	-6.4			-33.4	-33.9	25.8	25.8	-1.5	
Firstnordic Europe	3.0	-22.0	-33.7	-7.0	2.6		-35.6	-35.6	23.5	23.5	-1.7	
OP-Euro Osake	8.0	-25.1	-34.3	-5.3	7.1		-35.6	-35.6	32.6	32.6	-1.2	
Alfred Berg Switzerland	1.8	-22.1	-34.9	-4.7	1.6	11.0	-36.0	-38.2	20.0	20.3	-2.0	
MST European Opportunities Fund	6.7	-23.7	-35.1	-0.4	10.4	15.3	-37.3	-32.6	20.6	20.6	-2.0	
Evli European Growth	3.5	-19.2	-35.8				-36.1	-36.1	30.1	30.1	-1.4	
Fidelity Germany	4.1	-26.2	-35.9	-2.6	3.0	12.5	-39.1	-39.1	24.4	24.4	-1.7	
Pictet C.F. Germaval	5.2	-24.0	-36.2	-5.9	3.0	13.3	-38.1	-38.1	25.1	25.1	-1.7	
Pictet C.F. ValFrance	4.8	-24.9	-36.2	-1.3	10.9	16.7	-38.1	-38.1	25.8	25.8	-1.6	

PERFORMANCE OF INTERNATIONAL FUNDS OCTOBER 31ST, 2001

	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.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe	
EQUITY FUNDS												INTERNATIONAL
Europe												
FF European Strategic Growth	4.9	-23.3	-36.3					-38.5	-38.5	23.7	23.7	-1.8
Alfred Berg Germany	3.7	-27.9	-37.5	-0.7	6.9	14.4	-38.6	-38.6	27.1	27.1	-1.6	
FF German Opportunities	5.2	-25.8	-37.5					-39.6	-39.6	29.4	29.4	-1.5
Handelsbanken Euro Active	6.6	-24.4	-37.7	-5.1			-38.9	-38.9	26.9	26.9	-1.6	
Roburs Småbolagsf Europa	8.6	-22.7	-38.9	-4.6	9.0		-40.1	-32.1	21.2	21.2	-2.1	
SEB Europa Småbolagsfond	8.0	-22.6	-39.3	-3.9	1.7	4.8	-40.5	-40.5	22.8	22.8	-2.0	
OP-Euro Kasvu	8.3	-23.0	-40.9	-1.8			-42.1	-42.1	19.2	19.2	-2.4	
Handelsbanken Europa	5.4	-24.3	-41.6	-13.8	-3.7	9.5	-42.2	-34.6	32.2	29.4	-1.5	
FF European Smaller Co's	8.7	-23.6	-41.9	-0.8	10.7	12.9	-43.9	-43.9	19.8	19.8	-2.4	
Baring Europa	-6.4	-28.3	-42.2	-19.3	-6.0	7.4	-44.9	-34.5	24.9	24.7	-1.9	
Alfred Berg Small Cap Europe	4.5	-28.2	-42.3	3.5			-43.4	-43.4	19.6	19.6	-2.4	
Gartmore SICAV European Smaller Co's	6.7	-30.2	-42.7				-45.4	-45.4	19.3	19.3	-2.5	
Invesco GT Pan European	6.4	-23.7	-44.9	-9.6	2.0	15.9	-47.5	-47.5	30.7	30.7	-1.6	
Pictet TF Small Cap: Europe	6.4	-25.8	-45.6	3.7	18.0	13.5	-47.5	-47.5	20.1	20.1	-2.5	
Fidelity Euro Smaller Companies	8.4	-27.1	-46.6	3.5	12.1	15.0	-49.2	-49.2	20.3	20.3	-2.6	
Handelsbanken Eurooppa Aggressiivinen	3.9	-32.4	-52.1	-15.3			-53.0	-53.0	29.5	29.5	-1.9	
Invesco GT Pan European Enterprise	9.2	-31.4	-54.9	-19.0	-4.9	6.2	-57.0	-57.0	28.1	28.1	-2.1	
FF European Technology	8.0	-32.3	-58.5				-59.9	-59.9	33.8	33.8	-1.9	
MST Digital Europe Fund	18.2	-41.0	-60.5				-61.8	-61.8	41.5	41.5	-1.6	
Sampo-Leonia Uudet Yhtiöt (Eurooppa)	8.8	-39.6	-64.0				-64.6	-64.6	31.9	31.9	-2.2	
Sampo-Leonia Euro Kasvuosake	8.3	-41.9	-68.3	-27.4			-68.9	-68.9	38.7	38.7	-1.9	
Evli Emerging Technologies	20.8	-51.9	-80.9				-81.2	-81.2	62.2	62.2	-1.4	
FF European Dynamic	4.0	-11.1							17.2	17.2		
CAF Eurostocks	6.5	-23.0							27.7	27.7		
Firstnordic Europe Small Cap	7.3	-23.4							16.5	16.5		
Conventum Euro Value	9.3	-26.3							28.3	28.3		
CDC Europe Small Cap	7.9											
CDC Europe NM	7.4								35.8	35.8		
CDC Europe Equities	4.9								35.6	35.6		
Ålandsbanken Europe Value	3.8								26.7	26.7		
OP-Britannia	2.5								25.9	25.9		

	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.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe	
EQUITY FUNDS												INTERNATIONAL
Japan												
MST Japan Opportunities Fund	6.5	-9.8	-25.5	-8.8	48.5	23.2	-28.1	-22.7	23.4	21.2	-1.3	
Baring Japan Smaller Companies	6.0	-14.6	-25.7	-20.8	25.9	2.3	-29.2	-23.9	25.6	22.1	-1.2	
Invesco GT Nippon Enterprise	5.5	-11.6	-30.5	-26.7	39.1	11.8	-33.8	-20.5	27.5	23.3	-1.3	
FF Japanese Smaller Companies	9.2	-17.2	-32.9	-34.0	27.5	6.7	-35.2	-30.4	33.0	30.7	-1.2	
FF Japanese	5.1	-18.5	-33.0	-12.0	28.0	10.0	-35.3	-30.5	27.7	24.6	-1.4	
Fidelity Japan Smaller Companies	8.7	-15.3	-36.5	-28.2	25.4	6.0	-39.7	-27.5	27.9	23.1	-1.5	
SEB Lux Japan	1.9	-23.4	-36.7	-17.6	7.1	0.8	-37.9	-37.9	27.2	27.2	-1.5	
Gartmore SICAV Japanese Fund	3.0	-24.1	-36.9				-39.9	-39.9	29.0	29.0	-1.5	
Nordea Japan	3.1	-23.0	-38.1	-17.2	5.7		-39.3	-39.3	26.6	26.6	-1.6	
Pictet C.F. ValJapan	-0.3	-26.3	-38.7	-20.4			-40.5	-28.6	27.5	22.6	-1.6	
Carlson Japan	0.5	-25.3	-39.8	-19.3	4.6	-3.9	-40.4	-28.4	27.4	23.5	-1.6	
Roburs Japanfond	4.7	-25.8	-41.0	-19.7	10.5	2.6	-42.2	-34.5	28.1	28.6	-1.6	
Alfred Berg Japan	3.0	-24.9	-41.5	-21.1	5.2	-3.0	-42.6	-30.9	28.8	24.8	-1.6	
Sampo-Leonia Aasia Osake	7.0	-26.8	-41.6	-19.4			-42.5	-42.5	30.4	30.4	-1.5	
Handelsbanken Japan	2.6	-25.9	-41.6	-20.0	9.4	2.7	-42.8	-31.3	26.8	23.0	-1.8	
Baring Japan	2.0	-25.9	-42.0	-24.8	-2.4	-8.7	-44.8	-40.7	27.2	24.0	-1.7	
Invesco GT Nippon Growth	2.5	-23.7	-42.1	-27.4	5.7	-3.1	-44.9	-33.8	28.4	24.6	-1.7	
MST Japan Fund	3.0	-25.0	-42.4	-19.7	9.4	2.3	-44.3	-40.2	27.3	24.4	-1.7	
Seligson Topix Core 30	0.1	-29.5	-44.0				-44.0	-44.0	29.7	29.7	-1.7	
Fidelity Japan	3.9	-28.3	-44.4	-19.0	14.7	6.7	-47.2	-36.5	30.0	25.8	-1.7	
CAF Japan	1.2	-22.4							26.8	24.0		
Sampo Japani Osake	2.6											
CDC Japanese Equities	1.5											

PERFORMANCE OF INTERNATIONAL FUNDS OCTOBER 31ST, 2001

	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.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe				
EQUITY FUNDS							INTERNATIONAL								
North America															
Carlson American Small Cap	6.6	-1.7	10.2	35.1	26.7	21.7	9.1	17.2	40.3	37.7	0.1				
FF US Micro Cap	14.8	3.9	-12.2	21.0	23.4	18.5	-15.2	-8.9	28.4	24.7	-0.6				
SEB Nordamerika Medelstora Bolagsfond	8.3	-9.8	-21.9	18.2	28.8	25.7	-23.5	-23.5	32.5	32.5	-0.8				
FF American	6.5	-13.7	-22.2	-1.0	5.7	13.6	-24.9	-19.3	24.9	20.5	-1.1				
Nordea American	5.1	-16.3	-25.4	-4.7	6.2		-26.9	-26.9	28.4	28.4	-1.1				
Franklin U.S. Equity Fund	3.3	-21.8	-26.6	12.1			-28.8	-23.4	27.5	23.8	-1.2				
FF American Blue Chip Fund	6.9	-15.9	-28.2	-2.7			-30.7	-25.5	26.5	22.6	-1.3				
Alfred Berg North America	4.4	-17.4	-29.9	-2.9	7.5	13.7	-31.1	-25.9	26.2	22.6	-1.3				
Pictet TF USA Index	2.9	-17.7	-30.3				-32.6	-27.6	26.1	22.3	-1.4				
MST North American Opportunities	10.1	-11.6	-32.3	6.8	24.4	16.8	-34.6	-29.8	36.0	32.8	-1.0				
Handelsbanken America	4.9	-19.3	-32.6	-9.3	5.4	12.5	-34.0	-29.1	26.3	22.3	-1.4				
SEB Lux North America	5.0	-15.9	-32.9	-9.1	7.1	15.7	-34.2	-34.2	27.6	27.6	-1.4				
Roburs Amerikafond	6.2	-20.3	-33.1	-9.0	4.9	13.8	-34.4	-25.7	27.1	27.1	-1.4				
Fidelity America	3.3	-19.6	-33.4	-7.9	5.9	14.6	-36.7	-32.0	29.1	25.3	-1.3				
CGU Privilege Portfolio America Growth	4.7	-23.9	-34.8	-8.5	4.7	13.5	-37.5	-32.9	28.6	24.5	-1.4				
Firstnordic US	3.0	-18.1	-37.7				-39.5	-35.0	28.7	24.9	-1.5				
FF American Smaller Companies	20.3	-16.0	-38.8	-6.9	7.1	9.1	-40.9	-36.5	36.0	36.0	-1.2				
Fidelity American Growth	15.7	-20.1	-39.8	5.1	29.6		-42.8	-38.6	44.2	40.9	-1.0				
MST North American Fund	3.7	-23.1	-40.6	-14.6	3.8	14.4	-42.6	-38.3	27.5	23.4	-1.7				
Sampo-Leonia Pohjois-Amerikka	6.4	-23.5	-41.6				-46.7	-46.7	30.0	30.0	-1.6				
Baring North America Fund	4.1	-22.7	-42.0	-12.9	4.2	14.8	-44.7	-34.9	31.6	29.5	-1.5				
Invesco GT American Enterprise	11.0	-20.7	-44.7	-5.9	12.7	9.8	-47.3	-43.4	40.6	37.4	-1.2				
Invesco GT North America	10.8	-34.4	-62.0	-28.6	-9.2		-63.8	-61.1	55.3	52.1	-1.2				
FF US Technology	36.4	-45.3	-81.3	-42.8	-7.6		-82.0	-80.6	85.0	82.9	-1.0				
FF US Strategic Value	3.7	-11.4							21.9	17.1					
CAF North America	6.6	-16.7							23.9	19.3					
FF US Strategic Growth	8.3	-16.8							31.0	27.7					
Evli U.S. Emerging Technologies	27.7	-44.5							78.3	78.3					
OP-Amerikka	6.0								22.8	22.8					
CDC US Equities Indexed	2.9														
Pacific Rim excl. Japan															
MST Australia & New Zealand Fund	9.9	-5.0	-5.8	3.6	13.4	7.8	-9.0	-2.2	19.6	18.7	-0.6				
Fidelity Australia	10.1	-7.0	-9.2	1.6	10.8	5.8	-13.7	-5.5	21.3	15.7	-0.7				
Fidelity Thailand	-2.7	-12.0	-13.5	-23.2	-5.9	-23.0	-17.8	-11.7	31.9	28.6	-0.6				
Seligson APS Far East	8.2	-9.8	-16.7	0.6			-18.8	-18.8	23.9	23.9	-0.9				
Fidelity Korea	15.3	-10.9	-19.1	-16.8	22.7	-2.9	-23.2	-17.5	38.9	35.0	-0.6				
CAF Asian Renaissance	3.3	-13.5	-22.6				-22.6	-28.0	19.2	14.7	-1.9				
Invesco GT Asia Enterprise	13.1	-20.3	-24.5	-21.5	-1.7		-28.1	-31.7	29.1	25.8	-1.0				
Carlson Far East	8.2	-16.8	-24.9	-5.2	10.9	-4.0	-25.6	-25.6	22.3	22.3	-1.4				
CAF Asian Growth	4.8	-17.0	-25.3	-19.8	-2.7	-14.4	-26.1		21.5	26.9	-1.4				
Alfred Berg Far East	6.6	-21.9	-26.6	-7.5	10.5	-3.1	-27.8	-22.4	26.4	21.7	-1.2				
Pictet TF AustralAsia	8.0	-19.3	-29.0	-8.1	8.1	-1.8	-31.5	-26.4	22.0	16.5	-1.6				
Mandatum Asia	7.0	-17.5	-29.1	-10.4			-30.5	-30.5	20.8	20.8	-1.7				
Handelsbanken Pacific	9.5	-17.0	-29.4	-11.0	5.6	-3.6	-30.8	-25.7	23.4	20.5	-1.5				
FF Pacific	5.6	-17.1	-29.6	-4.0	32.3	20.4	-32.0	-26.9	19.9	15.2	-1.8				
FF Asian Opportunities	7.6	-19.5	-29.7	0.7	21.2	4.5	-32.1	-27.1	25.2	20.1	-1.4				
Fidelity Asean Special Situations	7.6	-22.6	-30.0	-8.4	15.4	0.1	-33.5	-28.6	28.2	23.9	-1.3				
Baring Asia Growth	8.3	-21.8	-30.4	-12.7	7.6	-7.4	-33.7	-28.8	27.5	22.8	-1.3				
SEB Lux Asia Fund - ex Japan	8.2	-20.4	-31.0	-15.7	2.1	-7.3	-32.3	-32.3	26.0	26.0	-1.4				
Fidelity South East Asia	8.6	-21.3	-31.1	-17.2	4.9	-5.9	-34.5	-29.7	27.2	22.9	-1.3				
Roburs Pacificfonden	9.0	-22.8	-32.0	-17.5	6.0	-10.3	-33.3	-24.4	25.9	25.8	-1.4				
Fidelity Asean	-0.7	-13.3	-32.3	-16.6	10.9	-12.8	-35.6	-30.9	23.4	18.9	-1.6				
MST Asian Emerging Markets Fund	8.3	-23.1	-33.0	-20.9	3.5	-10.0	-35.3	-30.5	30.7	26.0	-1.2				
Firstnordic Far East	5.5	-21.8	-34.1	-14.9	4.5		-36.0	-31.2	26.7	21.9	-1.5				
MST Pacific Fund	7.0	-24.2	-34.4	-17.6	2.2	-9.0	-36.6	-31.9	29.3	24.5	-1.4				
Fidelity Pacific	4.6	-22.2	-36.4	-15.7	14.4	6.8	-39.5	-35.1	24.5	21.1	-1.7				
Fidelity Taiwan	9.2	-32.6	-37.5	-27.6	-8.9		-40.6	-36.2	38.7	35.5	-1.1				
Fidelity Singapore	1.3	-20.3	-38.5	-13.4	10.2	-5.7	-41.6	-37.3	27.4	24.1	-1.6				
FF Pacific Technology	12.3	-27.6	-40.0				-42.1	-37.8	30.7	26.3	-1.5				
Nordea Far East Fund.fi	8.2	-22.3							32.0	32.0					
CDC Emerging Asia	9.5								32.6	27.1					
CDC Pacific Rim Equities	9.3														
FF Taiwan	8.4								33.7	30.3					
FF Hong Kong	7.5								26.0	21.9					
OP-Aasia	5.4								17.6	17.6					
FF Singapore	1.8								25.0	21.3					

PERFORMANCE OF INTERNATIONAL FUNDS OCTOBER 31ST, 2001

	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.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe
EQUITY FUNDS						INTERNATIONAL					
Emerging Markets											
Seligson Prosperity Russia	12.2	27.3	20.2				17.3	17.3	29.1	29.1	0.5
FIM Russia	11.1	14.2	6.0	42.1	51.0		1.9	1.9	26.9	26.9	0.0
Baring Eastern Europe	23.8	4.0	-3.2	15.3	23.6	24.1	-7.8	-1.0	30.6	27.1	-0.3
Pictet TF Eastern Europe	11.2	-0.9	-3.3	18.2	16.4	5.8	-6.6	-6.6	27.1	27.1	-0.3
Alfred Berg Russia	11.2	9.0	-5.0	56.7	68.2		-6.5	6.0	37.0	35.2	-0.3
Sampo-Leonia Baltia	1.6	-7.2	-6.1	17.5	9.5		-9.8	-9.8	11.9	11.9	-1.0
A. Berg/ABN Eastern Europe	14.9	-2.9	-10.7	6.3	8.4	1.5	-12.4	-12.4	26.8	26.8	-0.6
Carnegie East-European	8.5	-4.0	-11.8	4.8	8.5		-14.4	-14.4	21.8	21.8	-0.8
Templeton Eastern Europe Fund	6.6	-10.6	-13.4	13.9	19.5		-16.0	-16.0	18.9	18.9	-1.0
Nordbanken Östeuropa	14.8	-7.2	-15.8	6.0	6.8		-17.4	-17.4	33.5	33.5	-0.6
Roburs Rysslandsfond	11.7	-3.0	-16.8	37.3	40.4		-18.5	-7.7	35.9	35.9	-0.6
FF Eastern European	17.9	-10.4	-17.1	1.3	7.8	1.5	-19.9	-19.9	30.5	30.5	-0.7
Roburs Östeuropafond	17.2	-5.6	-17.4	0.8	3.9		-19.0	-8.2	27.6	27.6	-0.8
SEB Lux Eastern Europe	12.5	-8.4	-17.7	2.4	9.7	2.4	-19.3	-19.3	32.4	32.4	-0.7
OP-Itä-Eurooppa	15.7	-9.1	-19.7				-21.3	-21.1	26.3	26.3	-1.0
Templeton Emerging Markets Fund	4.1	-14.7	-21.2	-10.0	6.3	-3.0	-23.5	-17.8	22.3	17.9	-1.2
Pictet C.F. Indiaval	9.2	-15.9	-21.3	-12.3	14.4	5.3	-23.6	-17.9	27.8	24.2	-1.0
Fidelity Indonesia	-8.4	17.4	-22.1	-34.9	6.0	-19.8	-26.0	-20.5	41.2	38.0	-0.7
FF China	12.1	-16.4	-22.7	7.6	14.1	5.5	-25.4	-19.8	33.7	29.6	-0.8
Gartmore SICAV Emerging Markets Fund	10.0	-17.1	-23.8				-27.5	-27.5	27.6	27.6	-1.1
SEB Lux CS Baltic Smaller Companies	10.0	-15.8	-24.8	2.6	9.1		-26.3	-26.3	22.8	22.8	-1.3
Carlson Eastern Europe	18.1	-5.0	-24.9	19.0	20.2	3.4	-25.6	-20.1	38.2	32.2	-0.8
FF Latin American	7.2	-18.5	-25.0	3.7	13.2	5.8	-27.5	-22.1	29.8	25.9	-1.0
Fidelity Malaysia	-1.5	1.0	-26.3	-5.4	36.2	-12.3	-30.0	-25.5	25.2	21.3	-1.3
Baring Global Emerging Markets	7.8	-23.8	-27.5	-7.6	12.7	2.8	-31.0	-25.8	28.0	22.9	-1.2
Carlson Latin America	6.6	-19.6	-27.8	-0.3	9.5	2.6	-28.5	-23.2	33.4	30.0	-1.0
Fidelity Greater China	5.3	-23.0	-28.3	-2.5	14.1	5.1	-31.9	-26.8	26.1	21.9	-1.3
Pictet TF Emerging Markets	7.6	-21.1	-28.7	-15.0	5.1	0.1	-31.1	-26.0	20.5	15.8	-1.7
A. Berg/ABN Global Emerg. Mkt	10.3	-18.0	-29.2	0.9	20.1		-30.6	-25.4	24.3	19.8	-1.4
MST Latin American Fund	4.6	-21.3	-29.8	1.2	12.5	4.7	-32.2	-27.2	30.6	26.8	-1.1
Handelsbanken Eastern Europe	15.2	-13.1	-30.5	0.7	26.2		-31.9	-31.9	29.9	29.9	-1.2
Fidelity Emerging Markets	6.2	-20.3	-30.8	-11.1	6.5	-2.7	-34.2	-29.3	25.2	20.2	-1.4
FF Emerging Markets	12.2	-20.0	-30.9	-8.5	8.9	1.6	-33.2	-28.3	26.4	22.2	-1.4
FF Emerging European	17.0	-11.9	-31.1	-1.4	13.0		-33.4	-28.5	35.8	32.6	-1.0
MST Emerging Europe Fund	14.8	-8.3	-31.1	0.4			-33.5	-33.5	31.4	31.4	-1.2
SEB Lux Emerging Markets	8.5	-20.2	-31.9	-12.2	3.2	-3.8	-33.3	-33.3	27.7	27.7	-1.3
FF India	8.1	-15.4	-32.8	-9.3	18.4	13.3	-35.1	-30.3	30.2	25.9	-1.3
Fidelity Latin America	3.9	-22.2	-33.2	-2.6	7.5	3.8	-36.5	-31.4	32.5	28.3	-1.2
A. Berg/ABN Latin America	3.5	-26.1	-34.6	1.1	10.4	2.7	-35.9	-31.1	29.9	25.7	-1.3
MST Emerging Markets Fund	7.8	-23.7	-35.0	-13.2	3.0	-2.8	-37.3	-32.6	27.0	23.0	-1.5
FF Middle Eastern	4.3	-18.4	-37.6	-5.2	9.6		-39.7	-35.2	24.9	20.6	-1.7
Nordea Eastern Europe Fund.fi	14.8	-7.0							30.7	30.7	
FF European Convergense	16.0	-11.4							26.7	26.7	
Sampo-Leonia Osake Konvergenssi	16.8	-11.9							24.3	24.3	
Nordea Latin America Fund.fi	4.9	-27.4							30.6	30.6	
FF Greater China	10.9								25.3	21.0	
CDC Emerging Europe	10.8								26.9	21.3	
CDC Global Emerging Markets	5.5										
CDC Emerging Latin America	3.7								31.9	26.9	

PERFORMANCE OF INTERNATIONAL FUNDS OCTOBER 31ST, 2001

		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.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.		
ASSET ALLOCATION FUNDS												INTERNATIONAL	
Seligson Vakaasalkku	Euro	0.4	2.0	4.2				2.6	2.6	1.4	1.4	-0.8	
Aurator Tellus	Global	2.2	0.7	3.4	3.3			1.9	1.3	5.0	5.0	-0.4	
Fidelity PS Defensive	Global	1.9	1.2	2.1	3.9	3.0	4.1	-1.4	-1.4	2.1	2.1	-1.5	
Carnegie Plus	Euro	1.8	-2.3	-1.6	4.7	5.2		-2.1	-2.1	4.4	4.4	-1.6	
Conventum Solid	Euro	2.5	1.2	-1.8	6.8	9.0		-3.7	-3.7	4.4	4.4	-1.6	
Gyllenberg Forum	Global	4.9	-0.6	-2.5	6.2			-4.4	-4.4	5.5	5.5	-1.4	
Sampo-Leonia Kompassi Säästö	Global	3.3	-1.1	-2.6				-3.6	-3.6	6.2	6.2	-1.3	
Mandatum Safeguard	Europe	-0.3	-1.4	-3.0				-3.0	-3.0	3.8	3.8	-2.2	
Evli Global Multi Manager 25	Global	2.9	-1.8	-5.5				-7.4	-7.4	5.2	5.2	-2.1	
Templeton Global Balanced Fund	Global	3.7	-6.5	-6.2	8.9	14.0	12.5	-9.0	-2.2	13.5	9.1	-0.9	
FF Balanced Fund	Global	3.4	-5.8	-7.0	-0.3	1.9	5.3	-10.2	-10.2	10.4	10.4	-1.2	
Seligson Joustosalkku	Global	3.0	-4.7	-7.8				-9.6	-9.6	7.4	7.4	-1.8	
Ålandsbanken Share Index Loan	Global	-0.3	-5.9	-8.2	-2.9	-1.9		-10.0	-10.0	3.4	3.4	-4.0	
Fidelity PS Moderate Growth	Global	3.6	-5.2	-9.1	2.4	5.8	8.8	-12.2	-12.2	8.2	8.2	-1.8	
Sampo-Leonia 2010	Europe	2.4	-3.6	-9.7	0.7			-11.1	-11.1	9.0	9.0	-1.7	
Nordea Optima Fund.fi	Global	4.5	-7.6	-12.6	0.4	5.4	8.4	-14.4	-14.4	11.8	11.8	-1.5	
Nordea Granit	Europe	4.9	-6.4	-13.4				-15.1	-15.1	14.5	14.5	-1.3	
Sampo-Leonia Euro Yhdistelmä	Europe	5.8	-7.9	-14.3	1.9	8.7		-15.1	-15.1	13.7	13.7	-1.4	
Aktia Folkhälsan	Global	4.4	-9.5	-14.8	1.8			-15.6	-16.2	13.2	13.2	-1.5	
Alfred Berg Optimal Europe	Europe	2.5	-9.5	-15.0	0.4	3.9		-16.7	-16.7	11.9	11.9	-1.7	
Evli Euro Mix	Euro	2.1	-7.9	-15.2	2.4			-16.5	-16.5	12.2	12.2	-1.7	
MST EUR Triple A 30	Global	1.8	-6.1	-15.5				-18.4	-18.4	6.5	6.5	-3.2	
Carnegie Sijoitus+	Euro	5.6	-11.8	-15.8	-0.5	4.1		-16.2	-16.2	14.4	14.4	-1.5	
Fidelity Euro Balanced	Europe	4.1	-10.1	-16.3	1.6	6.0	12.5	-19.1	-19.1	13.3	13.3	-1.6	
Aktia Secura	Global	6.8	-10.6	-16.5	1.9	8.9	12.0	-17.3	-17.3	14.7	14.7	-1.5	
Evli Global Multi Manager 50	Global	4.0	-8.3	-16.5				-18.1	-18.1	10.3	10.3	-2.1	
MST USD Triple A 30	Global	2.6	-6.6	-17.0				-19.8	-14.6	12.1	5.6	-1.9	
Gyllenberg Foundation	Europe	4.2	-12.4	-17.6	0.1			-18.4	-18.4	15.9	15.9	-1.4	
Tapiola 2010	Global	3.8	-10.0	-17.9				-19.1	-19.1	12.9	12.9	-1.8	
Gyllenberg European Balanced	Europe	3.7	-9.6	-19.0	-1.5	3.0		-20.6	-20.6	13.6	13.6	-1.8	
OP-Spektri	Global	7.9	-15.2	-19.3				-20.9	-20.9	20.6	20.6	-1.2	
MST Euro Global Balanced Fund	Global	3.7	-12.6	-19.4	-3.5			-22.2	-22.2	14.4	14.4	-1.7	
Opstock Global Balanced	Global	3.5	-10.6	-19.5	-2.0	5.0		-21.0	-21.0	13.6	13.6	-1.8	
Tapiola 2015	Global	4.0	-11.0	-19.7				-20.9	-20.9	13.9	13.9	-1.8	
Tapiola World	Global	3.5	-11.3	-19.7				-21.7	-21.7	14.0	14.0	-1.8	
Nordea 3 - Private	Global	4.2	-11.1	-19.8	-5.1	1.9	6.5	-22.1	-22.1	15.2	15.2	-1.7	
Nordea Pro Balance	Global	4.6	-13.0	-19.9	-1.2			-20.7	-20.7	18.4	18.4	-1.4	
Gyllenberg International	Global	3.3	-10.2	-19.9	-2.2	5.4	8.7	-21.5	-21.5	14.7	14.7	-1.7	
Nordea Optima Plus	Global	4.3	-13.5	-20.4				-20.9	-20.9	18.8	18.8	-1.4	
Tapiola 2020	Global	4.5	-11.7	-20.9				-22.1	-22.1	15.0	15.0	-1.8	
SP-Yhdistelmärähasto	Global	6.5	-13.4	-21.8				-22.6	-22.6	18.3	18.3	-1.5	
MST USD Global Balanced Fund	Global	3.5	-12.8	-22.2	-3.8	6.7	12.5	-24.9	-19.3	15.3	12.0	-1.8	
Ålandsbanken Europe Active Pf.	Europe	4.0	-14.9	-22.9	-5.0	-0.6		-23.7	-23.7	17.2	17.2	-1.6	
MST EUR Triple A 50	Global	2.5	-10.1	-23.1				-25.7	-25.7	11.1	11.1	-2.6	
Tapiola 2025	Global	4.0	-13.3	-23.2				-24.3	-24.3	16.2	16.2	-1.8	
Sampo-Leonia 2020	Europe	3.0	-11.9	-23.7	-4.6			-24.9	-24.9	17.4	17.4	-1.7	

PERFORMANCE OF INTERNATIONAL FUNDS OCTOBER 31ST, 2001

ASSET ALLOCATION FUNDS	RETURN (%)							Example Investment		RISK		RETURN / RISK
	Nominal (EUR)							12 mo.		Volatility (%), 12 mo.		Sharpe
	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.		
Trevise AAA	Global	8.3	-14.2	-24.9				-25.6	-25.6	16.6	16.6	-1.8
Carlson International	Global	4.8	-12.2	-25.8	4.2	5.8	9.0	-26.5	-21.0	22.8	15.0	-1.4
MST USD Triple A 50	Global	2.5	-10.8	-25.9				-28.4	-23.1	13.3	8.8	-2.3
Evli Global Multi Manager 75	Global	5.1	-14.5	-27.5				-28.9	-28.9	15.6	15.6	-2.1
Sampo-Leonia Arvo	Global	5.4	-19.2	-28.1	-9.8			-28.8	-28.8	20.0	20.0	-1.7
Carnegie Optimi+	Euro	10.1	-21.2	-28.4	-6.0	2.7		-28.8	-28.8	25.5	25.5	-1.3
Evli European Allocation	Europe	2.7	-14.0	-29.7	-3.9			-31.1	-30.1	21.9	21.9	-1.6
Handelsbanken Multimarket	Global	7.6	-15.7	-30.3	-6.7	4.3	8.6	-31.7	-22.6	18.9	18.6	-1.9
MST EUR Triple A 70	Global	3.1	-14.6	-30.8				-33.1	-33.1	14.5	14.5	-2.5
MST USD Triple A 70	Global	3.5	-14.4	-31.7				-34.0	-29.1	16.1	11.8	-2.3
Fidelity PS Growth	Global	5.6	-20.0	-32.1	-4.0	9.1	13.6	-35.5	-35.5	22.3	22.3	-1.7
Sampo-Leonia Glob. Yhdistelmä	Global	7.5	-17.3	-32.9	-8.7			-33.8	-33.8	20.8	20.8	-1.8
Sampo-Leonia 2030	Europe	3.7	-17.4	-33.4	-8.9			-34.4	-34.4	25.6	25.6	-1.5
Fidelity PS Global Growth	Global	5.5	-20.2	-33.7	-5.7	10.2		-37.0	-32.3	24.3	20.6	-1.6
Alfred Berg Optimal Norden	Nordic C.	6.4	-15.9	-35.1	-12.3	-0.1	6.7	-36.1	-27.6	21.4	18.4	-1.9
SEB Lux International	Global	4.9	-18.1	-35.3	-12.6	2.4	11.7	-36.6	-28.2	22.2	18.6	-1.8
FIM Forte	Global	12.0	-15.4	-35.8	-0.1	25.0	27.8	-37.0	-37.0	20.5	20.5	-2.0
Fides Turun yliopiston rahasto	Global	16.7	-27.5	-43.2				-44.0	-44.0	32.9	32.9	-1.5
Fides Portfolio	Global	17.1	-27.1	-43.7	-3.1			-44.5	-44.5	33.3	33.3	-1.5
Gyllenberg 20	Global	3.5	1.4							4.0	4.0	
Aktia Solida	Global	1.6	0.4							2.3	2.3	
Mandatum Private Conservative	Global	1.7	-3.6							5.4	5.4	
Sampo-Leonia Itä-Eurooppa	Global	12.1	-3.9							21.6	21.6	
Gyllenberg 50	Global	5.5	-3.9							9.1	9.1	
Mandatum Private	Global	3.1	-9.7							11.2	11.2	
Gyllenberg 80	Global	6.4	-10.6							15.3	15.3	
Opstock Private	Global	4.8	-14.5							16.6	16.6	
Mandatum Private Aggressive	Global	5.1	-15.0							16.7	16.7	
Sampo-Leonia Golden Piggy Bank	Global	7.8	-20.4							20.5	20.5	
FF Pacific Balanced	Global	4.1								12.6	5.8	
FIM Piano	Global	-0.2								3.0	3.0	

RISK FUNDS	RETURN (%)							Example Investment		RISK		RETURN / RISK
	Nominal (EUR)							12 mo.		Volatility (%), 12 mo.		Sharpe
	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.		
Phalanx	Nordic C.	11.9	5.0	19.3	10.8	14.0		16.8	16.8	9.7	9.7	1.4
3C Alpha	Global	-1.8	10.8	16.6				14.3	14.3	7.8	7.8	1.4
Sampo-Leonia Vega	Global	36.2	-7.4	-32.1				-34.4	-34.4	43.1	43.1	-0.9
Conventum Futura Euro Growth	Euro	20.1	-28.5	-49.0	-28.0	-7.3	1.9	-50.0	-50.0	41.6	41.6	-1.3
SEB Optionsrätsler Europa	Europe	1.8	-30.2	-52.2	-2.7	5.7	31.9	-53.1	-46.9	31.4	29.4	-1.8
Conventum Focus Tekno	Global	15.9	-30.2	-58.5	-31.8	-7.1		-59.0	-59.0	46.4	46.4	-1.4
Ramsay & Tuutti Avenir	Nordic C.	1.8	6.4							4.7	4.7	
Mandatum Omega	Global	1.0	6.3							1.9	1.9	
Evli Citius	Global	0.0	-0.2							1.3	1.3	
Opstock RM Optimus	Global	0.2	-1.0							1.6	1.6	

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

	Portfolio manager	Reg. Country	Net Size	No. of subs.	investors	Start month	Minimum invest-ment	Value of share	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
			MEUR	MEUR			EUR	EUR				
3C Fund Management +358 9 3481 5100												
3C Alpha	3C	Finland	31.2	-	150	06/00	200,000 FIM	104.60	doesn't pay	1.0 %	1 %	1.6 ^b
		Total:	31.2	0.0	150							
Aktia Fund Management Ltd +358 10 247 6844												
Aktia Capital	L. Grandell	Finland	59.7	0.0	18,587	05/92	100 FIM/ 20	65.78 [B]/100 sh.	1.74	1.0 %	0 %	1.95
Aktia Euro	T. Lehto	Finland	61.8	0.5	11,406	04/98	100 FIM/ 20	18.10 [B]/100 sh.	0.66	1.0 %	0 %	1.95
Aktia Folkhälsan	L. Grandell	Finland	5.7	0.0	259	06/99	100 FIM/ 20	104.43 [B]/100 sh.	3.3	1.0 %	0 %	2.23
Aktia Global	T. Lehto	Finland	51.2	0.3	12,908	05/94	100 FIM/ 20	24.56 [B]/100 sh.	0.85	1.0 %	0 %	1.95
Aktia Interest	J. Juslin	Lux.	65.7	0.2	1,705	12/91	100 FIM/ 20	39.06 [B]	-	1 %	0 %	1.06
Aktia Likvida	M. Westerlund	Finland	76.2	12.4	1,953	01/96	100 FIM/ 20	20.33 / 100 sh.	doesn't pay	0.0 %	0 %	0.55
Aktia Medica	Lehto, Santavirta	Finland	38.9	0.4	11,486	04/00	100 FIM/ 20	97.83 / 100 sh.	3.23	1 %	0 %	1.95
Aktia Secura	T. Lehto	Finland	143.5	-1.2	19,496	10/87	100 FIM/ 20	38.34 [B]/100 sh.	1.11	1.0 %	0 %	1.95
Aktia Solida	J. Juslin	Finland	3.9	0.3	530	04/01	100 FIM/ 20	100.41 / 100 sh.	-	0.5 %	1 %	1.07
Aktia TMT	Lehto, Kuhalampi	Finland	2.3	0.1	1,751	11/00	100 FIM/ 20	52.82 / 100 sh.	-	1.0 %	1 %	1.95
SP-Osakerahasto	L. Grandell	Finland	2.7	0.1	871	09/00	100 FIM/ 20	73.56 / 100 sh.	-	1% + 2	1% + 2	0.2
SP-Yhdistelmärahasto	L. Grandell	Finland	3.7	0.2	774	09/00	100 FIM/ 20	76.17 / 100 sh.	-	1% + 2	1% + 2	0.2
		Total:	515.2	13.3	81,726							
Alfred Berg Rahasto Oy +358 9 2283 2600												
A. Berg Avkastningsfond	D. Falkeborn	Sweden	70.7	-	-	09/94	30,000 FIM	1,059.26 SEK	-	1%/17	84	0.7
A. Berg Euro Korko	M. Virtainen	Finland	96.9	-2.6	1,060	10/95	30,000 FIM	203.28 [B]/100 sh.	7	0.0 %	0-0.5%	0.5
A. Berg Euro Korko Pro	M. Virtainen	Finland	47.1	10.6	45	03/01	3,000,000	103.00 [B]/100 sh.	-	0.0 %	0.5%	0.3
A. Berg Euro Obligaatio	M. Virtainen	Finland	67.5	-6.5	691	09/93	30,000 FIM	258.26 [B]/100 sh.	11	0.0 %	1%/17	0.7
A. Berg Euro Obligaatio Pro	M. Virtainen	Finland	45.0	7.4	15	03/01	3,000,000	105.82 [B]/100 sh.	-	0.0 %	0.5%	0.4
A. Berg Euro Yhdistelmäkorko	M. Virtainen	Finland	7.0	0.0	66	05/99	30,000 FIM	108.83 [B]/100 sh.	5	0.0 %	1%/17	0.7
A. Berg Europe	ABN Amro	Finland	86.2	0.4	1,016	07/99	30,000 FIM	86.40 [B]/100 sh.	7	1%/17	1%/17	1.3
A. Berg Finland	J. Vainio	Finland	80.8	-0.2	2,459	12/92	30,000 FIM	726.98 [B]/100 sh.	52	1%/17	1%/17	1.3
A. Berg Global	ABN AMRO Asset Mgmt.	Finland	30.2	4.7	97	03/01	30,000 FIM	80.39 [B]/100 sh.	-	1%/17	1%/17	1.3
A. Berg Optimal	Vainio, Virtainen	Finland	131.0	-0.8	3,192	07/98	30,000 FIM	382.82 [B]/100 sh.	23	1%/17	1%/17	1.9
A. Berg Optimal Europe	Virtainen, ABN Amro	Finland	34.9	-0.4	1,109	07/98	30,000 FIM	172.71 [B]/100 sh.	11	1%/17	1%/17	1.9
A. Berg Optimal Norden	Kratz, Falkeborn	Sweden	36.2	-	-	04/93	30,000 FIM	169.82 SEK	-	1%/17	84	1.6
A. Berg Portfolio	J. Vainio	Finland	82.2	0.3	160	06/93	1,680,000	55.81 [B]	3.99	0-1%	1 %	0.7
A. Berg Russia	J. Olsson	Sweden	15.3	-	-	03/98	30,000 FIM	85.58 SEK	doesn't pay	1%/100 FIM	1%/17	2.5
A. Berg Sicav Far East	Cazenove & Co.	Lux.	9.5	-	-	10/92	30,000 FIM	103.69 USD	-	1%/100 FIM	84	1.45
A. Berg Sicav Germany	ABN Amro, Amsterdam	Lux.	8.5	-	-	07/89	30,000 FIM	265.35	-	1%/100 FIM	84	1.45
A. Berg Sicav Global	ABN AMRO Asset Mgmt.	Lux.	38.0	-	-	08/87	30,000 FIM	223.99 USD	-	1%/100 FIM	84	1.45
A. Berg Sicav Japan	ABN Amro, Tokio	Lux.	2.9	-	-	02/93	30,000 FIM	7,196.00 JPY	-	1%/100 FIM	84	1.45
A. Berg Sicav Norden	B. Losnedal	Lux.	27.8	-	-	08/87	30,000 FIM	3,069.79 SEK	-	1%/100 FIM	84	1.45
A. Berg Sicav North America	Namco	Lux.	33.2	-	-	03/91	30,000 FIM	212.75 USD	-	1%/100 FIM	84	1.45
A. Berg Sicav Switzerland	ABN Amro, Zurich	Lux.	3.8	-	-	12/89	30,000 FIM	343.44 CHF	-	1%/100 FIM	84	1.45
A. Berg Small Cap	J. Vainio	Finland	32.3	0.0	1,103	11/98	30,000 FIM	229.23 [B]/100 sh.	19	1%/17	1%/17	1.6
A. Berg Small Cap Europe	ABN Amro	Finland	87.8	5.2	1,031	08/99	30,000 FIM	115.21 [B]/100 sh.	11	1%/17	1%/17	1.6
A. Berg Sverige	B. Kratz	Sweden	69.0	-	-	04/94	30,000 FIM	265.30 SEK	-	1%/17	84	1.6
A. Berg/ABN Eastern Europe	ABN AMRO Asset Mgmt.	Lux.	154.5	-	-	06/95	30,000 FIM	95.28	-	1 %	1 %	1.5
A. Berg/ABN Global Emerging Markets	ABN AMRO Asset Mgmt.	Lux.	569.0	-	-	07/97	30,000 FIM	34.28 USD	-	1 %	1 %	1.5
A. Berg/ABN Global Life Society	ABN AMRO Asset Mgmt.	Lux.	18.1	-	-	05/98	30,000 FIM	51.18 USD	-	1 %	1 %	1.5
A. Berg/ABN Global Resources	ABN AMRO Asset Mgmt.	Lux.	30.4	-	-	05/98	30,000 FIM	56.22 USD	-	1 %	1 %	1.5
A. Berg/ABN Global Technology	ABN AMRO Asset Mgmt.	Lux.	91.9	-	-	05/98	30,000 FIM	43.01 USD	-	1 %	1 %	1.5
A. Berg/ABN Latin America	ABN AMRO Asset Mgmt.	Lux.	95.9	-	-	06/94	30,000 FIM	37.56 USD	-	1 %	1 %	1.5
		Total:	2,103.6	18.1	12,044							
Aurator Funds +358 2 6516 6666												
Aurator BioMed	Autio, Paalijärvi	Finland	1.8	0.3	78	05/00	5,000	66.37	doesn't pay	1.5% ^d	1 %	1.80 ^b
Aurator Likvidi	J. Suonpää	Finland	12.3	3.3	84	07/00	16,000	106.67	doesn't pay	0 %	0	0.7
Aurator Nexus	K. Kevo	Finland	1.8	0.2	79	12/99	5,000	31.15	doesn't pay	1.5% ^d	1 %	1.80 ^b
Aurator Tellus	J. Aaltonen	Finland	4.2	-0.7	76	06/99	5,000	109.43	doesn't pay	1.5% ^d	100	1.80 ^b
		Total:	20.2	3.0	317							
Baring Asset Management, promoter Capinordic Oy +358 9 686 1550												
Baring Asia Growth	K. Do	Ireland	40.5	-	-	04/87	5,000 USD	19.78 USD	doesn't pay	5 %	0	1.25
Baring Eastern Europe	K. Bockstaller	Ireland	292.1	-	-	09/96	5,000 USD	18.34 USD	doesn't pay	5 %	0	1.5
Baring Europa	S. Austin	Ireland	67.2	-	-	04/87	5,000 USD	24.50 USD	doesn't pay	5 %	0	1.25
Baring Global Emerg. Markets	K. Munday	Ireland	260.0	-	-	02/92	5,000 USD	8.52 USD	doesn't pay	5 %	0	1.5
Baring International Bond	P. Thursby	Ireland	269.9	-	-	07/78	5,000 USD	19.25 USD	doesn't pay	5 %	0	0.75
Baring Japan	W. Nishimuri	Ireland	18.2	-	-	03/76	5,000 USD	10.07 USD	doesn't pay	5 %	0	1.25
Baring Japan Smaller Comp.	W. Nishimuri	Ireland	18.2	-	-	01/96	5,000 USD	7.22 USD	doesn't pay	5 %	0	1.25
Baring North America	C. Lees	Ireland	294.8	-	-	11/57	5,000 USD	55.93 USD	doesn't pay	5 %	0	1.25
		Total:	1,260.9	0.0	0							

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

Portfolio manager	Reg. Country	Size MEUR	Net subs. MEUR	No. of investors	Start month	Minimum invest-ment EUR	Value of share EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
Crédit Agricole Indosuez +358 9 696 991											
CAF Asian Growth	Lui, Sofian	Lux.	115.3	-	-	12/90	10,000 USD	729.87 USD[C]	doesn't pay	0-4.5%	0 1.60
CAF Asian Renaissance	Ebrahim, Jovanovich	Lux.	61.1	-	-	11/74	200,000	897.14 USD	doesn't pay	0	0 1.10
CAF Euro Bond	E. Brard	Lux.	224.3	-	-	12/97	200,000	1,060.98	doesn't pay	0	0 0.50
CAF Euro Corporate Bonds	L. Crosnier	Lux.	207.5	-	-	11/99	200,000	1,048.34	doesn't pay	0	0 0.50
CAF Europe	Y. Kaepplin	Lux.	73.7	-	-	04/01	200,000	865.27	doesn't pay	0	0 0.70
CAF Eurostocks	L. Sina	Lux.	466.1	-	-	12/00	500 000 USD	702.41	doesn't pay	0-4.5%	0 0.81
CAF Global Bond	C. Morisseau	Lux.	43.6	-	-	12/97	200,000	1,069.26 USD	doesn't pay	0	0 0.50
CAF Global Equities	O. Gingue	Lux.	65.7	-	-	02/90	1,500	840.93 USD	doesn't pay	0	0 0.70
CAF Japan	N. Umino	Lux.	95.1	-	-	02/90	1,500	79,547.00 JPY	doesn't pay	0	0 0.70
CAF North America	L. Shirai	Lux.	347.2	-	-	12/00	500 000 USD	798.99 USD	doesn't pay	0-4.5%	0 0.78
	Total:	1,699.5	0.0	0							

Carlson Funds, promoter Fides Asset Management +358 9 228 5060

American Small Cap	P. Szozygiel	Lux.	7.3	-	-	01/94	100,000 FIM	1.77 USD	doesn't pay	1.0 %	0 1.75
Continental Europe	H. Johnson	Lux.	11.3	-	-	09/90	100,000 FIM	2.26	doesn't pay	1.0 %	0 1.25
Eastern Europe	A. Gibbs	Lux.	4.3	-	-	05/98	100,000 FIM	0.80	doesn't pay	1.0 %	0 1.75
Euro Bond	S. Elowson	Lux.	55.9	-	-	08/98	100,000 FIM	1.12	doesn't pay	0.5%	0 0.7
Europe	H. Johnson	Lux.	29.3	-	-	08/98	100,000 FIM	0.94	doesn't pay	1.0 %	0 1.25
Far East	T. Segerstedt	Lux.	34.4	-	-	09/90	100,000 FIM	1.49	doesn't pay	1.0 %	0 1.25
Global	M. Josefsson	Lux.	38.8	-	-	09/90	100,000 FIM	2.01	doesn't pay	1.0 %	0 1.25
International	M. Josefsson	Lux.	35.2	-	-	09/90	100,000 FIM	1.53	doesn't pay	1.0 %	0 1.25
International Bond	S. Elowson	Lux.	39.7	-	-	01/91	100,000 FIM	1.57	doesn't pay	0.5%	0 0.95
Japan	R. Max	Lux.	10.7	-	-	09/90	100,000 FIM	73.38 JPY	doesn't pay	1.0 %	0 1.25
Latin America	M. Mansoury	Lux.	3.9	-	-	08/96	100,000 FIM	0.77 USD	doesn't pay	1.0 %	0 1.75
Mediterranean	D. Le Conte	Lux.	2.5	-	-	09/90	100,000 FIM	1.84	doesn't pay	1.0 %	0 1.25
Nordic Small Cap	E. Sjöström	Lux.	1.6	-	-	12/97	100,000 FIM	0.74	doesn't pay	1.0 %	0 1.75
Scandinavia	E. Sjöström	Lux.	11.5	-	-	01/98	100,000 FIM	1.20	doesn't pay	1.0 %	0 1.25
	Total:	286.4	0.0	0							

Carnegie Funds +358 9 6187 1420

Carnegie Aksje Norge	K. Sørensen	Norway	7.2	-0.2	5,983	07/95	1,000	315.11	doesn't pay	0-1%	0.5% 1.20
Carnegie East-European	M. Springborg	Lux.	4.8	-	94	04/98	1,000	14.10	doesn't pay	0-1%	0.5% 2.20
Carnegie Eurokorko	K. Jansson	Finland	39.6	1.6	73	05/94	1,000	18.32	0.69	0	0.3-1.0% 0.50
Carnegie Eurooppa Osake	Seger, Wincentsen	Lux.	42.6	0.2	187	08/99	1,000	11.56	doesn't pay	0-1%	0.5% 1.60
Carnegie Internet	T. Kristiansen	Lux.	9.0	0.4	660	10/99	1,000	4.48	doesn't pay	0-1%	0.5% 2.00
Carnegie Likvidi	K. Jansson	Finland	55.6	1.6	183	02/96	1,000	17.65	0.68	0	0 0.30
Carnegie Medical	Henrik Rhenman	Lux.	487.0	1.7	2,306	12/98	1,000	51.32	doesn't pay	0-1%	0.5% 1.70
Carnegie Multifund	J. Kujala	Finland	1.3	0.4	44	12/00	30,000	12.86	doesn't pay	0	0.5% 0.00
Carnegie Nordic Markets	B. Seger	Lux.	119.1	1.2	262	04/96	1,000	48.42	doesn't pay	0-1%	0.5% 1.60
Carnegie Optimi+	Jansson, Penttala	Finland	5.2	0.0	256	09/98	500 FIM	19.77	doesn't pay	0-1%	0.5% 1.80
Carnegie Plus	K. Jansson	Finland	6.5	0.2	110	09/98	500 FIM	19.74	doesn't pay	0-1%	0.5% 0.90
Carnegie Sijoitus+	K. Jansson	Finland	9.1	-0.3	166	09/98	500 FIM	20.05	doesn't pay	0-1%	0.5% 1.50
Carnegie Småbolag	H. Telander	Sweden	4.6	0.1	-	11/96	1,000	18.71	-	0-1%	0.5% 1.70
Carnegie Suomi Osake	T. Penttala	Finland	15.5	0.5	136	12/92	1,000 ^c	56.99	doesn't pay	0-1%	0.5% 1.25
Carnegie Sverige	H. Telander	Sweden	4.5	-0.1	-	10/96	1,000	20.40	-	0-1%	0.5% 1.70
Carnegie Technology	J. Miöen	Lux.	26.0	5.8	56	12/00	1,000	4.83	doesn't pay	0-1%	0.5% 1.70
Carnegie Worldwide	M. Randel	Lux.	617.1	3.9	825	12/95	1,000	42.04	doesn't pay	0-1%	0.5% 1.60
	Total:	1,454.6	16.9	11,341							

CDC International Fund

CDC Emerging Asia	R. Bellanger (CDC IXIS AM Asia)	Lux.	26.6	-	-	06/99	no min.	9,991.46 USD		5 %	0 2.00
CDC Emerging Europe	D. Delaporte	Lux.	12.0	-	-	10/99	no min.	5,772.48 USD		5 %	0 2.00
CDC Emerging Latin America	D. Delaporte	Lux.	10.4	-	-	12/00	no min.	7,300.08 USD		5 %	0 2.00
CDC Euro Bonds	S. Potard	Lux.	14.7	-	-	09/00	no min.	60.51		3 %	0 0.90
CDC Europe Equities	G. Meshaka	Lux.	183.1	-	-	04/99	no min.	221.38		4 %	0 1.50
CDC Europe NM	Missoffe, Mariaud	Lux.	3.6	-	-	09/00	no min.	51.52		4 %	0 1.70
CDC Europe Small Cap	Missoffe, Mariaud	Lux.	138.9	-	-	04/99	no min.	230.75		4 %	0 1.70
CDC Global Bonds	C. Bourgeois	Lux.	36.2	-	-	12/00	no min.	1,005.74 USD		3 %	0 1.00
CDC Global Emerging Markets	D. Delaporte	Lux.	15.3	-	-	09/00	no min.	7,991.02 USD		5 %	0 2.00
CDC Hong Kong Renaissance	B. Sung (CDC IXIS AM Asia)	Lux.	6.2	-	-	12/00	no min.	88.02 USD		5 %	2 % 2.80
CDC Japanese Equities	A. Pereira (CDC IXIS AM Japan)	Lux.	30.3	-	-	12/99	no min.	78,884.00 JPY		4 %	0 1.50
CDC Pacific Rim Equities	B. Sung (CDC IXIS AM Asia)	Lux.	56.8	-	-	05/00	no min.	881.60 USD		5 %	0 1.50
CDC US Equities Indexed	T. Anichini (Westpeak)	Lux.	18.8	-	-	12/00	no min.	813.23 USD		4 %	0 1.50
	Total:	552.9	0.0	0							

CGU Luxembourg +352 40 282 0261

PP America Growth	D. Clott	Lux.	73.4	-	-	07/90	15,000 FIM	4.77 USD	doesn't pay	4.25%	0 1.25
PP European Growth	J. Quinn	Lux.	199.2	-	-	07/90	15,000 FIM	4.88	doesn't pay	4.25%	0 1.25
PP Global Managed	S. Cleal	Lux.	55.9	-	-	07/90	15,000 FIM	2.80 USD	doesn't pay	4.25%	0 1.25
PP Nordic Growth	J. Quinn	Lux.	8.0	-	-	03/98	15,000 FIM	9.99 NOK	doesn't pay	4.25%	0 1.25
PP Short-Term Euro Bond	V. Gor	Lux.	21.5	-	-	07/98	15,000 FIM	11.41	-	1%	0 0.50
	Total:	358.0	0.0	0							

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

	Portfolio manager	Reg. Country	Size MEUR	Net subs. MEUR	No. of investors	Start month	Minimum invest-ment EUR	Value of share EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
Conventum Rahastoyhtiö Oy (09) 231 23355												
Aktive	Heikkilä, Sormunen	Finland	2.0	0.0	115	09/00	1,000	75.89 [B]	4.72	1%	1 %	1.79
Balanced	S. Sormunen	Finland	15.5	-0.2	800	08/94	5,000	2.50 [B]	0.16	3%	1 %	2.05
Euro Julkisyhteisö	K. Nihtilä	Finland	11.3	-1.4	64	11/95	5,000	22.90	- [A]	0	33.64	0.49
Euro Likvidi	K. Nihtilä	Finland	43.7	6.3	155	05/96	5,000	20.14	- [A]	0	16.82	0.51
Euro Obligaatio	K. Nihtilä	Finland	8.8	-0.3	116	06/94	5,000	22.89 [B]	0.79	0	0.5%	0.54
Euro Value	T. Sarre	Finland	21.9	2.4	190	12/00	5,000	71.88 [B]	5.49	2%	1 %	1.75
Finland Value	M. Heikkilä	Finland	45.3	0.2	557	06/94	5,000	58.16 [B]	3.14	1%	1 %	1.54
Focus Tekno	J-P Leppä	Finland	5.3	-0.6	350	12/97	5,000	15.24 [B]	0.97	1%	1 %	3.08
Forte	M. Heikkilä	Finland	22.7	-0.1	528	06/94	5,000	34.43 [B]	1.78	1%	1 %	1.79
Futura Euro Growth	J-P Leppä	Finland	6.8	0.2	310	06/94	5,000	32.34 [B]	2.04	1%	1 %	2.05
Osake	M. Heikkilä	Finland	9.6	-0.1	98	09/93	5,000	36.67 [B]	- [A]	2%	1 %	1.55
Pharma	J-P Leppä	Finland	31.9	-0.4	418	01/99	5,000	123.21 [B]	7.09	1%	1 %	2.25
small_cap.com	S. Sormunen	Finland	2.2	0.0	204	04/00	5,000	32.90 [B]	2.26	3%	1 %	2.28
Solid	K. Nihtilä	Finland	8.7	0.8	139	01/98	5,000	21.63 [B]	0.37	1%	1 %	1.34
Vision	S. Sormunen	Finland	11.4	0.0	160	10/99	5,000	80.99 [B]	4.92	1%	1 %	1.30
	Total:		247.0	6.9	4,204							

Danske Capital Finland Oy (09) 8567 6350

Firstnordic EMU Bond Accumula	U. Frolich	Lux.	55.6	-	-	07/98	5,000	11.57	-	3%	0 %	0.90
Firstnordic EMU Bond Distributic	U. Frolich	Lux.	8.3	-	-	07/89	5,000	11.01	0.45	3%	0 %	0.90
Firstnordic Europe	C. Jensen	Lux.	61.2	-	-	07/98	5,000	8.54	-	3%	0 %	1.50
Firstnordic Europe Small Cap	Singer&Fridlander Inv.	Lux.	4.8	-	-	02/01	5,000	14.42	-	3%	0 %	1.75
Firstnordic Far East	T. Hansen	Lux.	8.9	-	-	04/98	5,000	13.75 USD	-	3%	0 %	1.75
Firstnordic Global	M. Ekmann	Lux.	32.4	-	-	02/93	5,000	21.38	-	3%	0 %	1.50
Firstnordic Global Biotech	D. Aasmussen	Lux.	7.9	-	-	10/00	5,000	12.59 USD	-	3%	0 %	1.75
Firstnordic Global Classic	K. Dalsgaard	Lux.	4.2	-	-	02/01	5,000	15.40	-	3%	0 %	1.50
Firstnordic Global High Income	A.B. Lystbaek	Lux.	67.3	-	-	02/01	5,000	20.64	-	3%	0 %	0.90
Firstnordic Global Internet	M. Wiegand	Lux.	3.9	-	-	04/00	5,000	4.76 USD	-	3%	0 %	1.75
Firstnordic Global IT Infrastr.	M. Wiegand	Lux.	2.0	-	-	10/00	5,000	4.37 USD	-	3%	0 %	1.75
Firstnordic Global Technology	M. Wiegand	Lux.	8.4	-	-	07/99	5,000	13.22 USD	-	3%	0 %	1.75
Firstnordic Nordic	R. Solgård	Lux.	35.3	-	-	12/90	5,000	33.24	-	3%	0 %	1.50
Firstnordic US	K. Dalsgaard	Lux.	7.8	-	-	07/99	5,000	11.54 USD	-	3%	0 %	1.50
Firstnordic US Dollar Bond Acc.	U. Frolich	Lux.	17.6	-	-	04/97	5,000	27.23 USD	-	3%	0 %	0.90
Myriadi Kasvu	Danske Capital Finland Oy	Finland	8.1	0.2	283	04/99	5,000	17.06	doesn't pay	1%	1 %	1.56
	Total:		333.7	0.2	283							

Evli Fund Management Company Ltd +358 9 4766 9320

Altius	U. Österberg	Finland	61.2	2.3	62	07/00	150,000	106.27 [B]	4.2	1 %	1 % / 20	0.50 ^b
Citius	Lassila, Örmä, Borgström	Finland	20.0	-1.0	36	04/01	150,000	99.85 [B]	-	1 %	1 % / 20	1.10 ^b
Corporate Bond	M. Lundström	Finland	118.8	-1.0	413	09/99	5,000	112.09 [B]	4.2	0.5-1%	1 % / 20	0.35 ^b
Emerging Technologies	M. Lehtimäki	Finland	6.4	0.0	531	05/00	5,000 ^c	17.81 [B]	2	0.5-1%	1 % / 20	2.00
Euro 50	K. Gerkman	Finland	61.5	-0.1	961	06/98	5,000 ^c	17.98 [B]	0.9	0.5-1%	1 % / 20	0.50
Euro Comm. Fixed Income	R. Siljamäki	Finland	131.2	-3.0	400	09/97	5,000	20.38 [B]	0.55	0 %	0.5% / 20	0.45
Euro Government Bond	R. Siljamäki	Finland	129.6	-6.6	841	12/94	5,000 ^c	26.83 [B]	0.9	0 %	0.5% / 20	0.65
Euro Interest	R. Siljamäki	Finland	475.6	-8.6	1,531	12/94	5,000	22.21	doesn't pay	0 %	20	0.45
Euro Mix	Gerkman, Hildebrandt	Finland	34.6	-0.2	571	01/99	5,000 ^c	10.75 [B]	0.15	0.5-1%	1 % / 20	1.83
European Allocation	M. Lehtimäki	Finland	57.2	-0.7	103	04/99	150,000	94.82 [B]	6.3	0 %	1 % / 20	1.00
European Growth	K. Gerkman	Finland	21.6	0.2	791	08/00	5,000 ^c	58.72 [B]	3	0.5-1%	1 % / 20	0.85 ^b
European High Yield	M. Lundström	Finland	6.1	0.0	12	03/01	150,000	96.09 [B]	-	1 %	1 %	1.00
European Investment Grade	M. Lundström	Finland	55.0	-0.3	333	05/01	5,000	104.84 [B]	-	1 %	1 % / 20	0.75
European Smaller Companies	Lombard Odier Intl.	Finland	30.1	-0.2	744	06/98	5,000 ^c	17.16 [B]	0.95	0.5-1%	1 % / 20	1.60
Finland Small Tech	S. Krokfors	Finland	8.1	-0.1	2,534	2/00	5,000 ^c	31.34 [B]	1.8	0.5-1%	1 % / 20	0.85 ^b
Global	Lombard, Odier & Cie	Finland	51.2	0.8	696	04/94	5,000 ^c	10.75 [B]	0.5	0.5-1%	1 % / 20	1.60
Global Multi Manager 25	M. Moilanen	Finland	2.0	0.0	70	03/00	5,000 ^c	92.37 [B]	3.8	0.5-1%	1 % / 20	0.30 ^b
Global Multi Manager 50	M. Moilanen	Finland	7.9	-0.1	315	03/00	5,000 ^c	79.15 [B]	3.5	0.5-1%	1 % / 20	0.40 ^b
Global Multi Manager 75	M. Moilanen	Finland	34.7	-0.6	1,399	11/99	5,000 ^c	86.30 [B]	4	0.5-1%	1 % / 20	0.50 ^b
IT-informaatioteknologia	Evli Varainhoito Oy	Finland	22.2	5.1	2,238	03/99	5,000 ^c	8.04 [B]	0.5	0.5-1%	1 % / 20	0.85 ^b
Mix	Koskimies, Hildebrandt	Finland	63.9	0.3	1,142	11/95	5,000 ^c	3.19 [B]	0.15	0.5-1%	1 % / 20	1.83
Money Manager+	K. Pessala	Finland	129.6	12.3	443	10/00	5,000	105.34 [B]	4.1	1 %	1 % / 20	0.25 ^b
Nordic Smaller Companies	S. Krokfors	Finland	13.1	0.0	852	11/97	5,000 ^c	9.20 [B]	0.75	0.5-1%	1 % / 20	1.60
Select	E. Koskimies	Finland	76.8	1.0	1,183	10/89	5,000 ^c	9.54 [B]	0.4	0.5-1%	1 % / 20	2.08
U.S. Emerging Technologies	Evli Varainhoito Oy	Finland	7.0	-0.6	148	01/01	5,000 ^c	44.24 [B]	- [A]	0.5-1%	1 % / 20	2.00
	Total:		1,625.2	-1.2	18,349							

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

Portfolio manager	Reg. Country	Net Size	No. of subs.	Minimum invest-	Value of share	Divi-	Subscrip-	Redemp-	Manag.
		MEUR	MEUR	Start month	invest-ment EUR	2001	tion fee / min EUR	tion fee / min EUR	and cust. (% / yr)
Fidelity Funds Sicav; Representative office / Stockholm +46 8 463 1043									
America	M. Wonisch	Lux.	922.8	-	10/90	2,000	3.23 USD	-	5 %
American Growth Fund	N. Miller	Lux.	551.4	-	07/97	2,000	18.12 USD	-	5 %
Asean Fund	A. Liu	Lux.	139.8	-	10/90	2,000	6.62 USD	-	5 %
Asian Special Situations	A. Liu	Lux.	146.8	-	10/94	2,000	7.19 USD	-	5 %
Australia Fund	I. Gibson	Lux.	160.8	-	12/91	2,000	23.83 AUD	0.2329	5 %
Emerging Markets Fund	Satterthwaite	Lux.	96.1	-	10/93	2,000	4.91 USD	-	5 %
Euro Balanced Fund	Scurlock, Lavelle	Lux.	34.8	-	12/91	2,000	10.86	0.1739	4 %
Euro Blue Chip Fund	A. Scurlock	Lux.	517.6	-	10/94	2,000	12.55	-	5 %
Euro Bond Fund	P. Lavelle	Lux.	376.3	-	10/90	2,000	11.52	0.4566	4 %
Euro Cash Fund	A. D. Wells	Lux.	622.8	-	09/93	2,000	9.49	0.3635	0
Euro Smaller Companies	C. Stone	Lux.	523.2	-	12/95	2,000	13.83	-	5 %
Euro STOXX 50 Fund	C. Hernandez	Lux.	925.0	-	11/98	2,000	10.34	0.0603	0
European Aggressive Fund	A. Scurlock	Lux.	745.2	-	02/98	2,000	10.46	-	5 %
European Growth	A. Bolton	Lux.	6,498.7	-	10/90	2,000	6.73	0.021	5 %
FPS Defensive Fund	R. Skelt	Lux.	28.2	-	06/95	2,000	6.44	-	4 %
FPS Global Growth Fund	R. Skelt	Lux.	137.7	-	06/95	2,000	10.78 USD	-	5 %
FPS Growth Fund	R. Skelt	Lux.	436.4	-	01/98	2,000	11.66	-	5 %
FPS Moderate Growth Fund	R. Skelt	Lux.	152.6	-	06/95	2,000	9.02	-	4 %
France Fund	A. Hartmann	Lux.	158.8	-	10/90	2,000	26.37	-	5 %
Germany Fund	A. Hartmann	Lux.	195.0	-	10/90	2,000	19.45	-	5 %
Greater China Fund	J. Tse	Lux.	179.1	-	10/90	2,000	41.83 USD	0.2116	5 %
Iberia Fund	T. Toraasen	Lux.	40.9	-	10/90	2,000	23.29	-	5 %
Indonesia Fund	A. Tandiono	Lux.	21.4	-	12/94	2,000	2.29 USD	0.0146	5 %
International	D. Habermann	Lux.	2,675.6	-	12/91	2,000	22.41 USD	-	5 %
International Bond Fund	A. Veys	Lux.	229.5	-	10/90	2,000	0.92 USD	0.034	4 %
Italy Fund	T. Toraasen	Lux.	38.3	-	10/90	2,000	17.91	-	5 %
Japan	Y. Tilley	Lux.	1,116.1	-	10/90	2,000	136.90 JPY	-	5 %
Japan Smaller Companies	A. Kibe	Lux.	163.4	-	12/91	2,000	1,030.00 JPY	-	5 %
Korea Fund	H. Chung	Lux.	94.7	-	10/95	2,000	4.91 USD	-	5 %
Latin America	P. Satterthwaite	Lux.	82.5	-	05/94	2,000	6.72 USD	-	5 %
Malaysia Fund	J. Lo	Lux.	42.0	-	10/90	2,000	12.05 USD	-	5 %
Nordic	T. Toraasen	Lux.	520.5	-	10/90	2,000	417.40 SEK	-	5 %
Pacific Fund	W. Kennedy	Lux.	207.3	-	01/94	2,000	8.22 USD	-	5 %
Singapore Fund	R. Chan	Lux.	31.6	-	10/90	2,000	12.27 USD	-	5 %
South East Asia	P. Phillips	Lux.	511.1	-	10/90	2,000	1.41 USD	-	5 %
Sterling Bond Fund	I. Spreadbury	Lux.	121.2	-	11/90	2,000	0.29 GBP	0.0037	4 %
Switzerland Fund	A. Edzard	Lux.	450.0	-	02/95	2,000	28.94 CHF	-	5 %
Taiwan Fund	W. Lin	Lux.	50.6	-	03/97	2,000	4.79 USD	-	5 %
Thailand Fund	T. Chanpong sang	Lux.	185.6	-	10/90	2,000	4.98 USD	-	5 %
United Kingdom Fund	F. Gautier	Lux.	177.5	-	10/90	2,000	1.37 GBP	-	5 %
US Dollar Bond Fund	I. Spreadbury	Lux.	287.8	-	11/90	2,000	5.97 USD	0.1207	4 %
US Dollar Cash Fund	A. D. Wells	Lux.	468.9	-	09/93	2,000	11.85 USD	0.6671	0.40 %
World Fund	R. Skelt	Lux.	237.9	-	10/96	2,000	9.76	-	5 %
	Total:	21,303.5	0.0	0					0 1.50

Fides Fund Ltd +358 9 2285 060

Fides Eurobond	M. Schröder	Finland	10.0	-0.4	78	01/99	15,000	105.47	-	0,5% / 30	0,5% / 30	0,47
Fides High Yield Bond	T. Kokkarinen	Finland	8.0	0.0	54	03/01	1,000,000	96.40	-	1%	0	0,80
Fides New Media	M. Söderström	Finland	9.5	-0.1	310	10/99	15,000	37.28	-	1% / 30	0,5% / 30	1,60
Fides Portfolio	H. Damstén	Finland	6.9	0.1	353	06/99	15,000	115.72	-	1% / 30	0,5% / 30	1,20
Fides Telecom	H. Angervuo	Finland	24.2	-0.2	259	01/99	15,000	69.49	-	1% / 30	0,5% / 30	1,60
Fides Turun yliopiston rahasto	H. Damstén	Finland	3.5	-	95	10/00	12,000 FIM	59.34	-	1% / 30	0,5% / 30	1,80
	Total:	62.3	-0.6		1,149							

FIM Fund Ltd +358 9 6134 6250

FIM Euro	A. Konttas	Finland	41.2	-0.4	180	09/98	1,000	19.13	doesn't pay	4 %	4 %	0,70
FIM Fennno	M. Kaloniemi	Finland	19.7	0.6	859	08/98	1,000	46.17	doesn't pay	1%	1%	1,60
FIM Forte	M. Kaloniemi	Finland	123.3	-0.4	5,832	07/94	1,000	84.47	doesn't pay	1%	1%	2,10
FIM Likvidi	A. Konttas	Finland	62.0	-6.8	697	11/97	1,000	19.16	doesn't pay	0 %	0	0,50
FIM Mondo	T. Eräjuri	Finland	12.0	-0.1	70	10/00	500,000	709.81	-	1%	1%	1,10
FIM Nordic	M. Heikkinen	Finland	1.9	0.9	112	01/01	1,000	8.17	doesn't pay	1%	1%	-
FIM Piano	Eräjuri, Konttas	Finland	2.7	-0.5	74	01/00	1,000	9.85	doesn't pay	1%	1%	2,10
FIM Rento	J. Holtari	Finland	4.2	0.0	160	05/00	1,000	7.93	doesn't pay	1%	1%	1,80
FIM Rohto	T. Jaakkola	Finland	13.0	0.1	985	05/00	1,000	9.76	doesn't pay	1%	1%	1,80
FIM Russia	A. Pohjola	Finland	31.0	0.7	2,210	03/98	1,000	13.58	doesn't pay	2%	2%	3,30
FIM Tekno	M. Kaloniemi	Finland	17.7	1.5	2,220	01/99	1,000	11.13	doesn't pay	1%	1%	1,80
FIM Unioni	J. Holtari	Finland	10.1	-0.1	439	05/00	1,000	6.49	doesn't pay	1%	1%	1,80
	Total:	338.8	-4.5		13,838							

Franklin Templeton Investment Funds; Representative office / Stockholm +46 8 611 5115

Franklin Biotech. Discovery	E. McCulloch	Lux.	121.1	-	-	04/00	5,000	8.25 USD	-	3 %	0	1,50
Franklin High Yield (Euro)	C. Molumphy	Lux.	6.0	-	-	04/00	5,000	7.78	-	3 %	0	1,20
Franklin Technology	I. Link	Lux.	33.8	-	-	04/00	5,000	4.31 USD	-	3 %	0	1,50
Franklin U.S. Equity	K. Shepard	Lux.	561.1	-	-	07/99	5,000	12.24 USD	-	3 %	0	1,50
Templeton Eastern Europe	M. Mobius	Lux.	44.0	-	-	11/97	5,000	8.25	-	3 %	0	2,10
Templeton Emerging Markets	M. Mobius	Lux.	215.7	-	-	02/91	5,000	10.11 USD	-	3 %	0	2,10
Templeton EuroMarket Growth	K. Cox	Lux.	187.0	-	-	01/99	5,000	12.03	-	3 %	0	1,50
Templeton Global Balanced	Ritchie, Demirors	Lux.	90.8	-	-	06/94	5,000	12.44 USD	0.258	3 %	0	1,30
Templeton Global Bond (Euro)	U. Demirors	Lux.	109.9	-	-	02/91	5,000	6.69	-	3 %	0	1,05
Templeton Global Growth (Euro)	G. Ritchie	Lux.	606.6	-	-	04/91	5,000	12.49	-	3 %	0	1,50
	Total:	1,976.0	0.0		0							

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

Portfolio manager	Reg. Country	Net Size MEUR	No. of subs. MEUR	investors	Start month	Minimum invest-ment EUR	Value of share EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag. and cust. (% / yr)
JPMorgan Fleming Asset Management, promoter OKO / Opstock +358 9 404 2554											
FF American	Simon, Foss	Lux.	1521.1	-	-	12/88	15,000 FIM	67.42 USD	-	2.5 %	0.5 % 1.25
FF American Blue Chip	J. Simon	Lux.	412.7	-	-	04/00	15,000 FIM	8.62 USD	-	2.5 %	0.5 % 1.25
FF American Smaller Co's	Jones, Parton	Lux.	205.6	-	-	09/84	15,000 FIM	65.57 USD	-	2.5 %	0.5 % 1.25
FF Asian Opportunities	Ellis, Pulling	Lux.	496.5	-	-	10/89	15,000 FIM	17.83 USD	-	2.5 %	0.5 % 1.25
FF Balanced	Bhargava, Atkinson	Lux.	22.8	-	-	08/95	15,000 FIM	6.66	0.12	2.5 %	0.5 % 1.00
FF China	S. Luk	Lux.	248.1	-	-	07/94	15,000 FIM	10.83 USD	-	2.5 %	0.5 % 1.50
FF Eastern European	J. Healy	Lux.	377.6	-	-	07/94	15,000 FIM	12.10	-	2.5 %	0.5 % 1.50
FF Emer. Markets Debt	Dickson, Grills	Lux.	53.3	-	-	03/97	15,000 FIM	10.98 USD	1.43	2.5 %	0.5 % 1.00
FF Emerging European	J. Healy	Lux.	67.2	-	-	04/97	15,000 FIM	9.84 USD	-	2.5 %	0.5 % 1.50
FF Emerging Markets	Forey, Lloyd	Lux.	254.4	-	-	04/94	15,000 FIM	6.69 USD	-	2.5 %	0.5 % 1.50
FF Euro Bond	G. Dunham	Lux.	357.2	-	-	05/95	15,000 FIM	6.22	0.16	2.5 %	0.5 % 0.75
FF Euro Equity	Spencer, Elliot	Lux.	447.2	-	-	12/88	15,000 FIM	33.62	-	2.5 %	0.5 % 1.25
FF Europe High Yield Bond	S. Holmes	Lux.	155.7	-	-	10/98	15,000 FIM	3.66	0.41	2.5 %	0.5 % 0.75
FF European	Spencer, Complin	Lux.	382.2	-	-	12/88	15,000 FIM	32.73	-	2.5 %	0.5 % 1.25
FF European Convergence	J. Healy	Lux.	13.5	-	-	11/00	-	7.60	-	2.5 %	0.5 % 1.50
FF European Dynamic	Elliot, Hollyman	Lux.	11.9	-	-	12/00	15,000 FIM	8.30	-	2.5 %	0.5 % 1.50
FF European Smaller Co's	Cambell, Conte	Lux.	469.2	-	-	04/94	15,000 FIM	20.59	-	2.5 %	0.5 % 1.50
FF European Strategic Growth	Spencer, Elliot	Lux.	53.4	-	-	02/00	15,000 FIM	6.02	-	2.5 %	0.5 % 1.25
FF European Strategic Value	Spencer, Complin	Lux.	499.6	-	-	02/00	15,000 FIM	10.43	-	2.5 %	0.5 % 1.25
FF European Technology	Elliot, Gamphir	Lux.	399.9	-	-	04/99	15,000 FIM	7.67	-	2.5 %	0.5 % 1.50
FF German Opportunities	Webb, Howard	Lux.	18.3	-	-	06/00	15,000 FIM	5.85	-	2.5 %	0.5 % 1.50
FF Global Bond	J. Cunningham	Lux.	85.6	-	-	12/88	15,000 FIM	12.31 USD	0.7	2.5 %	0.5 % 0.75
FF Global Dynamic	S. Mainie	Lux.	7.5	-	-	12/00	15,000 FIM	8.37 USD	-	2.5 %	0.5 % 1.50
FF Global Equity	S. Bhargava	Lux.	39.3	-	-	12/88	15,000 FIM	17.32 USD	-	2.5 %	0.5 % 1.25
FF Global Life Sciences	C. Jones	Lux.	111.1	-	-	04/00	15,000 FIM	8.74 USD	-	2.5 %	0.5 % 1.50
FF Global Smaller Companies	S. Bhargava	Lux.	9.8	-	-	06/00	15,000 FIM	5.92 USD	-	2.5 %	0.5 % 1.50
FF Greater China	S. Luk	Lux.	29.8	-	-	05/01	15,000 FIM	7.26 USD	-	2.5 %	0.5 % 1.50
FF Hong Kong	F. Ding	Lux.	23.9	-	-	05/01	15,000 FIM	13.94 USD	-	2.5 %	0.5 % 1.50
FF India	E. Pulling	Lux.	102.3	-	-	08/95	15,000 FIM	10.94 USD	-	2.5 %	0.5 % 1.50
FF International Equity	Bhargava, Atkinson	Lux.	280.2	-	-	12/88	15,000 FIM	54.52	-	2.5 %	0.5 % 1.25
FF Japanese	S. Jones	Lux.	956.3	-	-	12/88	15,000 FIM	19.35 USD	-	2.5 %	0.5 % 1.25
FF Japanese Smaller Comp.	A. Emori	Lux.	120.8	-	-	07/94	15,000 FIM	7.27 USD	-	2.5 %	0.5 % 1.50
FF Latin American	Richdale, Schmidt	Lux.	104.6	-	-	05/92	15,000 FIM	9.86 USD	-	2.5 %	0.5 % 1.50
FF Middle Eastern	Seif, Rubinstein	Lux.	7.7	-	-	05/98	15,000 FIM	7.64 USD	-	2.5 %	0.5 % 1.50
FF Pacific	R. Ellis	Lux.	1007.9	-	-	12/88	15,000 FIM	33.34 USD	-	2.5 %	0.5 % 1.25
FF Pacific Balanced	M. Geldard	Lux.	35.4	-	-	06/01	15,000 FIM	14.14 USD	-	2.5 %	0.5 % 1.50
FF Pacific Technology	Ellis, Lee	Lux.	15.6	-	-	12/88	15,000 FIM	4.76 USD	-	2.5 %	0.5 % 1.50
FF Singapore	J. Tay	Lux.	3.9	-	-	05/01	15,000 FIM	6.64 USD	-	2.5 %	0.5 % 1.50
FF Sterling Bond	P. Clelland	Lux.	126.3	-	-	04/92	15,000 FIM	1.06 GBP	0.03	2.5 %	0.5 % 0.75
FF Taiwan	J. Pan	Lux.	53.1	-	-	05/01	15,000 FIM	8.62 USD	-	2.5 %	0.5 % 1.50
FF UK Enterprise	Spencer, Gambhir	Lux.	335.6	-	-	04/92	15,000 FIM	7.12 GBP	-	2.5 %	0.5 % 1.25
FF US Micro Cap	S. Jones	Lux.	302.4	-	-	11/88	15,000 FIM	66.34 USD	-	2.5 %	0.5 % 1.50
FF US Strategic Growth	H. Lartique	Lux.	14.0	-	-	12/00	15,000 FIM	6.54 USD	-	2.5 %	0.5 % 1.50
FF US Strategic Value	J. Simon	Lux.	63.5	-	-	12/00	15,000 FIM	9.92 USD	-	2.5 %	0.5 % 1.50
FF US Technology	G. Liberman	Lux.	179.8	-	-	12/97	15,000 FIM	6.78 USD	-	2.5 %	0.5 % 1.50
FF USD Bond	T. Neumann	Lux.	34.0	-	-	11/00	-	11.09 USD	0.21	2.5 %	0.5 % 0.75
Total: 10,517.8 0.0 0											

Fondita Rahastoyhtiö Oy +358 9 668 9890

Fondita 2000+	A. Svarbäck	Finland	29.7	0.3	647	09/98	no min.	28.42 [B]	2.5	0.5-1%	1% 2.13
Fondita Equity Spice	A. Svarbäck	Finland	7.1	0.0	177	04/97	no min.	29.89 [B]	1.9	0.5-1%	1% 2.13
Fondita Nordic Small Cap	A. Svarbäck	Finland	20.9	0.1	250	09/97	no min.	24.68 [B]	2.1	0.5-1%	1% 2.13
Total:	57.7		0.4		1,074						

Gartmore SICAV 44 20 7782 2231

Continental European	R. Guy	Lux.	-	-	-	09/00	2,500	3.83	-	5 %	0 1.75
Emerging Markets	C. Palmer	Lux.	-	-	-	09/00	2,500	3.64	-	5 %	0 1.75
European Smaller Companies	J. Sharpe	Lux.	-	-	-	09/00	2,500	2.87	-	5 %	0 1.75
Japanese	N. Reid	Lux.	-	-	-	09/00	2,500	3.09	-	5 %	0 1.75
Pan European	A. Steele	Lux.	-	-	-	09/00	2,500	3.48	-	5 %	0 1.75
Total:	0.0		0.0		0						

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

Portfolio manager	Reg. Country	Size MEUR	Net subs. MEUR	No. of investors	Start month	Minimum invest-ment EUR	Value of share EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag. and cust. (% / yr)
Gyllenberg Funds Ltd +358 9 131 551											
Gyllenberg 20	Mäkinen, Triumf, Backholm	Finland	2.2	-	123	11/00	5,000	98.94	-	1%	1% 0.25
Gyllenberg 50	Mäkinen, Triumf, Backholm	Finland	3.7	0.1	307	11/00	5,000	87.92	-	1%	1% 0.35
Gyllenberg 80	Mäkinen, Triumf, Backholm	Finland	3.2	0.4	299	11/00	5,000	76.92	-	1%	1% 0.45
European Balanced	Rothschild Asset M.	Finland	39.8	-0.2	891	11/98	5,000 ^c	91.84 [B]	4.4	0.5-1%	1% 1.30
European Bond	Rothschild Asset M.	Finland	99.8	-5.5	573	11/98	5,000 ^c	95.74 [B]	6.1	0	0.5% 0.70
European Equity Value	Morgan Stanley A. M.	Finland	141.4	-0.2	1,305	06/97	5,000 ^c	115.29 [B]	7.5	1%	1% 1.30
European Index	Barclays Global Inv.	Finland	142.8	2.2	63	12/99	0	81.79 [B]	6.3	0	1% 0.40
Finlandia	K. Havimo	Finland	40.3	5.2	986	10/93	5,000 ^c	215.50 [B]	14.6	0.5-1%	1% 1.30
Forum	Heikkilä , Tuuri	Finland	39.2	0.2	226	04/99	5,000 ^c	113.62 [B]	6.8	1%	1% 0.90
Foundation	SEB Asset Manag.	Finland	74.4	0.4	191	06/99	100,000	98.01 [B]	6.4	0.5-1%	0-1% 0.90
International	Rothschild Asset M.	Finland	127.3	-0.9	1,493	04/95	5,000 ^c	140.02 [B]	8.45	0.5-1%	1% 1.60
Momentum	Backholm, Triumf	Finland	28.9	-	2,375	01/97	5,000 ^c	165.78 [B]	14.6	1%	1% 2.50
Money Manager	A. Björklund	Finland	328.6	6.5	1,245	02/96	5,000 ^c	102.33 [B]	3.7	0	40 0.40
Optimum	Triumf, Heikkilä, Backholm	Finland	105.7	0.8	2,098	02/91	5,000 ^c	222.16 [B]	13.4	0.5-1%	1% 1.30
Small Firm	O. Tuuri	Finland	23.3	0.1	826	04/94	5,000 ^c	201.02 [B]	16.9	1%	1% 2.50
SEB Europa Småbolagsfond	M. Månsson	Sweden	119.1	-	23,833	08/94	5,000	1.69	-	1%	1% 1.75
SEB Internettfond	T. Udenaes	Sweden	50.0	-	67,288	06/99	5,000	0.52	-	1%	1% 1.50
SEB Inv. Concept Biotechnology	H. Theorell	Sweden	25.5	-	2,047	10/00	5,000	30.96	-	1%	1% 1.50
SEB Lux (F) Europafond	A. Lundberg	Lux.	426.6	-	534	10/93	5,000	1.70	-	1%	1% 1.40
SEB (F) Miljöfond	C. Björck	Lux.	4.7	-	283	10/93	5,000	0.82	-	1%	1% 1.50
SEB Lux (F) Teknologifond	T. Udenaes	Lux.	81.7	-	4,578	10/93	5,000	2.48	-	1%	1% 1.50
SEB Lux Asia - ex Japan	D. Wong	Lux.	72.8	-	12,088	10/87	5,000	2.71	doesn't pay	1%	1% 1.75
SEB Lux Continental Europe	A. Lundberg	Lux.	271.5	-	18,402	12/88	5,000	2.95	doesn't pay	1%	1% 1.40
SEB Lux Corporate Bond - Inv. Grade	A. Boberg	Lux.	-	-	-	10/01	5,000	1.00	-	0.5-1%	0.5% 1.02
SEB Lux CS Baltic Sm.Comp.	M. Vincent	Lux.	12.5	-	4,160	06/98	5,000	1.14	doesn't pay	1%	1% 1.75
SEB Lux CS-Europe Chance/Risk	S. Lystedt	Lux.	34.1	-	1,486	12/98	5,000	1,027.95	doesn't pay	1%	1% 1.40
SEB Lux Eastern Europe	M. Vincent	Lux.	36.1	-	12,466	09/96	5,000	0.82	doesn't pay	1%	1% 1.75
SEB Lux Emerging Markets	P. Vaduva	Lux.	13.2	-	6,315	04/92	5,000	0.75	doesn't pay	1%	1% 1.75
SEB Lux Equity Fund-Global C/R	J. Holmsved	Lux.	35.4	-	9,434	12/00	5,000	0.78	doesn't pay	1%	1% 1.75
SEB Lux Euro Bond	A. Boberg	Lux.	14.3	-	750	12/89	5,000	1.00	-	0	0.5% 0.80
SEB Equity Fund Euro	A. Lundberg	Lux.	21.5	-	3,081	06/98	5,000	0.95	-	1%	1% 1.40
SEB Lux Euro Short Bond	L. Hässel	Lux.	80.8	-	578	07/89	5,000	1.09	0.02	0	40 0.60
SEB Lux Global	J. Hillerström	Lux.	192.3	-	8,522	12/88	5,000	2.04	doesn't pay	1%	1% 1.50
SEB Lux International	J. Hillerström	Lux.	54.1	-	2,619	10/87	5,000	23.12	-	1%	1% 1.50
SEB Lux International Bond	L. Hässel	Lux.	67.6	-	922	10/87	5,000	18.14	-	0	0.5% 1.10
SEB Lux Japan	D. Walker	Lux.	33.4	-	4,355	06/88	5,000	0.59	doesn't pay	1%	1% 1.50
SEB Lux Nordic	U. Frykhammar	Lux.	33.0	-	1,970	12/88	5,000	3.61	doesn't pay	1%	1% 1.30
SEB Lux Norge Aksjefond	U. Frykhammar	Lux.	6.4	-	608	07/97	5,000	1.12	doesn't pay	1%	1% 1.30
SEB Lux North America	L. Rodert	Lux.	154.0	-	7,330	12/88	5,000	4.83	doesn't pay	1%	1% 1.50
SEB Lux Sverige Offensivfond	T. Klevbo	Lux.	81.6	-	610	10/93	5,000	2.85	-	1%	1% 1.30
SEB Lux Wireless Communic.	T. Udenaes	Lux.	25.5	-	18,945	06/00	5,000	0.25	doesn't pay	1%	1% 1.50
SEB Lux (F) Läkemedels & Bioteknik F. Buch	Lux.	211.7	-	7,847	10/93	5,000	3.53	-	1%	1% 1.50	
SEB Nordam. Småbolagsf.	L. Rodert	Sweden	74.0	-	9,376	05/95	5,000	96.31	-	1%	1% 1.75
SEB Norden Småbolagsfond	P. Rönström	Sweden	29.2	-	12,125	12/97	5,000	1.15	-	1%	1% 1.50
SEB Optionsrättar Europafond	J. Romlin	Sweden	171.6	-	32,471	01/91	5,000	130.82	-	1%	1% 1.75
SEB Östersjöfond/WWF	C. Björck	Sweden	11.9	-	4,137	01/99	5,000	1.23	-	1%	1% 1.50
	Total:	3,463.2	9.1	255,553							

Handelsbanken Fonder AB +358 10 444 2922

America	Y. Sörberg	Lux.	26.1	-	-	01/88	5,000 FIM	33.55	doesn't pay	1%	1% 1.50
Eastern Europe	S. Lindfeldt	Lux.	2.2	-	-	01/98	0	11.37	-	1%	1% 1.50
Euro Active	C. Liljegren	Lux.	25.5	-	-	12/90	5,000 FIM ^c	47.96	doesn't pay	1%	1% 1.50
Eurokorko	S. Nygren	Finland	36.1	4.3	1,753	03/98	1,000 FIM ^d	1,886.02 / 1,000 sh.	55	0	0 0.63
Euro-Obligaatio	S. Nygren	Finland	26.8	0.2	2,115	03/98	1,000 FIM ^d	1,989.13 / 1,000 sh.	75	0.25 %	0.25 % 0.63
Eurooppa Aggressiivinen	C. Sundman	Finland	83.8	-0.7	29,879	05/99	1,000 FIM ^d	7.80	doesn't pay	1 %	1% 1.89
Europa	G. Johansson	Sweden	299.9	-	-	05/89	5,000 FIM	29.80	-	1%	1% 1.50
Global IT	Handelsbanken	Lux.	7.3	-	-	09/00	5,000 FIM	8.52	doesn't pay	1%	1% 0.90
International	C. Halldin	Lux.	17.5	-	-	11/84	5,000 FIM	86.19	doesn't pay	1%	1% 1.50
International Bonds	S. Nygren	Lux.	5.5	-	-	08/89	5,000 FIM	17.51	doesn't pay	0.5%	0.5% 0.90
Japan	T. Evrenos	Lux.	9.4	-	-	05/88	5,000 FIM	2.75	doesn't pay	1%	1% 1.50
Multimarket	T. Johansson	Lux.	27.7	-	-	04/93	5,000 FIM ^c	22.20	doesn't pay	1%	1% 1.50
Nordic	P. Schols	Lux.	22.9	-	-	05/94	5,000 FIM ^c	30.31	doesn't pay	1%	1% 1.50
Nordic Small Cap Growth	C. Granqvist	Lux.	1.8	-	-	09/00	5,000 FIM	6.41	doesn't pay	1%	1% 1.50
Osake	K. Blomqvist	Finland	9.7	0.1	4,055	03/98	1,000 FIM ^d	1.67	doesn't pay	1 %	1% 1.88
Pacific	G. Pählsönn	Lux.	7.9	-	-	07/89	5,000 FIM	5.63	doesn't pay	1%	1% 1.50
Sweden	D. Bergkvist	Lux.	14.4	-	-	06/95	5,000 FIM	24.58	doesn't pay	1%	1% 1.50
Swedish Bonds	A. Lundgren	Lux.	22.9	-	-	01/91	5,000 FIM	233.70	doesn't pay	0.5%	0.5% 0.90
	Total:	647.3	3.9	37,802							

Hiisi Funds Ab, +358 9 6841 9661

Hiisi Euro 50	I. Härkönen	Finland	15.9	-0.7	170	07/00	1,000 ^d	67.04	doesn't pay	0	0-0.4% ^a	0.45
Hiisi Kasvu	H. Kallio	Finland	2.6	-0.4	125	10/00	1,000 ^d	60.43	doesn't pay	1%	1% 0.75 ^b	
Hiisi Short Rate	I. Härkönen	Finland	0.6	0.1	101	07/01	1,000 ^d	100.75	doesn't pay	0	0	0.30
Hiisi Yrityskorko	I. Härkönen	Finland	11.1	-0.6	131	07/00	1,000 ^d	110.26	doesn't pay	20	20	0.45
	Total:	30.2	-1.7	527								

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

	Reg. Portfolio manager	Coun- try	Net Size MEUR	No. of subs. MEUR	invest- tors	Start month	Minimum invest- ment EUR	Value of share EUR	Divi- dends 2001	Subscrip- tion fee / min EUR	Redemp- tion fee / min EUR	Manag. and cust. (% / yr)
INVESTCO International Ltd. promoter Capinordic Oy +358 10 2324 200 , Conventum +358 9 231 23355												
ASEAN	J. Wat	Irlanti	48.7	-	-	09/92	USD 2,500	26.24 USD	-	5.25 %	0	1.77
American Enterprise	S. Cowell	Lux.	35.6	-	-	01/99	USD 2,500	13.91 USD	-	5.25 %	0	1.70
Asia Enterprise	A. Ho	Lux.	151.5	-	-	03/97	USD 2,500	25.94 USD	-	5.25 %	0	1.70
Bond	M. Dowding	Irlanti	346.5	-	-	09/92	USD 2,500	19.80 USD	-	5.25 %	0	0.74
Continental European	A. Hibbert	Lux.	222.4	-	-	01/84	USD 2,500	83.88 USD	-	5.25 %	0	1.70
Continental European Enterprise	C. Griffiths	Irlanti	65.6	-	-	01/93	USD 2,500	42.53 USD	-	5.25 %	0	2.43
Developing Markets	M. Kerley	Irlanti	105.6	-	-	09/92	USD 2,500	8.57 USD	-	5.25 %	0	2.40
Dollar Reserve	D. Taylor	Lux.	473.6	-	-	01/99	USD 2,500	73.58 USD	-	0	0	0.70
Emerging Markets Bond	Clearay, Lue-Fong, Mann	Irlanti	68.7	-	-	03/00	USD 2,500	13.85 USD	-	5.25 %	0	1.03
Energy	J. Segner	Lux.	29.0	-	-	02/01	USD 2,500	8.54 USD	-	5.25 %	0	1.70
Euro Reserve	D. Taylor	Lux.	116.7	-	-	10/99	USD 2,500	266.41	-	0	0	0.65
Euroland	C. Zervoudakis	Lux.	6.5	-	-	11/00	USD 2,500	6.59	-	5.25 %	0	1.70
Euroland Bond	J. Bartenstein	Lux.	38.1	-	-	11/00	USD 2,500	10.90	-	5.25 %	0	0.95
European Bond	J. Bartenstein	Lux.	448.4	-	-	04/96	USD 2,500	3.66	-	5.25 %	0	0.95
European Corporate Bond	A. Cordery	Lux.	49.3	-	-	10/97	USD 2,500	2.16	-	5.25 %	0	1.45
European Warrant	R. Powe	Lux.	53.0	-	-	02/90	USD 100,000	4.86 USD	-	5.25 %	0	2.65
Financial Services	J. Morris	Lux.	3.9	-	-	02/90	USD 2,500	8.31 USD	-	5.25 %	0	1.70
German Growth	A. Sunderji	Irlanti	27.1	-	-	11/96	USD 2,500	2.42	-	5.25 %	0	1.53
Gilt	M. Dowding	Irlanti	128.5	-	-	11/94	USD 2,500	12.43 GBP	-	5.25 %	0	0.67
Global Bond	M. Dowding	Lux.	31.7	-	-	07/94	USD 2,500	5.50 USD	-	5.25 %	0	0.95
Global Emerging Markets	M. Kerley	Lux.	30.0	-	-	01/91	USD 2,500	3.84 USD	-	5.25 %	0	2.20
Global Enterprise	A. Callender	Irlanti	148.8	-	-	11/96	USD 2,500	40.31 USD	-	5.25 %	0	1.54
Global Value	Davidson, Granade	Lux.	17.0	-	-	02/01	USD 2,500	8.65 USD	-	5.25 %	0	1.70
Greater China Opportunities	B. Chan	Lux.	66.5	-	-	07/92	USD 2,500	7.42 USD	-	5.25 %	0	1.70
Healthcare	T. Wald	Irlanti	545.1	-	-	03/94	USD 2,500	56.39 USD	-	5.25 %	0	2.02
Hong Kong	B. Chan	Irlanti	10.2	-	-	09/92	USD 2,500	70.54 USD	-	5.25 %	0	1.55
India	I. Hargreaves	Lux.	16.3	-	-	12/94	USD 2,500	6.72 USD	-	5.25 %	0	2.00
Investment	R. Beggs	Lux.	122.1	-	-	10/75	USD 2,500	26.57 USD	-	5.25 %	0	1.70
Italia	C. Zervoudakis	Lux.	32.1	-	-	08/98	USD 2,500	5.99	-	5.25 %	0	1.70
Japan Enterprise	M. Kawada	Irlanti	201.9	-	-	01/93	USD 2,500	19.35 USD	-	5.25 %	0	1.80
Japan	A. Hiramine	Irlanti	138.5	-	-	01/93	USD 2,500	16.29 USD	-	5.25 %	0	1.54
Japan OTC Stocks	M. Kawada	Irlanti	75.5	-	-	01/93	USD 2,500	14.33 USD	-	5.25 %	0	2.04
Korea	Hargreaves, Cheung	Irlanti	34.1	-	-	11/96	USD 2,500	5.23 USD	-	5.25 %	0	2.15
Latin America	D. Manuel	Irlanti	34.4	-	-	03/94	USD 2,500	12.54 USD	-	5.25 %	0	2.40
Leisure	M. Greenberg	Lux.	176.3	-	-	10/94	USD 2,500	12.93 USD	-	5.25 %	0	1.70
Maximum Income	R. Robelin	Lux.	162.2	-	-	06/90	GBP 1,000	1.00 GBP	-	5.25 %	0	0.83
Newly Industrialised Countries	A. Ho	Irlanti	128.5	-	-	01/00	USD 2,500	33.33 USD	-	5.25 %	0	1.90
Nippon Enterprise	M. Kawada	Lux.	144.0	-	-	01/91	USD 2,500	867.00 JPY	-	5.25 %	0	1.70
Nippon Growth	A. Hiramine	Lux.	71.6	-	-	01/91	USD 2,500	278.00 JPY	-	5.25 %	0	1.70
North America	F. Meyer	Lux.	90.3	-	-	12/96	USD 2,500	4.17 USD	-	5.25 %	0	1.70
PRC	Chan, Lau	Irlanti	49.7	-	-	10/95	USD 2,500	8.73 USD	-	5.25 %	0	2.33
Pacific	S. Parks	Irlanti	40.1	-	-	09/92	USD 2,500	14.07 USD	-	5.25 %	0	1.80
Pan European Enterprise	Wells, West	Lux.	553.6	-	-	01/91	USD 2,500	9.23	-	5.25 %	0	1.70
Pan European	S. Chamberlain	Lux.	1046.1	-	-	01/91	USD 2,500	9.80	-	5.25 %	0	1.70
Strategic Bond	Dowding, Cleary	Irlanti	-	-	-	01/94	USD 2,500	- USD	-	5.25 %	0	1.50
Taiwan Growth	H. Chan	Lux.	18.1	-	-	10/91	USD 2,500	2.61 USD	-	5.25 %	0	2.20
Technology	J. Nakahara	Irlanti	602.6	-	-	01/93	USD 2,500	14.04 USD	-	5.25 %	0	2.02
Telecommunications	B. Hayward	Irlanti	280.0	-	-	01/92	USD 2,500	13.52 USD	-	5.25 %	0	1.90
US Dollar Liquidity	D. Taylor	Irlanti	22.2	-	-	11/97	USD 2,500	99.76 USD	-	0	0	0.72
US Equity	T. May	Irlanti	36.9	-	-	01/93	GBP 2,500	37.82 USD	-	5.25 %	0	1.52
US Smalls Co	S. Cowell	Lux.	25.6	-	-	12/86	USD 2,500	39.22 USD	-	5.25 %	0	1.70
WW Dynamic Theme	B. Hayward	Lux.	45.3	-	-	01/91	GBP 2,500	6.13 USD	-	5.25 %	0	1.70
WW Technology	J. Nakahara	Lux.	10.5	-	-	11/00	GBP 2,500	4.67 USD	-	5.25 %	0	2.20
WW Telecommunication	B. Hayward	Lux.	7.1	-	-	06/92	USD 2,500	4.16 USD	-	5.25 %	0	1.70
	Total:		7,384.9	0.0	0							

Mandatum Fund Management Company Ltd +358 10 804 226

Mandatum Asia	Dresdner RCM	Finland	17.7	0.0	1,509	06/99	500 FIM	16.68	1,03 [B]	0.5-1%	1% / 50 FIM	1.72
Mandatum Biotech+	Dresdner RCM	Finland	76.6	1.3	4,550	03/00	500 FIM	19.07	1,04 [B]	0.5-1%	1% / 50 FIM	2.35
Mandatum Bond	Mandatum Varainhoito Oy	Finland	8.7	-0.1	496	10/96	500 FIM	21.07	0,79 [B]	0	50 FIM	0.70
Mandatum Equity	Niemelä, Holmqvist	Finland	11.3	0.2	1,207	10/96	500 FIM	34.30	doesn't pay	0	0.5% / 50 FIM	1.30
Mandatum Euro Bond	Dresdner RCM	Finland	15.3	0.0	51	06/99	500 FIM	22.20	0,61 [B]	1-3%	1% / 300 FIM	0.35
Mandatum Eurooppa	Dresdner RCM	Finland	59.4	9.0	1,139	01/99	500 FIM	16.39	1,02 [B]	0.5-1%	1% / 50 FIM	1.30
Mandatum Global	Dresdner RCM	Finland	169.3	0.4	1,706	09/98	500 FIM	24.40	1,70 [B]	0.5-1%	1% / 50 FIM	1.65
Mandatum IT Small Firm	Niemelä, Holmqvist	Finland	5.0	0.4	2,971	01/00	500 FIM	6.59	doesn't pay	0	1% / 50 FIM	2.35
Mandatum Kontra	R. Manninen	Finland	3.3	-1.8	267	10/97	500 FIM	14.70	doesn't pay	0	1% / 50 FIM	2.10
Mandatum Neutral	R. Manninen	Finland	134.9	3.8	2,836	10/98	500 FIM	21.45	0,42 [B]	0.5-1%	1% / 50 FIM	1.10
Mandatum Omega	Manninen, Tornberg	Finland	41.7	27.7	351	04/01	500 FIM	21.27	doesn't pay	0.5-1%	1% / 50 FIM	1.10
Mandatum Optimum	Mandatum Varainhoito Oy	Finland	17.1	-0.1	1,879	10/96	500 FIM	27.63	doesn't pay	0	0.5% / 50 FIM	1.50
Mandatum Private	Mandatum Varainhoito Oy	Finland	1.1	0.0	202	11/00	500 FIM	16.53	-	0.5-1%	1% / 50 mk	0.40
Mandatum Private Aggressive	Mandatum Varainhoito Oy	Finland	2.0	0.0	278	11/00	500 FIM	14.58	-	0.5-1%	1% / 50 mk	0.50
Mandatum Private Conservative	Mandatum Varainhoito Oy	Finland	0.9	0.0	96	11/00	500 FIM	18.67	-	0.5-1%	1% / 50 mk	0.30
Mandatum Risk	R. Manninen	Finland	6.1	0.5	1,240	10/96	500 FIM	25.02	doesn't pay	0	1% / 50 FIM	2.10
Mandatum Safeguard	P. Tornberg	Finland	18.3	-0.1	1,093	09/00	500 FIM	19.52	0,1 [B]	0.5-1%	0.5% / 50 FIM	1.85
Mandatum Short Term	Mandatum Varainhoito Oy	Finland	114.1	12.5	2,949	10/96	500 FIM	20.12	doesn't pay	0	50 FIM	0.40
	Total:		703.0	53.9	24,820							

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

Portfolio manager	Reg. country	Net Size MEUR	No. of subs. MEUR	Minimum invest- ment	Value of share EUR	Divi- dends 2001	Subscrip- tion fee / min EUR	Redemp- tion fee / min EUR	Manag. and cust. (% / yr)
Merrill Lynch Investment Managers, promoter Gyllenberg Rahastoyhtiö Oy	+358 9 131 551 ja Evli Pankki Oyj	+358 9 4766 9320							
MST Asian Emerging Markets	N. Waller	Lux.	28.9	-	02/96 5,000 USD	10.49 USD	-	5 %	0 1.50
MST Australian & New Zealand	J. Mellor	Lux.	35.6	-	05/87 5,000 USD	25.02 USD	-	5 %	0 1.15
MST Digital Europe	G. Sharma	Lux.	7.1	-	09/00 5,000 USD	3.51	-	5 %	0 1.50
MST Emerging Europe	Bourrier, Monovski	Lux.	140.4	-	12/95 5,000 USD	21.50	-	5 %	0 1.50
MST Emerging Markets	D. Soden	Lux.	241.8	-	11/93 5,000 USD	6.81 USD	-	5 %	0 1.50
MST Emerging Market TeleTech	Khalpey, Monovski	Lux.	3.5	-	09/00 5,000 USD	4.24 USD	-	5 %	0 1.50
MST Euro Global Balanced	Prideaux, Turner	Lux.	56.8	-	01/99 5,000 USD	8.31	-	5 %	0 1.50
MST Euro Global Bond	P. Geikie-Cobb	Lux.	1014.2	-	06/89 5,000 USD	7.45	-	5 %	0 1.15
MST Euro Reserve	P. McCalla	Lux.	236.4	-	11/93 5,000 USD	6.62	-	5 %	0 0.75
MST Euro Short-Term Global Bond	I. Frost	Lux.	114.8	-	01/99 5,000 USD	10.46	-	5 %	0 1.00
MST Euro Triple A 30	Dalton, Robson	Lux.	66.6	-	05/00 5,000 USD	16.33	-	5 %	0 1.50
MST Euro Triple A 50	Dalton, Robson	Lux.	167.3	-	05/00 5,000 USD	11.80	-	5 %	0 1.65
MST Euro Triple A 70	Dalton, Robson	Lux.	70.3	-	05/00 5,000 USD	66.68	-	5 %	0 1.75
MST European Bond	N. Gartside	Lux.	521.6	-	03/94 5,000 USD	10.87	-	5 %	0 1.15
MST European	A. Utermann	Lux.	1138.6	-	11/93 5,000 USD	14.39 USD	-	5 %	0 1.15
MST European High Yield Bond	Healey, Lake	Lux.	382.5	-	01/99 5,000 USD	49.78	-	5 %	0 1.35
MST European Markets	P. Degorce	Lux.	284.9	-	01/99 5,000 USD	7.11	-	5 %	0 1.15
MST European Opportunities	E. Mercadante	Lux.	1316.7	-	05/87 5,000 USD	45.87 USD	-	5 %	0 1.50
MST Global Equity	Lowe, Sekhon	Lux.	171.9	-	06/62 5,000 USD	7.52 USD	-	5 %	0 1.15
MST Global Equity ex-Europe	Lowe, De Gale	Lux.	15.1	-	12/01 5,000 USD	78.12	-	5 %	0 1.15
MST Global High Yield Bond	Healey, Schwartz	Lux.	59.7	-	06/01 5,000 USD	9.69 USD	-	5 %	0 1.35
MST Global Opportunities	L. Kymisis	Lux.	113.1	-	02/96 5,000 USD	17.34 USD	-	5 %	0 1.50
MST Japan	M. Desmidt	Lux.	233.8	-	12/85 5,000 USD	15.54 USD	-	5 %	0 1.15
MST Japan Opportunities	H. Tateda	Lux.	688.0	-	05/87 5,000 USD	34.12 USD	-	5 %	0 1.50
MST Latin American	O. Muyshondt	Lux.	86.1	-	03/94 5,000 USD	7.86 USD	-	5 %	0 1.50
MST New Energy	R. Batchelor	Lux.	20.2	-	04/01 5,000 USD	7.36 USD	-	5 %	0 1.75
MST North American	R. Boon	Lux.	1356.6	-	12/85 5,000 USD	57.99 USD	-	5 %	0 1.15
MST North American Opportunities	J. A. Skinner	Lux.	264.0	-	05/87 5,000 USD	63.39 USD	-	5 %	0 1.50
MST Pacific	T. Orchard	Lux.	43.0	-	05/87 5,000 USD	8.02 USD	-	5 %	0 1.15
MST Sterling Reserve	P. McCalla	Lux.	29.4	-	11/93 5,000 USD	153.79 GBP	-	5 %	0 0.75
MST Swiss Franc Global Bond	P. Geikie-Cobb	Lux.	20.8	-	11/93 5,000 USD	116.70 CHF	-	5 %	0 1.15
MST USD Global Balanced	Prideaux, Turner	Lux.	177.6	-	02/93 5,000 USD	17.41 USD	-	5 %	0 1.50
MST US Dollar Global Bond	P. Geikie-Cobb	Lux.	965.3	-	05/87 5,000 USD	16.55 USD	-	5 %	0 1.15
MST US Dollar Reserve	P. McCalla	Lux.	273.6	-	11/93 5,000 USD	136.31 USD	-	5 %	0 0.75
MST US\$ Triple A 30	Dalton, Robson	Lux.	91.6	-	05/00 5,000 USD	8.36 USD	-	5 %	0 1.50
MST US\$ Triple A 50	Dalton, Robson	Lux.	228.7	-	05/00 5,000 USD	7.32 USD	-	5 %	0 1.65
MST US\$ Triple A 70	Dalton, Robson	Lux.	118.9	-	05/00 5,000 USD	6.59 USD	-	5 %	0 1.75
MST United Kingdom	C. Alexander	Lux.	262.4	-	12/85 5,000 USD	38.38 GBP	-	5 %	0 1.15
MST World Energy	R. Batchelor	Lux.	33.1	-	04/01 5,000 USD	8.17 USD	-	5 %	0 1.75
MST World Financials	J. Ellman	Lux.	10.5	-	04/01 5,000 USD	9.20 USD	-	5 %	0 1.75
MST World Gold & Mining	T. Steel	Lux.	97.1	-	12/94 5,000 USD	7.95 USD	-	5 %	0 1.50
MST World Healthscience	J. Schrieber	Lux.	29.5	-	04/01 5,000 USD	11.36 USD	-	5 %	0 1.75
MST World Mining	E. Hambro	Lux.	22.3	-	03/97 5,000 USD	10.12 USD	-	5 %	0 1.50
MST World Technology	Meeks, Salter	Lux.	10.2	-	04/01 5,000 USD	8.07 USD	-	5 %	0 1.75
MST World Telecoms	V. Hastings	Lux.	6.5	-	04/01 5,000 USD	7.70 USD	-	5 %	0 1.75
MST World Utilities	W. Rogers	Lux.	11.5	-	04/01 5,000 USD	7.92 USD	-	5 %	0 1.75
Total:	11,268.3	0.0	0.0						

Nordea Fund Management Ltd / Trevise Funds +358 200-3000

Merita International Bond	J. Jakobsson	Lux.	90.6	0.0	-	10/91 20,000 FIM	4.38 [A]	-	1% 0 1.00
Merita International Equity	N. Adams	Lux.	43.9	-	-	02/88 20,000 FIM	4.69 [A]	-	1% 0 1.50
Nordbanken Osteuropa	M. Wandrell	Sweden	-	-	-	12/96 20,000 FIM	8.44	-	1% 1% 1.75
Nordea 3 - Private	E. Haavisto	Lux.	137.7	0.3	-	09/93 3 000 000 FIM	3.93 [A]	0.2	3% 0 1.50
Nordea 3 - Pro Global Equity	J. Grünler	Lux.	53.4	0.3	-	04/97 1,000,000	4.73 [A]	0.2	3% 0 0.75
Nordea American	K. Hansson	Finland	37.3	2.3	4,519	10/97 1 share	22.48 / 100 sh.	0.505	1% 1% 1.60
Nordea Avanti	Hellström, Nieminen	Finland	76.6	0.5	21,855	10/87 1 share	5.84 / 100 sh.	0.182	1% 1% 2.30
Nordea Bond Fund.fi	J. Salmenki	Finland	109.7	0.0	7,512	12/93 1 share	235.08 / 1,000 sh.	8.64	0.5% 0.5% 0.60
Nordea Eastern Europe.fi	M. Wandrell	Finland	3.4	0.3	1,308	01/01 1 share	833.05 / 100 sh.	-	1% 1% 1.60
Nordea Euro Bond	J. Salmenki	Finland	259.5	0.3	14,780	10/87 1 share	4.89 / 100 sh.	0.181	0.5% 0.5% 0.60
Nordea Euro Medium Term Bond	T. Hyllinen	Finland	81.5	5.7	8,078	01/00 1 share	109.86 / 100 sh.	2.928	0.5% 0.5% 0.60
Nordea Euro Money Market	T. Hyllinen	Finland	372.1	35.1	7,172	01/99 1 share	110.26 / 100 sh.	2.772	9 9 - 18 0.60
Nordea Euroland	P. van Berlekom	Finland	124.3	0.6	12,610	10/98 1 share	223.48 / 100 sh.	5.917	1% 1% 1.60
Nordea Europe Plus	P. van Berlekom	Finland	2.5	0.0	113	12/99 no min.	811.21	-	1% 1% 1.60
Nordea European Fund.fi	P. van Berlekom	Finland	377.8	1.4	43,158	10/97 1 share	24.94 / 100 sh.	0.593	1% 1% 1.60
Nordea Fennia	M. Laine	Finland	83.2	0.7	13,840	05/92 1 share	630.90 / 1,000 sh.	15.16	1% 1% 2.00
Nordea Fennia Plus	J. Nieminen	Finland	9.3	0.7	586	02/96 no min.	829.51	24.787	1% 1% 2.00
Nordea Fjärren Ostern.fi	L. Sörensen	Finland	9.7	0.3	3,361	02/01 1 share	727.15 / 100 sh.	-	1% 1% 1.60
Nordea Foresta	O. Elovainio	Finland	62.7	0.5	9,546	11/93 1 share	338.88 / 1,000 sh.	6.66	1% 1% 1.60
Nordea Global Biotech	M. Sigurd	Finland	14.7	1.9	6,815	02/01 1 share	877.07 / 100 sh.	-	1% 1% 1.60
Nordea Global Growth Plus	K. Hansson	Finland	8.6	1.6	994	03/01 1 share	817.20 / 100 sh.	-	1% 1% 1.60
Nordea Global Mobility	T. Andersson	Finland	1.9	0.5	734	03/01 1 share	611.54	-	1% 1% 1.60
Nordea Granit	E. Haavisto	Finland	24.0	0.0	246	01/00 200,000	97.76 / 100 sh.	3.091	1% 1% 1.50
Nordea IT	Andersson, Ljungqvist	Finland	68.6	2.2	29,058	09/99 1 share	57.07 / 100 sh.	1.91	1% 1% 1.60
Nordea Japan	Krohn, Madsen	Finland	113.2	-1.1	26,444	10/97 1 share	16.87 / 100 sh.	0.426	1% 1% 1.60
Nordea Latin America Fund.fi	R. Petersen	Finland	1.3	0.0	452	02/01 1 share	671.70 / 100 sh.	-	1% 1% 1.60
Nordea Medica Life Science	A. Norman	Finland	238.3	1.6	34,461	04/99 1 share	115.89 / 100 sh.	2.504	1% 1% 1.60
Nordea Money Market Fund.fi	T. Hyllinen	Finland	196.1	-0.2	3,859	02/96 1 share	191.86 / 1,000 sh.	5.75	8.41 8.41-16.82 0.60
Nordea Nordia	Hellström, Elovainio	Finland	144.9	-0.1	15,543	10/87 1 share	6.48 / 100 sh.	0.176	1% 1% 2.30
Nordea Nordic Small Cap	P. Martinelle	Finland	26.7	0.0	4,293	06/98 1 share	140.03 / 100 sh.	4.057	1% 1% 1.60
Nordea Optima Fund.fi	E. Haavisto	Finland	602.2	-1.2	81,092	12/87 1 share	253.84 / 1,000 sh.	5.58	1% 1% 2.30
Nordea Optima Plus	E. Haavisto	Finland	71.2	0.8	18,752	08/00 1 share	79.39 / 1,000 sh.	8.87	1% 1% 2.30
Nordea Pro Balance	E. Haavisto	Finland	45.2	1.0	76	09/99 1,000,000	102.15 / 100 sh.	6.666	1% 0 0.80
Nordea Pro Corporate Bond	J. Särkkä	Finland	95.2	0.7	63	03/00 1,000,000	112.72 / 100 sh.	5.272	0.5% 0 0.40
Nordea Pro Euro Bond	J. Kiviluhta	Finland	101.7	5.9	184	05/94 1,000,000	11.63	0.444	0.5% 0 0.30
Nordea Pro Euro Money Mar.	T. Hyllinen	Finland	499.8	57.5	356	04/96 1,000,000	8.30	0.188	8.41 0 0.30
Nordea Pro European	P. van Berlekom	Finland	113.3	0.3	85	08/99 1,000,000	103.37 / 100 sh.	2.544	1% 0 0.75
Nordea Pro Finland Equity	M. Laine	Finland	17.8	0.0	305	03/93 1,000,000	22.11	0.563	1% 0 0.50
Nordea World	J. Grünler	Finland	124.3	2.0	24,088	10/97 1 share	21.18 / 100 sh.	0.514	1% 1% 1.60
Trevise AAA	T. Söderberg	Finland	6.2	-	75	11/99 no min.	862.53	28.465	0.5% 0.5% 0.90
Trevise Global Equity	L. Krohn	Lux.	-	-	-	01/97 20,000 FIM	176.25	doesn't pay	2% 0 1.50
Trevise Global Equity	P. Uusitalo	Sweden	-	-	-	03/94 no min.	- SEK	-	0.3% 0.3% 1.25
Total:	4,450.4	122.1	396,413						

ODIN Forvaltning AS, promoter Fondex Rahastotori +358 10 5501412

Odin Finland	T. Haugen	Norway	36.3	0.0	5,439	12/90 2,000 FIM	149.72	doesn't pay	1-3% 0.5% 2.00
Odin Maritim	R. Wiborg	Norway	9.3	-0.1	2,175	10/94 2,000 FIM	18.76	doesn't pay	1-3% 0.5% 2.00
Odin Norden	R. Wiborg	Norway	413.2	1.5	161,558	06/90 2,000 FIM	51.69	doesn't pay	1-3% 0.5% 2.00
Odin Norge	J. Ulrin	Norway	315.8	1.7	111,993	06/92 2,000 FIM	85.81	doesn't pay	1-3% 0.5% 2.00
Odin OffShore	R. Wiborg	Norway	18.3	0.8	6,471	11/00 2,000 FIM	8.53	doesn't pay	1-3% 0.5% 2.00
Odin Sverige	N.-P. Hollekim	Norway	24.9	0.7	4,892	10/94 2,000 FIM	50.31	doesn't pay	1-3% 0.5% 2.00

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

	Portfolio manager	Reg. Coun-try	Net Size MEUR	No. of subs. MEUR	investors	Start month	Minimum invest-ment EUR	Value of share EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
OP-Funds +358 9 404 771												
OP-Aasia	OP Rahastoyhtiö/J.P.Morgan Flem	Finland	0.5	0.0	287	04/01	no min.	79.68	doesn't pay	1% / 8	1% / 8	0.62
OP-Amerikka	OP Rahastoyhtiö/J.P.Morgan Flem	Finland	1.0	-0.1	308	06/01	no min.	84.81	doesn't pay	1% / 8	1% / 8	0.62
OP-Britannia	OP Rahastoyhtiö/J.P.Morgan Flem	Finland	0.3	0.1	128	06/01	no min.	87.90	doesn't pay	1% / 8	1% / 8	0.62
OP-Delta	J. Lindén	Finland	184.4	2.3	20,947	02/93	no min.	79.83	doesn't pay	1% / 8	1% / 8	2.03
OP-Euro	O. Valtanen	Finland	115.8	14.5	2,374	04/96	no min.	18.31	0.37	0	8	0.52
OP-Euro Bond	T. Leskinen	Finland	112.0	2.2	5,192	12/93	no min.	21.54	0.63	0.25% / 8	0.25% / 8	0.52
OP-Euro Kasvu	J.P.Morgan Fleming Asset Mng.	Finland	27.9	0.4	6,077	05/99	no min.	102.37	doesn't pay	1% / 8	1% / 8	2.03
OP-Euro Osake	T. Mattila	Finland	59.5	2.8	7,722	06/98	no min.	17.01	doesn't pay	1% / 8	1% / 8	1.83
OP-Euro Yrityslaina	Valtanen, Leskinen	Finland	104.7	12.5	769	12/00	no min.	104.23	3.05	0.25% / 8	0.25% / 8	0.63
OP-Forest	T. Sallinen	Finland	43.5	0.5	5,210	10/87	no min.	42.55	doesn't pay	1% / 8	1% / 8	2.03
OP-Itä-Eurooppa	J.P.Morgan Fleming Asset Mng.	Finland	7.9	0.1	3,345	10/00	no min.	80.27	doesn't pay	1% / 8	1% / 8	2.03
OP-Medical	T. Mattila	Finland	63.2	0.1	12,913	04/00	no min.	102.23	doesn't pay	1% / 8	1% / 8	2.15
OP-Pirkka	J. Lindén	Finland	173.6	-0.3	25,088	03/89	no min.	49.44	doesn't pay	1% / 8	1% / 8	2.03
OP-Spektri	T. Mattila	Finland	132.6	-0.2	27,614	01/00	no min.	75.73	doesn't pay	1% / 8	1% / 8	1.83
Opstock Euro Bond Index	T. Leskinen	Finland	72.8	-6.7	69	11/99	700,000	108.40	3.15	0	0-0.15 % ^a	0.15
Opstock Euro Index	E. Kohonen	Finland	167.6	3.8	173	04/99	300,000	95.75	doesn't pay	0	0-0.30 % ^a	0.48
Opstock Finland Bond Index	T. Leskinen	Finland	74.0	12.2	58	11/99	700,000	108.09	3.15	0	0-0.15 % ^a	0.11
Opstock Finland Index	E. Kohonen	Finland	31.7	-0.4	107	12/98	300,000	19.05	doesn't pay	0	0-0.30 % ^a	0.48
Opstock Global Balanced	Schroder Investment M.	Finland	16.6	-	81	05/97	80,000	18.75	0.66	1% / 8	1% / 8	1.03
Opstock Global Equity	J.P.Morgan Fleming Asset Mng.	Finland	45.5	0.7	154	06/97	80,000	22.17	doesn't pay	1% / 8	1% / 8	1.03
Opstock Private	S. Hämäläinen	Finland	13.0	0.7	96	04/01	30,000	87.05	doesn't pay	1% / 8	1% / 8	0.53
Opstock RM Optimus	T. Talponen	Finland	15.3	0.3	819	04/01	no min.	99.00	doesn't pay	1% / 8	1% / 8	1.6 ^b
OP-Teknologia	T. Sallinen	Finland	14.0	1.7	4,743	04/00	no min.	34.53	doesn't pay	1% / 8	1% / 8	2.15
OP-Trendi	T. Sallinen	Finland	3.9	-0.6	1,071	04/00	no min.	69.78	doesn't pay	1% / 8	1% / 8	2.15
OP-Yield	T. Sallinen	Finland	257.6	-0.3	24,636	10/87	no min.	26.31	0.84	1% / 8	1% / 8	2.03
	Total:		1,738.9	46.2	149,981							

Banque Pictet S.A. +411 225 44 00

Pictet C.F. Germaval	P. Lang	Lux.	59.18	-	-	10/93	1,000	107.73	-	max. 5%	max. 0.5%	1.00
Pictet C.F. Indiaval	R. Ormond	Lux.	42.2	-	-	06/96	1,000	64.14 USD	-	max. 5%	max. 0.5%	1.50
Pictet C.F. UK Val	R. Williamson	Lux.	81.5	-	-	02/93	1,000	119.74 GBP	-	max. 5%	max. 0.5%	1.00
Pictet C.F. Valfrance	S. Howald	Lux.	49.0	-	-	09/93	1,000	453.08	-	max. 5%	max. 0.5%	1.00
Pictet C.F. Valjapan	A. Tavazzi	Lux.	232.8	-	-	02/99	1,000	4,988.29 JPY	-	max. 5%	max. 0.5%	1.00
Pictet F.I.F. EUR Bonds-P Cap.	R. de Mello	Lux.	957.0	-	-	02/92	1,000	302.62	-	max. 5%	max. 1%	0.70
Pictet F.I.F. Euro Cash Plus-P Cap.	R. de Mello	Lux.	232.0	-	-	10/98	1,000	111.94	-	max. 5%	max. 1%	0.20
Pictet F.I.F. Global Corporate Bonds-	G. Bucaille	Lux.	249.6	-	-	11/99	1,000	109.93	-	max. 5%	max. 1%	0.70
Pictet F.I.F. Global Emerging Debt-P	D. Downes	Lux.	44.3	-	-	09/97	1,000	101.73 USD	-	max. 5%	max. 1%	1.25
Pictet F.I.F. USD Bonds-P Cap.	J-M. Bongard	Lux.	333.6	-	-	02/92	1,000	378.40 USD	-	max. 5%	max. 1%	0.70
Pictet F.I.F. USD Cash Plus-P Cap.	K. Catley	Lux.	116.9	-	-	10/94	1,000	108.93 USD	-	max. 5%	max. 1%	0.20
Pictet G.S.F. Biotech-P	M. Sjöström	Lux.	1,542.6	-	-	01/98	1,000	217.60 USD	-	max. 5%	max. 1%	1.50
Pictet G.S.F. Leisure-P	M. Brumby	Lux.	35.0	-	-	03/99	1,000	65.86 USD	-	max. 5%	max. 1%	1.50
Pictet G.S.F. New Finance-P	F. Maccarone	Lux.	20.1	-	-	10/00	1,000	74.66	-	max. 5%	max. 1%	1.50
Pictet G.S.F. Telecom-P	M. Rastaldi	Lux.	175.1	-	-	01/98	1,000	82.41 USD	-	max. 5%	max. 1%	1.50
Pictet G.S.F. Water-P	H. Portner	Lux.	394.6	-	-	01/00	1,000	107.12	-	max. 5%	max. 1%	1.50
Pictet T.F. Australasia-P	L. Wang-Simond	Lux.	99.4	-	-	12/94	1,000	76.70 USD	-	max. 5%	max. 1%	1.50
Pictet T.F. Eastern Europe-P	J. Ostrowski	Lux.	102.6	-	-	06/95	1,000	98.49	-	max. 5%	max. 1%	1.50
Pictet T.F. Emerging Markets-P	J-P. Smith	Lux.	347.8	-	-	09/91	1,000	123.94 USD	-	max. 5%	max. 1%	2.00
Pictet T.F. Europe Index-P	R. Riat	Lux.	97.4	-	-	03/99	1,000	91.35	-	max. 5%	max. 1%	0.20
Pictet T.F. European Equities-P	S. Jaffray	Lux.	266.0	-	-	09/90	1,000	438.99	-	max. 5%	max. 1%	1.00
Pictet T.F. Small Cap: Europe-P	R. Treich	Lux.	300.5	-	-	01/91	1,000	296.00	-	max. 5%	max. 1%	1.50
Pictet T.F. USA Index-P	A. Ujvari	Lux.	396.6	-	-	10/99	1,000	78.55 USD	-	max. 5%	max. 1%	0.20
	Total:		6,175.9	0.0	0.0							

PYN Funds +358 9 270 70400

Elite	P. Deryng	Finland	5.9	-	259	02/99	5,000	12.95	doesn't pay	0	0	1.00 ^b
	Total:		5.9	0.0	259							

Ramsay & Tuutti Rahastoyhtiö Oy +358 9 6811 520

Avenir	Ramsay, Tuutti	Finland	61.1	-	83	12/00	100,000	1,130.74	doesn't pay	1%	0	1.06
	Total:		61.1	0.0	83							

Robur Fonder Ab, promoter Aktia Funds +358 10 247 6843

Roburs Aktiefond Contura	A. Ramsten	Sweden	1211.2	-	503,274	09/83	20	1,384.79 / 100 sh.	-	1%	1%	1.41
Roburs Amerikafond	J. Gemmel	Sweden	108.6	-	43,676	04/94	20	323.87 / 100 sh.	3.2	1%	1%	1.41
Roburs Japanfond	J. Heden	Sweden	81.3	-	72,526	09/94	20	93.81 / 100 sh.	1.6	1%	1%	1.41
Roburs Kommunikationsfond	A. Ramsten	Sweden	372.5	-	214,193	04/94	20	255.33 / 100 sh.	-	1%	1%	1.41
Roburs Obligationsfond	C. Tovi	Sweden	313.9	-	15,963	04/86	20	1,283.60 / 100 sh.	-	1%	1%	0.72
Roburs Pacificfonden	N. Peacock	Sweden	153.2	-	125,839	03/89	20	154.15 / 100 sh.	4.8	1%	1%	1.41
Roburs Privatiseringsfond	J. Heden	Sweden	12.0	-	3,884	09/94	20	172.36 / 100 sh.	5.3	1%	1%	1.41
Roburs Rysslandsfond	D. Dinef	Sweden	125.8	-	121,460	06/94	20	54.86 / 100 sh.	-	1%	1%	2.41
Roburs Råvarufond	D. Mårtensson	Sweden	10.3	-	7,123	03/98	20	135.93 / 100 sh.	1.6	1%	1%	1.41
Roburs Skogsfond	D. Mårtensson	Sweden	53.1	-	20,162	09/88	20	332.51 / 100 sh.	5.8	1%	1%	1.41
Roburs Småbolagsfond Europa	B. Stenbäck	Sweden	231.4	-	109,632	08/98	20	128.77 / 100 sh.	-	1%	1%	1.41
Roburs Osteuropafond	D. Dinef	Sweden	97.4	-	84,339	01/96	20	91.08 / 100 sh.	-	1%	1%	1.41
	Total:		2,770.6	0.0	1,322,071							

Sampo Fund Management Ltd. 010 515 230

Aasia Osake	H. Lautjärvi	Finland	55.8	-0.1	7,073	10/99	500	108.85 [K] / 1,000 sh.	6.41	1% / 8	1% / 8	1.50
Arvo	P. Nurmi	Finland	17.6	0.2	1,422	11/99	500	136.86 [K] / 1,000 sh.	7.98	1% / 8	1% / 8	1.60
Baltia	T. Rossi	Finland	4.3	0.0	236	04/98	500	117.44 [K] / 1,000 sh.	3.75	1% / 8	2% / 8	2.00 ^b
BioLife	J. Yliheikkilä	Finland	57.2	0.4	6,995	08/00	500	796.80 [K] / 1,000 sh.	- [T]	1% / 8	1% / 8	1.95
Euro Bond	J. Rautala	Finland	9.4	-7.7	178	05/99	500	1,101.52 [K] / 1,000 sh.	52.31	0.5% / 8	0.5% / 8	0.70
Euro Kasvuosake	T. Äikäs	Finland	10.9	-1.9	5,214	12/98	500	104.89 [K] / 1,000 sh.	5.03	1% / 8	1% / 8	1.50
Euro Liquidity	J. Rautala	Finland	15.9	2.5	920	05/99	5					

DATA OF MUTUAL FUNDS AS AT OCTOBER 31ST, 2001

	Reg. Portfolio manager	Net Coun- try	Size MEUR	No. of subs. MEUR	Minimum Start invest- ment	Value of share EUR	Divi- dends 2001	Subscrip- tion fee / min EUR	Redemp- tion fee / min EUR	Manag- and cust. (% / yr)
Obligaatio	H. Linden	Finland	55.8	-0.6	4,973	09/97	500	211.43 [K]/1,000 sh.	9.44	0.5% / 8
Osake	P. Nurmi	Finland	80.3	0.7	16,561	10/87	500	156.48 [K]/1,000 sh.	7.74	1% / 8
Osake Konvergenssi	T. Äikäs	Finland	15.0	0.0	358	11/00	500	823.54 / 1,000 sh.	-	1% / 8
Pohjois-Amerikka	A. Koskela	Finland	19.6	1.1	1,791	12/99	500	110.26 [K]/1,000 sh.	6.5	1% / 8
Sectors (Europe)	Lombard Odier	Finland	14.2	0.2	250	05/99	500	1,080.72 [K]/1,000 sh.	52.87	1% / 8
Sectors (Finland)	J. Yliheikkilä	Finland	1.9	0.0	90	05/99	500	1,061.46 [K]/1,000 sh.	56.15	1% / 8
Sectors (Global)	Lombard Odier	Finland	15.1	0.3	166	05/99	500	964.91 [K]/1,000 sh.	47.88	1% / 8
Teknologiaosake	A. Koskela	Finland	43.8	1.0	13,974	12/98	500	146.50 [K]/1,000 sh.	6.14	1% / 8
Tuottokorko	M. Kuisma	Finland	101.9	25.5	209	10/99	500	185.14 [K]/1,000 sh.	8.9	0.5% / 8
Uudet Yhtiöt (Eurooppa)	T. Äikäs	Finland	4.7	0.0	310	05/00	500	277.71 / 1,000 sh.	13.89	1% / 8
Vega	Mandatum Omaisuudenhoito Oy	Finland	3.1	-	66	09/00	10,000	621.16 / 1,000 sh.	-	3.0%
Yhteisökkorko	R. Louhento	Finland	594.7	80.2	924	06/96	100,000	20.56 [K]	0.77	0
Yhteisöobligaatio	M. Kuisma	Finland	62.8	2.3	69	09/97	100,000	21.16 [K]	0.94	0.25 %
Yhteisöosake	M. Koskinen	Finland	28.6	1.3	89	10/97	150,000	22.61 [K]	1.11	0.5%
2030	Rautala, Yliheikkilä	Finland	8.2	0.0	50	05/99	500	879.20 [K]/1,000 sh.	45.32	1% / 8
2020	Rautala, Yliheikkilä	Finland	4.0	0.2	82	05/99	500	953.06 [K]/1,000 sh.	48	1% / 8
2010	Rautala, Yliheikkilä	Finland	10.8	0.2	142	05/99	500	1,028.49 [K]/1,000 sh.	49.24	1% / 8
	Total:		1,935.4	177.4	114,089					1.60

Seligson & Co +358 9 6817 8200

APS Far East	M. Paasi	Finland	7.5	0.0	137	07/99	30,000 FIM	9.58	-	0-2.5%	0 - 0.5 % ^a	1.20
Euro Corporate Bond	J. Niemi	Finland	20.5	4.3	21	09/01	30,000 FIM	10.23 [A]	-	0	0 - 0.2 %	0.35
Euro Obligaatioindeksirahasto	J. Niemi	Finland	13.1	-3.9	144	10/98	30,000 FIM	1.93 [A]	0,07	0	0 - 0.5 % ^a	0.30
Euro-Area 50	M. Paasi	Finland	15.4	10.0	25	06/01	30,000 FIM	8.23 [A]	-	0	0 - 0.5 % ^a	0.50
Eurooppa 50-indeksirahasto	M. Paasi	Finland	31.1	-2.5	350	06/98	30,000 FIM	1.78 [A]	-	0	0 - 0.5 % ^a	0.50
FOX-indeksirahasto	M. Paasi	Finland	10.7	0.9	318	04/98	30,000 FIM	1.80 [A]	- [B]	0	0 - 0.5 % ^a	0.50
Global Top 25 Brands	M. Paasi	Finland	46.9	0.7	289	06/98	30,000 FIM	2.17 [A]	0.10	0	0 - 0.5 % ^a	0.60
Global Top 25 Pharma	M. Paasi	Finland	29.6	-1.8	178	01/00	30,000 FIM	11.41 [A]	0.53	0	0 - 0.5 % ^a	0.60
Joustosalakku	Annanolli, Paasi	Finland	1.8	0.0	57	11/99	30,000 FIM	9.90 [A]	0.42	1%	1%	0.70
Osakesalkku	Annanolli, Paasi	Finland	4.9	0.0	89	11/99	30,000 FIM	8.19 [A]	-	1%	1%	0.70
Phalanx	Langenskiöld	Finland	16.1	-1.6	159	12/97	30,000 FIM	2.74 [A]	0,09 [B]	2%	16.82	1.00 ^b
Phoenix	Langenskiöld	Finland	26.3	2.4	71	09/00	100,000 FIM	10.03 [A]	-	2%	16.82	1.10 ^b
Prosperity Russia	Langenskiöld, Paasi	Finland	3.0	0.0	160	03/00	30,000 FIM	10.74	-	0-2.5%	0 - 0.5 % ^a	1.40 ^b
Rahamarkkinarahasto	J. Niemi	Finland	110.0	-7.7	586	04/98	30,000 FIM	19.14 [A]	0.07	0	0	0.20
Topix Core 30	M. Paasi	Finland	3.8	-0.4	106	01/00	30,000 FIM	4.56 [A]	-	0	0 - 0.5 % ^a	0.50
Vakaasalkku	Annanolli, Paasi	Finland	9.7	0.0	53	09/99	30,000 FIM	10.74 [A]	-	1%	0.5%	0.30
	Total:		336.8	0.9	2,584							

Tapiola Rahastoyhtiö Oy (09) 453 3644

Tapiola 2010	J. Järvinen	Finland	4.2	-1.0	72	09/99	500	10.36	-	0.8-1%	0.5%	0.35
Tapiola 2015	J. Järvinen	Finland	3.9	-1.2	67	09/99	500	10.23	-	0.8-1%	0.5%	0.35
Tapiola 2020	J. Järvinen	Finland	3.4	-0.2	70	09/99	500	10.17	-	0.8-1%	0.5%	0.35
Tapiola 2025	J. Järvinen	Finland	2.5	0.0	71	09/99	500	9.97	-	0.8-1%	0.5%	0.35
Tapiola Euro Bond	M. Utriainen	Finland	18.2	0.5	62	01/01	500	10.64	-	0	0.25%	0.60
Tapiola Future	Varis, Kalpio, Tapiola Om.hoit. Oy	Finland	12.5	0.2	93	01/01	500	7.30	-	0.8-1%	1%	1.40
Tapiola Institution	Kalpio, Varis	Finland	30.2	-0.9	100	09/99	5,000	10.15	-	1,8-2%	1%	0.60
Tapiola Money Market	M. Utriainen	Finland	26.1	1.0	105	01/01	500	10.48	-	0	0	0.40
Tapiola Trend	Kalpio, Varis	Finland	14.8	0.0	60	01/01	500	9.22	-	0.8-1%	1%	1.40
Tapiola Wellbeing	Kalpio, Varis	Finland	14.6	0.1	105	01/01	500	8.91	-	0.8-1%	1%	1.40
Tapiola World	J. Järvinen	Finland	13.0	-0.1	128	10/99	500	10.13	-	0.8-1%	0.5%	0.50
	Total:		143.4	-1.5	933							

WIP Fund Management Company +358 9 6122 8350

WIP Market Leaders Global	Immonen, Wahlström	Finland	7.5	0.0	64	11/99	2,000	15.35 [A]	0,69 [B]	1%	0.1% / 1,000	0.75 ^b
WIP SmallTitans	Wahlström, Immonen	Finland	17.2	1.0	113	09/99	2,000	33.35 -	doesn't pay	1%	20	0.75 ^b
WIP Value Visions	Immonen, Wahlström	Finland	11.4	0.0	136	11/98	2,000	22.08 [A]	0,87 [B]	1%	20	0.75 ^b

Bank of Åland Fund Management Company +358 18 29 088

Euro Bond	Ålandsbanken	Finland	23.4	2.1	244	10/98	500 FIM	18.99 [B]	0.72 [A]	0.5% / 10 FIM	0.5% / 10 FIM	0.69
Europe Active Portfolio	Ålandsbanken	Finland	13.6	-0.1	1,724	10/98	500 FIM	16.50 [B]	1,23 [A]	0.5% / 10 FIM	0.5% / 10 FIM	1.92
Europe Value	UBS Asset Mgmt Ltd	Finland	13.6	0.1	309	06/01	500 FIM	17.14 [B]	-	2 / 1%	2 / 1%	1.58
Global Blue Chip	Ålandsbanken	Finland	8.2	0.0	1,942	10/98	500 FIM	13.69 [B]	1,15 [A]	0.5% / 10 FIM	0.5% / 10 FIM	1.92
Share Index Loan	Ålandsbanken	Finland	3.9	0.0	254	10/98	500 FIM	15.87 [B]	-	0.5% / 10 FIM	1% / 10 FIM	1.84

Total 87,022.5 470.3 2,783,671

Funds Investing in Finland 3,118.3 61.7 190,536

Funds Registered in Finland 14,350.4 452.1 877,834

	Size MEUR	Net subs. MEUR	No. of invest- tors
Risk funds	239.1	23.8	6,206
Equity funds	5,231.0	92.9	518,400
Asset allocation funds	2,979.1	-0.4	261,903
Bond funds	1,964.0	37.1	40,517
Short-term bond funds	315.1	8.9	11,348
Money market funds	3,622.2	289.8	39,460
Total:	14,350.4	452.1	877,834

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 EUR

ORDER FORM

The Mutual Fund Report can be ordered at price 240 / year.

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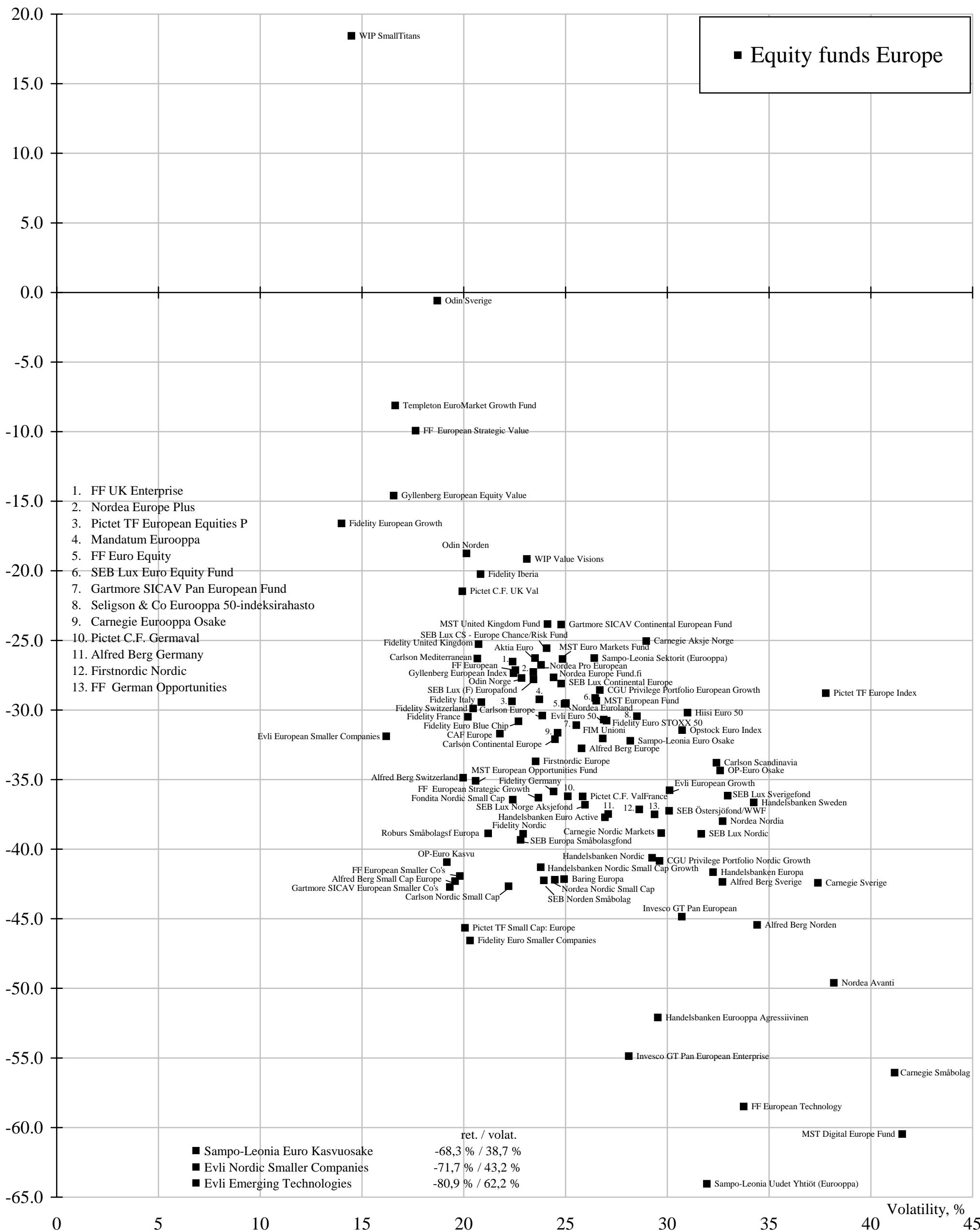
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PERFORMANCE OF INTERNATIONAL FUNDS

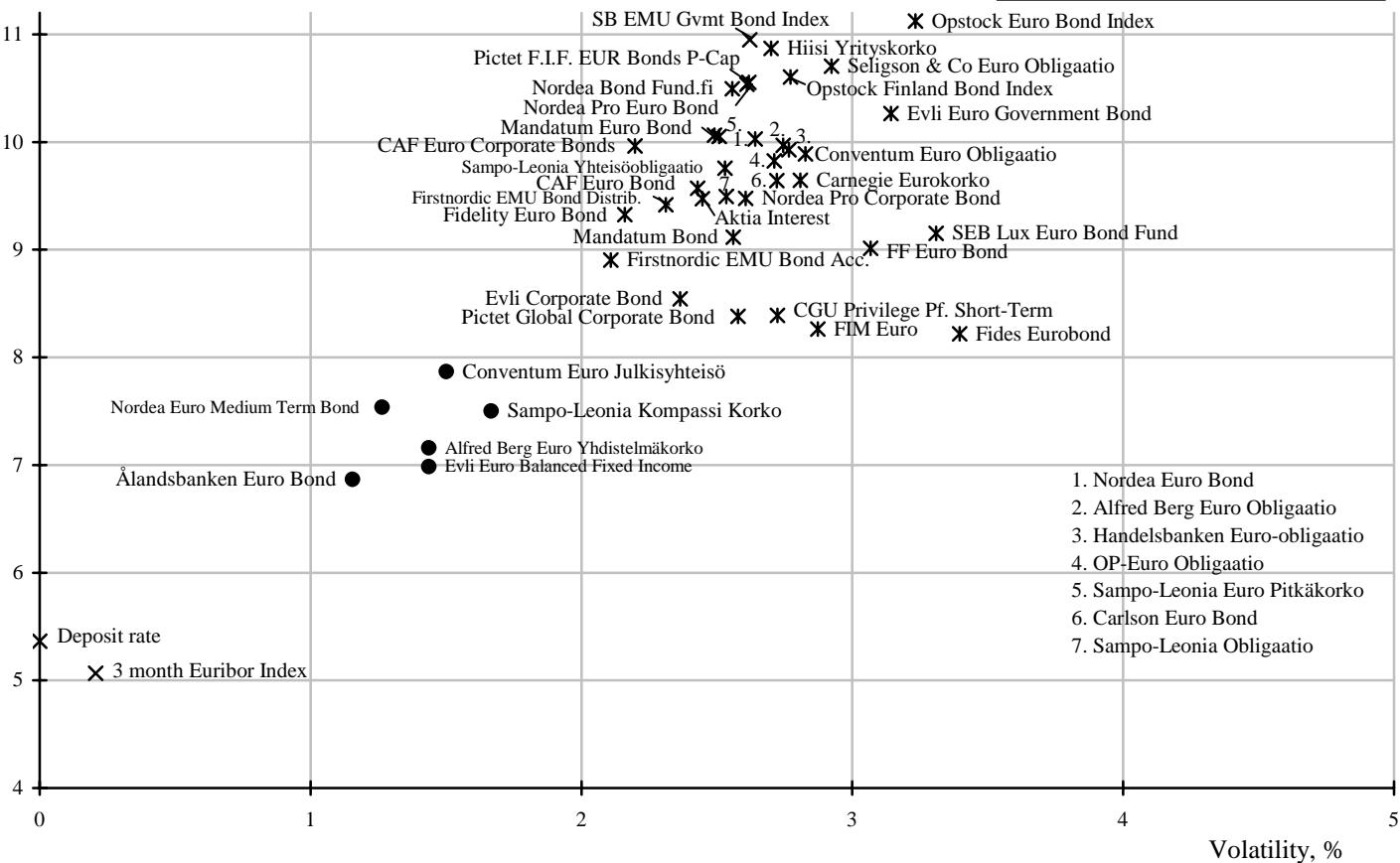
November 1, 2000 - October 31, 2001

Return, %



✕ Bond Funds Euroland
 ● Short-term Bond Funds Euroland
 ✗ Benchmark indices

Return, %



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 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.

Publisher

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PERFORMANCE OF INTERNATIONAL FUNDS

November 1, 2000 - October 31, 2001

