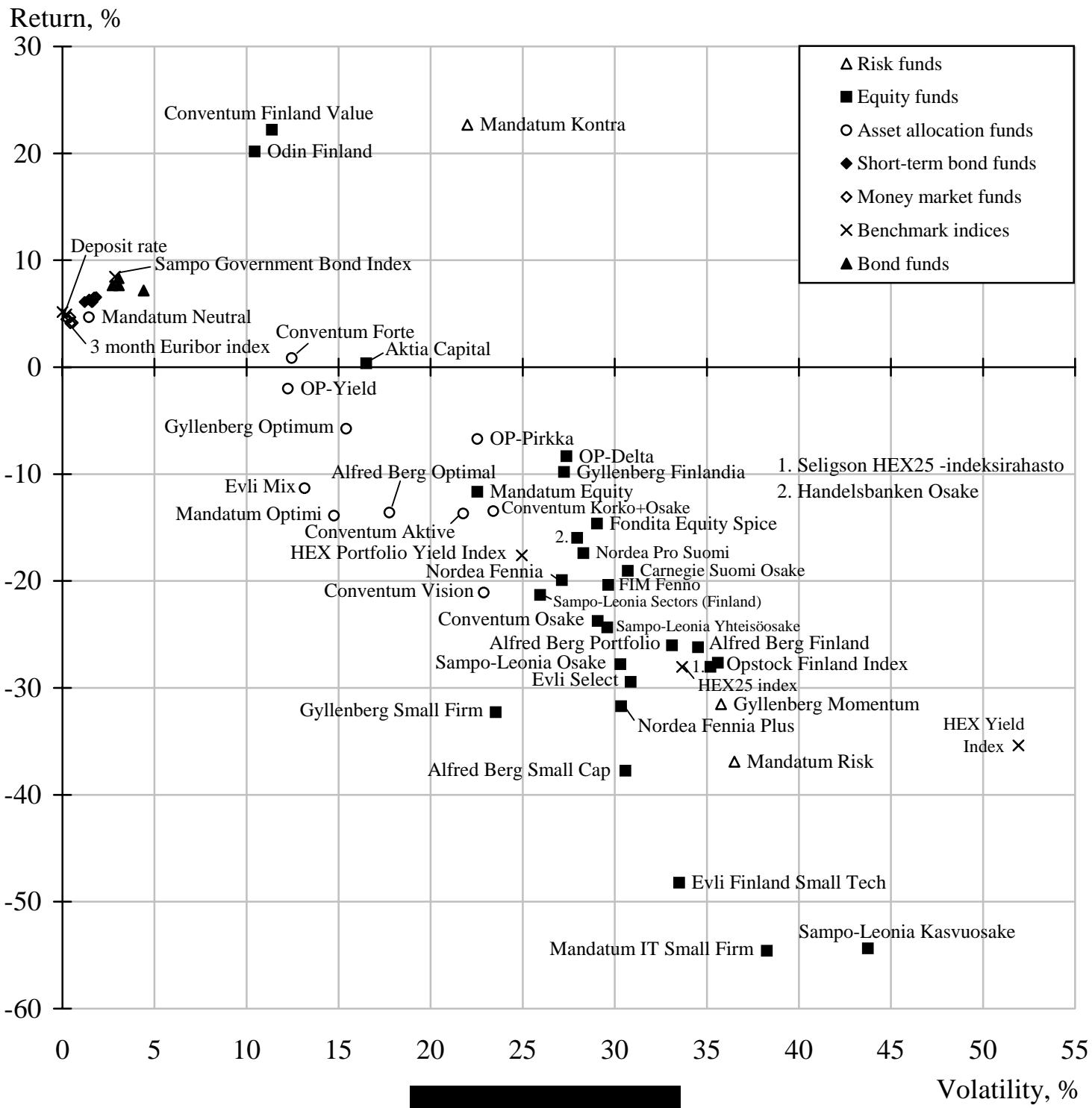


MUTUAL FUND REPORT

PERFORMANCE OF MUTUAL FUNDS INVESTING IN FINLAND

December 1, 2000 - November 30, 2001



PERFORMANCE OF FUNDS NOVEMBER 30TH, 2001

	RETURN (%)						Example Investment	RISK		RETURN / RISK	
	Nominal (EUR)		1 mo. 6 mo. 12 mo. 2 yr, p.a. 3 yr, p.a. 5 yr, p.a.					Volatility	Beta	Sharpe ratio	Alfa
RISK FUNDS											
Mandatum Kontra	-5.0	14.1	22.7	13.3	-5.5		22.1	22.0	-0.88	0.8	-2.5
Gyllenberg Momentum	9.3	-12.6	-31.5	-24.6	1.6		-32.9	35.8	1.06	-1.0	-12.7
Mandatum Risk	9.3	-26.4	-36.9	-25.4	-4.7	7.3	-37.5	36.5	1.51	-1.2	-7.8

	RETURN (%)						Example Investment	RISK		RETURN / RISK	
	Nominal (EUR)		1 mo. 6 mo. 12 mo. 2 yr, p.a. 3 yr, p.a. 5 yr, p.a.					Volatility	Beta	Sharpe ratio	Alfa
EQUITY FUNDS											
Conventum Finland Value	6.1	-0.2	22.2	18.3	24.3	23.1	19.8	11.4	0.41	1.5	26.4
Odin Finland	5.8	0.4	20.2	11.6	11.1	10.0	16.0	10.4	0.39	1.4	23.9
Aktia Capital	5.1	-6.4	0.3	3.8	10.9	15.3	-0.7	16.5	0.64	-0.3	9.7
OP-Delta	9.9	-10.4	-8.3	-0.3	19.3	19.3	-10.2	27.4	1.03	-0.5	10.0
Gyllenberg Finlandia	8.6	-4.9	-9.8	-10.8	8.4	13.0	-11.6	27.3	0.97	-0.5	7.1
Mandatum Equity	6.2	-11.8	-11.7	-4.6	11.5	15.0	-12.1	22.5	0.95	-0.7	4.8
Fondita Equity Spice	10.1	-9.7	-14.6	1.4	15.5		-16.3	29.0	1.11	-0.7	5.5
Handelsbanken Osake	7.2	-10.1	-16.0	-10.6	4.3		-17.6	28.0	0.97	-0.8	0.9
Nordea Pro Finland Equity	6.9	-12.0	-17.4	-12.1	3.9	11.1	-18.2	28.3	1.08	-0.8	2.0
Carnegie Suomi Osake	8.4	-13.7	-19.1	-11.4	3.3	11.3	-19.5	30.7	1.20	-0.8	3.0
Nordea Fennia	6.7	-13.8	-19.9	-15.4	0.2	7.7	-21.5	27.1	1.07	-0.9	-0.7
FIM Feno	9.0	-12.8	-20.4	9.2	32.0		-22.0	29.7	1.18	-0.9	1.3
Sampo-Leonia Sectors (Finland)	6.8	-12.4	-21.3	-3.0			-22.5	25.9	1.03	-1.0	-3.0
Conventum Osake	8.6	-16.7	-23.7	-16.3	-0.2	7.0	-25.6	29.1	1.17	-1.0	-2.3
Sampo-Leonia Yhteisöosake	8.3	-12.3	-24.3	-11.3	8.6		-24.7	29.6	1.20	-1.0	-2.1
Alfred Berg Portfolio	8.9	-15.4	-26.0	-15.8	4.4	12.7	-27.5	33.1	1.32	-0.9	-1.1
Alfred Berg Finland	8.9	-15.5	-26.2	-16.1	3.9	12.1	-27.7	34.5	1.32	-0.9	-1.4
Opstock Finland Index	8.4	-17.4	-27.6	-17.4			-27.6	35.6	1.32	-0.9	-2.8
Sampo-Leonia Osake	8.5	-13.2	-27.8	-18.0	2.5	11.1	-28.9	30.3	1.22	-1.1	-5.2
Seligson & Co HEX25 -indeksirahasto	8.8	-17.4	-28.0	-18.1	5.6		-28.0	35.2	1.31	-0.9	-3.4
Evli Select	7.9	-17.0	-29.4	-11.1	10.3	14.5	-30.8	30.9	1.11	-1.1	-9.4
Nordea Fennia Plus	6.1	-20.5	-31.7	-7.6	11.2	16.5	-32.1	30.4	1.22	-1.2	-9.2
Gyllenberg Small Firm	5.9	-17.5	-32.3	-7.9	6.2	11.4	-33.6	23.5	0.93	-1.6	-16.2
Alfred Berg Small Cap	6.3	-22.4	-37.8	-15.1	9.9		-38.1	30.6	1.18	-1.4	-16.0
Evli Finland Small Tech	9.3	-28.6	-48.2				-49.3	33.5	1.23	-1.6	-25.3
Sampo-Leonia Kasvuosake	10.0	-35.6	-54.4	-30.3	-11.4	1.2	-54.8	43.8	1.62	-1.4	-22.7
Mandatum IT Small Firm	9.3	-34.2	-54.6				-55.5	38.3	1.45	-1.6	-26.9

	RETURN (%)						Example Investment	RISK		RETURN / RISK	
	Nominal (EUR)		1 mo. 6 mo. 12 mo. 2 yr, p.a. 3 yr, p.a. 5 yr, p.a.					Volatility	Beta	Sharpe ratio	Alfa
ASSET ALLOCATION FUNDS											
Mandatum Neutral	0.2	2.3	4.7	6.0	6.7		4.4	1.4	0.03	-0.3	0.1
Conventum Forte	4.5	-2.6	0.8	0.6	7.9	11.5	-1.2	12.5	0.51	-0.3	7.4
OP-Yield	4.2	-2.2	-2.0	2.7	11.4	12.2	-4.0	12.3	0.46	-0.6	3.2
Gyllenberg Optimum	3.9	-5.1	-5.8	-4.4	7.1	10.3	-7.6	15.4	0.47	-0.7	-0.1
OP-Pirkka	8.9	-8.0	-6.7	0.6	14.1	17.3	-8.6	22.5	0.82	-0.5	6.8
Evli Mix	3.2	-5.1	-11.3	-1.7	7.8	12.0	-13.1	13.2	0.46	-1.3	-6.1
Conventum Balanced	8.0	-10.6	-13.5	-10.6	-0.5	5.3	-16.9	23.4	0.91	-0.8	2.2
Alfred Berg Optimal	4.2	-6.1	-13.6	-7.2	4.9	9.8	-15.3	17.8	0.67	-1.1	-3.6
Conventum Aktive	6.3	-10.3	-13.7				-13.7	21.8	0.85	-0.9	0.5
Mandatum Optimum	3.8	-6.2	-13.9	-6.2	4.2	9.7	-14.3	14.7	0.48	-1.3	-8.2
Conventum Vision	5.3	-14.0	-21.1	-10.6			-21.6	22.9	0.84	-1.1	-7.2

PERFORMANCE OF FUNDS NOVEMBER 30TH, 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											
Hiisi Yrityskorko	-0.1	5.1	9.5				9.3	2.9	4.4		1.5
Evli Corporate Bond	0.6	3.3	9.1	5.6			7.4	2.5	5.1		1.6
Opstock Euro Bond Index	-0.5	6.6	8.8	7.1			8.8	3.6	5.8		1.0
CAF Euro Corporate Bonds	0.1	4.6	8.6	6.5			8.1	2.4	-		1.4
Nordea Pro Euro Bond	-0.4	5.9	8.4	6.6	3.8	5.7	7.9	3.1	6.0		1.1
Seligson & Co Euro Obligaatio	-0.6	5.9	8.4	6.8	3.9		8.4	3.2	5.4		1.0
Handelsbanken Euro-obligaatio	-0.5	5.9	8.4	6.1	3.7		7.8	3.1	5.6		1.0
Nordea Bond Fund.fi	-0.4	5.9	8.3	6.6	3.9	5.7	7.2	3.0	6.1		1.0
Opstock Finland Bond Index	-0.6	5.5	8.3	6.8			8.3	3.0	4.2		1.0
Pictet F.I.F. EUR Bonds P-Cap	-0.5	5.8	8.3	6.7			4.5	2.9	-		1.1
Nordea Euro Bond	-0.3	5.8	8.3	6.3	3.6	5.6	7.2	3.0	5.9		1.0
Evli Euro Government Bond	-0.5	5.8	8.2	6.5	3.9	5.9	7.7	3.5	5.6		0.9
Fides Eurobond	1.0	3.5	8.1	5.9			7.0	3.5	3.9		0.9
Sampo-Leonia Euro Bond	-0.5	5.7	8.1	6.2			8.0	2.9	4.9		1.0
Alfred Berg Euro Obligaatio	-0.4	5.8	8.0	6.7	4.0	5.8	7.4	3.2	5.4		0.9
Mandatum Euro Bond	-0.7	5.5	7.9	6.3			3.6	2.9	-		1.0
Sampo-Leonia Yhteisöobligaatio	-0.4	5.5	7.8	6.3	3.7		7.3	2.7	5.1		1.0
Conventum Euro Obligaatio	-0.5	5.6	7.8	6.6	3.9	5.7	7.3	3.1	5.3		0.8
Carnegie Eurokorko	-0.4	5.1	7.7	6.3	3.8	5.6	7.4	3.0	4.2		0.8
OP-Euro Bond	-0.6	5.5	7.7	6.7	4.2	5.8	7.1	3.1	5.2		0.8
Mandatum Bond	0.0	5.7	7.7	6.1	3.9	5.7	7.1	2.7	4.0		0.9
Carlson Euro Bond	-0.7	5.0	7.6	5.5	3.1		6.5	3.1	-		0.8
Sampo-Leonia Obligaatio	-0.4	5.4	7.6	6.1	3.6		7.0	2.7	5.1		0.9
Fidelity Euro Bond	-0.6	4.9	7.6	5.8	3.2	5.2	4.1	2.4	-		1.0
CAF Euro Bond	-0.5	5.6	7.6	6.0	3.2		7.0	2.7	-		0.9
Nordea Pro Corporate Bond	-0.9	3.5	7.5				7.0	2.9	5.0		0.8
Pictet F.I.F. Global Corporate Bond	-0.4	4.1	7.5	4.6			3.7	2.8	-		0.8
MST Euro Global Bond	-0.6	4.0	7.4				1.9	4.6	-		0.5
SEB Lux Euro Bond Fund	-0.6	5.4	7.2	5.7	2.9	5.1	6.6	3.6	-		0.6
FIM Euro	0.3	6.6	7.2	5.8	4.1		6.1	3.1	3.9		0.7
Aktia Interest	-0.8	5.0	7.2	5.7	3.2	5.1	6.1	4.4	4.1		0.5
Firstnordic EMU Bond Distribution	-0.7	5.3	7.1	5.2	4.0		3.9	2.6	5.6		0.8
JPMF FF Euro Bond	-0.5	5.8	7.0	5.8	2.8	4.7	4.9	3.4	-		0.5
Firstnordic EMU Bond Accumulation	-0.8	4.6	6.7	4.9	3.3		3.5	2.4	5.9		0.6
CGNU PP Short-Term	-0.5	5.0	6.4	5.3	2.7		5.3	3.1	-		0.4
MST European Bond	-0.4	4.3	6.2				0.8	3.7	-		0.3
Alfred Berg Euro Obligaatio Pro	-0.4	6.0						3.3	5.4		
Tapiola Euro Bond	-0.4	5.9						3.2	5.6		
Evli European Investment Grade	-0.2	5.0						2.4	4.5		
OP-Euro Yrityslaina	-1.4	3.4						2.6	4.2		
INVESCO Euro Reserve	0.3	1.7						0.2	-		
Fides High Yield Bond	3.4	-2.2						5.9	3.5		
Seligson & Co Euro Corporate Bond	0.0								4.5		
SEB Lux Corporate Bond - Investment Grade	-0.5								-		
CDC Euro Bonds	-0.6								-		
INVESCO Euroland Bond	-0.6								-		
Baring Euro Bond	-0.9								-		

	RETURN (%)						Example Investment	RISK				
	Nominal (EUR)							Volatility (%, 12 mo.)	Duration (years)	Sharpe ratio		
	1 mo.	2 mo.	3 mo.	6 mo.	9 mo.	12 mo.						
SHORT-TERM BOND FUNDS												
Sampo-Leonia Kompassi Korko	-0.1	1.2	1.8	4.4	4.4	6.5		5.5		1.8	3.3	
Conventum Euro Julkisyhteisö	-0.3	0.8	1.6	3.8	4.5	6.5	5.0	6.3		1.7	3.0	
Nordea Euro Medium Term Bond	-0.2	1.0	1.8	3.7	4.3	6.3		5.3		1.5	1.8	
Alfred Berg Euro Yhdistelmäkorko	-0.1	1.2	1.7	4.0	4.2	6.1	5.2	5.6		1.6	2.9	
Evli Euro Balanced Fixed Income	0.0	1.0	1.5	3.7	4.2	6.1	5.1	5.6		1.6	2.5	
Ålandsbanken Euro Bond	-0.1	0.6	1.3	3.3	4.1	6.1	5.0	5.0		1.2	2.2	

PERFORMANCE OF FUNDS NOVEMBER 30TH, 2001

BOND FUNDS	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	
INTERNATIONAL												
Sampo-Leonia Korko Konverg.	Europe	3.4	2.5	14.5				12.2	12.2	7.9	7.9	1.2
CAF Global Bonds	Nordic C.	-1.6	6.9	10.3	4.1	0.5		10.3	7.6	10.7	8.5	0.6
Firstnordic US Dollar Bond Acc.	Global	0.8	0.7	8.9	16.1	14.2		5.7	8.3	11.0	3.2	0.3
MST Swiss Franc Global Bond	Global	-1.0	7.4	8.4	8.5	4.9	4.2	3.2	0.7	5.5	3.5	0.6
MST USD Global Bond Fund	Global	0.4	3.3	8.3				3.2	1.1	11.0	3.6	0.3
Gyllenberg European Bond	Europe	-0.5	6.1	8.3	6.6	3.8		7.8	7.8	2.8	2.8	1.1
Sampo-Leonia Tuottokorko	Global	0.0	4.7	7.9	5.0			6.3	6.3	2.6	2.6	1.0
Invesco GT European Bond	Europe	-0.3	5.2	7.7	6.5	3.5	6.7	2.5	2.5	3.3	3.3	0.8
Evli Altius	Global	0.9	2.5	7.0				5.9	6.4	1.8	1.8	1.0
Pictet F.I.F. Global Emerg. Debt	Global	2.9	-2.9	6.9	24.8	35.9		3.3	5.8	13.0	6.9	0.1
JPMF FF USD Bond	Europe	0.5	1.2	6.4				2.8	5.4	11.4	4.6	0.1
Templeton Gl.I Bond (Euro) Fund	Global	-0.6	3.6	6.1	6.0	3.7	3.5	3.0	3.0	3.1	3.1	0.3
Fidelity US Dollar Bond	Global	0.3	1.3	5.8	12.9	11.8	10.0	2.2	4.7	11.8	4.3	0.1
Pictet F.I.F. USD Bonds P-Cap	Global	-0.4	0.4	5.4	15.7	13.8	14.5	1.8	4.3	12.5	5.6	0.0
JPMF FF Emerging Markets Debt	Global	5.8	-4.5	5.3	19.1	21.4	14.1	1.7	4.2	17.9	12.2	0.0
Merita International Bond	Global	-0.9	1.9	4.1	8.9	8.0	9.6	3.0	3.0	6.1	6.1	-0.2
JPMF FF Global Bond	Global	0.5	1.5	3.8	7.9	7.9	9.2	0.3	2.8	8.9	6.5	-0.2
MST Sterling Reserve Fund	Global	-0.1	-1.7	3.5	6.3	9.0	10.3	-1.4	0.3	7.8	0.5	-0.2
MST USD Reserve Fund	Global	1.8	-2.6	3.2	12.7	14.6	13.3	-1.8	0.7	11.5	0.6	-0.2
Fidelity Sterling Bond	Global	-0.5	1.9	3.0	5.4	6.8	10.2	-0.4	1.3	8.8	4.2	-0.2
JPMF Sterling Bond	Global	1.0	4.5	2.2	6.3	7.3	11.9	-1.3	0.5	9.8	7.0	-0.3
Pictet F.I.F. USD Cash Plus	Global	1.8	-3.2	2.0	12.2	14.3		-1.5	1.0	11.7	0.3	-0.3
Fidelity International Bond	Global	0.2	-0.4	1.9	5.3	7.3	6.1	-1.5	0.9	10.0	6.6	-0.3
Fidelity US Dollar Cash	Global	1.8	-3.4	1.4	9.5	12.5	11.0	1.4	3.9	11.6	0.3	-0.3
Handelsbanken Int'l. Bonds	Global	-0.1	0.4	1.3	6.4	7.8	8.4	0.3	2.7	6.8	14.1	-0.6
SEB Lux International Bond	Global	-0.7	-1.0	0.4	6.3	6.8	8.9	-0.2	-0.2	6.4	6.4	-0.8
Carlson International Bond	Global	1.4	-4.3	-0.4	13.5	11.3	11.3	-0.9	1.0	16.0	5.8	-0.3
Baring International Bond	Global	-2.4	-2.7	-2.5	2.2	1.9	4.8	-7.1	-2.7	9.5	8.4	-0.8
Roburs Obligationsfond	Nordic C.	0.2	-1.3	-3.7	-1.1	-0.4	-2.2	-5.6	2.8	10.2	8.2	-1.1
Handelsbanken Swedish Bonds	Nordic C.	0.9	-0.4	-3.7	0.8	3.1	3.0	-4.6	3.9	7.7	3.4	-1.2
Alfred Berg Avkastningsfond	Europe	1.0	-0.4	-3.7	-3.5	-1.7		-5.1	3.3	7.6	2.5	-1.2
Franklin High Yield (Euro) Fund	Global	4.8	-10.3	-8.6				-11.2	-11.2	11.0	11.0	-1.2
JPMF Europe High Yield Bond	Europe	1.9	-12.2	-11.1	-8.6	-5.8		-14.1	-14.1	8.7	8.7	-1.9
Firstnordic Gl. High Income Acc.	Global	-1.7	0.0							3.2	3.2	
INVESCO Gilt	Global	-0.4	-0.8							8.1	5.7	
INVESCO Bond	Global	0.1	-1.0							7.8	7.5	
Evli European High Yield	Europe	3.4	-1.5							7.5	7.5	
INVESCO Strategic Bond	Global	5.3	-2.0							11.7	7.5	
INVESCO Global Bond	Global	0.2	-3.0							8.7	8.9	
INVESCO Dollar Reserve	Global	1.8	-3.3							10.7	0.2	
INVESCO US Dollar Liquidity	Global	1.8	-3.4							10.7	0.3	
INVESCO Emerg. Markets Bond	Global	4.2	-5.0							15.4	10.1	
INVESCO European Corp. Bond	Europe	4.2	-7.8							8.5	8.5	
MST Global High Yield Bond	Global	5.1								9.4	8.4	
Baring US\$ Corporate High Yield	Global	2.3										
Baring High Yield Bond	Global	1.7										
INVESCO Maximum Income	Global	0.6										
CDC Global Bonds	Europe	-1.3										
Baring Sterling World Bond	Global	-2.5										

BENCHMARK INDICES	RETURN (%)						Example Investment		RISK		RETURN / RISK	
	Nominal (EUR)						Investment		Volatility	Beta (B) /	Sharpe	
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	12 mo.	(%, 12 mo.)	Duraatio (D)	ratio	Alfa	
BENCHMARK INDICES												
3 month Euribor Index	0.32	2.36	4.9	4.45	3.98	3.73		0.21	0.25 D			
HEX Portfolio Yield Index	5.5	-12.1	-17.6	-12.0	4.6	11.7		24.9	1.00 B	-0.9	0.0	
HEX Yield Index	9.5	-18.3	-35.4	-12.7	21.3	30.5		51.9	1.70 B	-0.8	-1.9	
Sampo Government Bond Index	-0.5	5.7	8.5	6.9	4.4	6.3		2.9	4.5 D	1.2		
MSCI EMU	6.7	-15.6	-22.6	-7.0	2.3	13.8		22.2			-1.2	
MSCI Europe	5.6	-14.0	-20.0	-6.9	2.0	12.5		18.6			-1.3	
MSCI Far East	3.8	-25.4	-30.4	-19.0	5.1	-2.6		21.2			-1.7	
MSCI Japan	2.7	-26.3	-31.1	-19.5	4.9	-1.6		22.1			-1.6	
MSCI Nordic	11.5	-15.6	-31.6	-11.9	12.2	17.0		39.0			-0.9	
MSCI North America	9.3	-13.7	-16.3	-4.5	7.5	16.6		23.5			-0.9	
MSCI Pacific	4.5	-23.3	-27.7	-17.1	5.5	-1.9		21.4			-1.5	
MSCI World Index	7.5	-15.2	-19.0	-7.2	5.4	11.6		20.6			-1.2	
HEX25 index	6.2	-17.8	-28.0	-17.0	8.0	17.0	-29.8	33.7	1.29 B	-1.0	-3.8	
SB EMU Gvmt Bond Index	-0.6	6.2	8.7	6.9				3.0	6.1 D	1.2		
SB World Gvmt Bond	0.0	0.6	2.7	8.1	9.1	10.5		20.7			-0.1	
Deposit rate	0.31	2.25	5.2				4.16	0.00				

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

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 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.				
Evli Money Manager+	0.24	0.51	1.01	2.31	3.72	5.03		3.46	0.33	0.25		
Aurator Likvidi	0.26	0.74	1.15	2.43	3.59	5.02		5.02	0.26	0.12		
Nordea Pro Euro Money Market	0.26	0.68	1.15	2.46	3.62	5.01	4.45	4.96	0.38	0.43		
Sampo-Leonia Yhteisökorko	0.31	0.66	1.06	2.28	3.53	4.91	4.44	4.91	0.27	0.25		
MST Euro Short Term Global Bond	-0.63	0.11	0.95	1.90	3.40	4.90		-0.46	3.68	-		
Sampo-Leonia Euro Liquidity	0.26	0.62	1.40	2.50	3.60	4.84	4.22	4.72	0.57	0.28		
Carnegie Likvidi	0.28	0.68	1.03	2.25	3.38	4.68	4.25	4.48	0.42	0.19		
Pictet F.I.F. Euro Cash Plus	0.21	0.52	0.88	2.13	3.42	4.68	4.27	1.04	0.28	-		
Mandatum Short Term	0.25	0.60	0.95	2.18	3.38	4.67	4.13	4.62	0.43	0.25		
Gyllenberg Money Manager	0.26	0.59	1.04	2.18	3.25	4.52	4.03	4.27	0.28	0.24		
Seligson & Co Rahamarkinarahasto	0.28	0.59	1.03	2.13	3.32	4.52	4.15	4.52	0.21	0.26		
Evli Euro Interest	0.27	0.58	0.99	2.08	3.22	4.48	4.03	4.36	0.31	0.36		
Sampo-Leonia Korko	0.26	0.58	0.96	2.11	3.25	4.46	3.93	4.46	0.22	0.24		
Aktia Likvida	0.25	0.54	0.89	1.95	3.03	4.41	3.95	4.41	0.44	0.15		
MST Euro Reserve	0.19	0.65	1.01	2.12	3.21	4.36	3.76	-0.98	0.42	-		
Alfred Berg Euro Korko	0.28	0.56	1.00	2.05	3.13	4.35	3.95	3.83	0.29	0.20		
FIM Likvidi	0.26	0.58	0.95	2.02	3.11	4.35	3.89	4.35	0.42	0.22		
Conventum Euro Likvidi	0.25	0.55	0.95	2.07	3.12	4.34	3.77	4.24	0.45	0.34		
Handelsbanken Eurokorko	0.28	0.61	0.87	1.93	3.05	4.25	3.82	4.25	0.38	0.50		
Nordea Money Market Fund.fi	-0.21	0.17	0.61	1.83	2.87	4.15	3.79	4.00	0.56	0.43		
OP-Euro	0.27	0.66	0.77	1.83	2.91	4.12	3.78	3.60	0.43	0.22		
SEB Lux Euro Short Bond Fund	0.27	0.64	1.01	2.15	2.91	4.09	3.61	3.79	1.30	-		
Nordea Euro Korko	-0.29	0.04	0.48	1.69	2.78	4.06	3.80	3.89	0.61	0.43		
Fidelity Euro Cash	0.24	0.53	0.80	1.75	2.76	3.75	3.61	3.75	0.18	-		
Tapiola Money Market	0.25	0.60	2.44	3.57	4.64				1.50	0.43		
Alfred Berg Euro Korko Pro	0.29	0.61	1.04	2.18					0.21	0.20		
Hiiisi Lyhytkorko	0.26	0.57	0.84						0.13	0.01		

EQUITY FUNDS	RETURN (%)								Example Investment 12 mo.	RISK		RETURN / RISK Sharpe		
	Nominal (EUR)									Volatility (% 12 mo.)	Dom. Curr.			
	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	6.4	-2.2	27.9	27.4			25.3	25.3	14.5	14.5	1.6			
Odin Sverige	9.8	-5.0	8.6	21.3	26.0	18.6	4.9	3.6	18.8	18.5	0.2			
Odin Norden	5.6	-22.5	-10.4	1.6	8.5	4.4	-13.4	-14.5	20.0	19.8	-0.8			
Carnegie Aksje Norge	3.9	-15.3	-12.6	7.3	14.4	12.0	-15.2	-15.2	28.2	28.2	-0.6			
Odin Norge	2.2	-28.5	-19.1	6.5	20.1	7.6	-21.9	-22.8	22.5	21.9	-1.1			
Fondita Nordic Small Cap	13.8	-18.4	-22.0	9.5	21.8		-23.6	-23.6	22.6	22.6	-1.2			
SEB Lux Sverigefond	11.0	-13.7	-22.1	-12.4	4.7	11.0	-23.6	-23.6	33.3	33.3	-0.8			
SEB Lux Norge Aksjefond	6.3	-21.0	-22.3	-3.8	5.0		-23.8	-23.8	25.4	25.4	-1.1			
Carlson Scandinavia	10.0	-12.5	-22.5	-7.6	8.6		-23.3	-23.3	32.7	32.7	-0.8			
Handelsbanken Sweden	15.0	-14.9	-23.0	-12.2	6.1	9.8	-24.6	-17.8	34.6	32.3	-0.8			
Firstnordic Nordic	10.4	-14.5	-23.3	-10.1	8.4		-25.5	-25.5	28.7	28.7	-1.0			
Nordea Nordia	8.9	-16.5	-25.6	-11.7	5.6	11.1	-27.1	-27.1	32.9	32.9	-0.9			
Carnegie Nordic Markets	10.8	-16.5	-26.0	0.5	14.7	22.2	-26.4	-26.4	29.7	29.7	-1.0			
Carnegie Sverige	13.5	-14.0	-26.0	-11.1	7.7	12.6	-28.2	-28.2	37.7	37.7	-0.8			
Alfred Berg Sverige	13.8	-14.4	-26.2	-16.9	1.2	9.6	-27.3	-20.8	33.0	29.9	-1.0			
Handelsbanken Nordic Small Cap Growth	12.6	-19.1	-26.3				-26.3	-26.3	23.3	23.3	-1.3			
CGNU PP Nordic Growth	11.4	-17.7	-26.5	-11.3	6.2		-29.5	-30.4	29.1	28.3	-1.1			
Fidelity Nordic	8.8	-15.8	-26.7	-5.6	11.3	15.5	-30.4	-24.2	22.7	19.7	-1.4			
SEB Östersjöfond/WWF	8.1	-19.2	-27.1	-6.5			-28.6	-28.6	29.8	29.8	-1.1			
SEB Lux Nordic	8.6	-18.4	-27.5	-9.4	7.0	14.4	-29.0	-29.0	32.5	32.5	-1.0			
Handelsbanken Nordic	13.6	-17.0	-29.2	-7.4	10.4	15.1	-30.6	-24.5	29.5	29.1	-1.2			
Nordea Nordic Small Cap	7.2	-20.9	-30.1	-5.7	6.3		-31.5	-31.5	23.9	23.9	-1.5			
Alfred Berg Norden	11.9	-16.1	-30.4	-18.3	-1.8	7.2	-31.6	-25.4	34.0	30.0	-1.0			
Carlson Nordic Small Cap	10.5	-20.6	-31.1	-10.2	3.2		-31.7	-31.7	21.5	21.5	-1.7			
SEB Norden Småbolag	6.8	-22.7	-31.2	-10.3	4.2		-32.6	-32.6	23.4	23.4	-1.6			
Nordea Avanti	10.2	-20.3	-35.5	-18.2	3.5	9.2	-36.7	-36.7	37.8	37.8	-1.1			
Carnegie Småbolag	16.7	-27.4	-39.7	-13.5	7.0	10.7	-41.4	-41.4	40.1	40.1	-1.1			
Evli Nordic Smaller Companies	17.4	-41.0	-59.3	-27.3	-6.0		-59.7	-59.7	42.4	42.4	-1.5			
FIM Nordic	8.4	-10.5							32.0	32.0				

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 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		
Global													
MST World Gold & Mining Fund	-1.4	3.8	42.0	10.2	17.8	2.1	35.2	38.5	25.1	25.9	1.5		
Elite	19.5	14.9	32.2	0.8			32.2	32.2	27.5	27.5	1.0		
MST World Mining Fund	8.5	-14.6	15.6	12.6	26.4		10.1	12.8	22.1	19.7	0.5		
Seligson Phoenix	10.4	-8.9	13.5				11.3	11.3	18.5	18.5	0.5		
Roburs Skogsford	7.2	-2.3	12.9	7.5	17.1	11.5	10.7	20.5	23.7	23.7	0.3		
Nordea Foresta	7.5	-1.5	12.6	4.4	15.2		10.4	10.4	21.1	21.1	0.4		
OP-Forest	6.9	-1.4	11.3	8.9	15.0		8.1	8.1	20.1	20.1	0.3		
Pictet G.S.F. Water	4.3	-14.4	-1.7				-5.0	-5.0	17.0	17.0	-0.4		
Roburs Råvarufond	3.4	-19.3	-3.2	-1.6	8.1	1.1	-5.2	3.3	22.1	22.1	-0.4		
Odin Maritim	3.4	-20.1	-5.8	23.0	27.6	2.5	-9.0	-10.2	17.6	17.4	-0.6		
Carnegie Medical	5.2	-4.4	-6.5	43.1			-6.5	-6.5	34.5	34.5	-0.3		
Templeton Global Growth (Euro) Fund	5.8	-11.2	-7.1	3.4	9.1	10.5	-9.8	-9.8	15.5	15.5	-0.8		
FIM Rento	8.2	-9.9	-8.0				-9.9	-9.9	17.4	17.4	-0.8		
Pictet G.S.F. Biotech	9.7	-7.5	-9.8	45.4	52.4	38.0	-12.9	-10.8	45.1	42.9	-0.3		
FIM Rohto	3.2	-9.8	-11.4				-13.2	-13.2	18.8	18.8	-0.9		
SEB Lux (F) Läkemedel&Bioteknik	3.2	-6.2	-12.9	17.7	20.3	22.9	-14.6	-14.6	23.5	23.5	-0.8		
Conventum Pharma	2.4	-7.1	-13.5	7.7			-15.2	-15.2	15.6	15.6	-1.2		
Nordea MEDICA Life Science	2.7	-5.5	-13.8	8.7			-15.5	-15.5	21.5	21.5	-0.9		
Opstock Global Equity	7.6	-13.3	-14.0	-3.7	6.7		-15.7	-15.7	21.0	21.0	-0.9		
Seligson Global Top 25 Brands	9.2	-9.4	-14.4	0.8	11.8		-14.4	-14.4	21.6	21.6	-0.9		
Roburs Privatiseringsfond	5.1	-14.8	-15.0	-10.8	-0.8	6.1	-16.7	-9.3	18.8	18.8	-1.1		
Pictet G.S.F. Leisure	14.1	-22.3	-15.6	-7.8			-18.4	-16.4	26.9	23.6	-0.8		
Seligson Global Top 25 Pharmaceuticals	2.9	-5.9	-16.2				-16.2	-16.2	18.1	18.1	-1.2		
SP-Osakerahasto	6.6	-12.5	-16.7				-17.4	-17.4	21.3	21.3	-1.0		
Nordea World	6.9	-15.5	-17.0	-5.3	6.3		-18.7	-18.7	26.3	26.3	-0.8		
WIP Market Leaders Global	6.8	-14.7	-17.1	-9.5			-18.0	-18.0	22.6	22.6	-1.0		
Franklin Biotechnology Discovery Fund	8.3	-9.0	-17.1				-19.5	-17.5	43.5	41.1	-0.5		
Aktia Medica	3.5	-9.2	-17.5				-18.3	-18.3	23.1	23.1	-1.0		
A. Berg/ABN Global Resources	0.8	-30.7	-18.2	11.0	20.0		-20.0	-18.0	22.5	19.6	-1.0		
JPMF International Equity	4.5	-16.1	-18.6	-7.0	5.0	8.7	-21.4	-21.4	20.8	20.8	-1.1		
OP-Medical	3.1	-8.1	-18.6				-20.3	-20.3	19.3	19.3	-1.2		
OP-Trendi	10.4	-19.4	-18.9				-20.5	-20.5	24.6	24.6	-1.0		
Nordea 3 - Pro Global Equity	8.0	-15.1	-18.9	-7.2	6.2		-21.3	-21.3	25.3	25.3	-1.0		
Pictet G.S.F. New Finance	5.3	-16.5	-19.0				-21.8	-21.8	22.1	22.1	-1.1		
Fidelity European Aggressive	10.6	-7.5	-19.0	-11.2	6.1		-23.1	-23.1	24.2	24.2	-1.0		
JPMF Global Equity	4.9	-16.7	-19.4	-7.4	4.5	8.3	-22.2	-20.2	21.1	17.4	-1.2		
Sampo-Leonia BioLife	4.9	-7.8	-19.5				-22.2	-22.2	29.3	29.3	-0.8		
Evli Global	7.5	-16.8	-19.9	-8.8	6.4	11.4	-21.4	-21.4	24.8	24.8	-1.0		
Sampo-Leonia Sectors (Global)	7.3	-13.9	-19.9	-6.0			-21.1	-21.1	23.7	23.7	-1.1		
Trevise Global Equity	8.2	-17.1	-19.9	-6.0	10.1		-21.5	-21.5	23.9	23.9	-1.0		
FIM Mondo	6.3	-11.0	-20.3				-21.9	-21.9	20.4	20.4	-1.3		
MST Global Opportunities Fund	7.4	-16.5	-20.5	0.3	25.4	18.9	-24.3	-22.4	26.5	23.3	-1.0		
Fidelity World	4.9	-17.9	-20.6	-7.2	8.6	13.6	-24.5	-24.5	22.6	22.6	-1.1		
Seligson Osakesalkku	6.8	-13.8	-20.8	-6.7			-22.4	-22.4	19.2	19.2	-1.4		
Aktia Global	8.2	-14.8	-21.0	-6.5	7.0	11.7	-21.8	-21.8	23.0	23.0	-1.1		
A. Berg/ABN Global Life Society	5.7	-15.1	-21.2	4.9	10.4		-22.8	-20.9	21.3	18.1	-1.2		
Fidelity International	7.2	-19.2	-21.3	-11.8	8.8	14.0	-25.3	-23.4	25.8	22.1	-1.0		
Tapiola Institution	4.4	-14.1	-21.5	-3.4			-26.0	-26.0	16.8	16.8	-1.6		
JPMF Global Small Cap	11.2	-17.3	-21.6				-24.3	-22.4	29.3	26.4	-0.9		
MST Global Equity Fund	6.7	-16.2	-22.0	-10.2	6.1	10.9	-25.7	-23.9	21.2	17.5	-1.3		
Mandatum Biotech+	11.9	-11.2	-22.5				-23.7	-23.7	46.3	46.3	-0.6		
Firstnordic Global	6.3	-15.8	-22.8	-12.2	3.5		-25.1	-25.1	20.6	20.6	-1.4		
CGNU PP Global Managed Equity	7.5	-19.9	-23.0	-9.1	3.8	10.0	-26.2	-24.3	23.1	19.2	-1.2		
Alfred Berg Sicav Global	9.1	-16.9	-24.3	-8.4	3.3	10.4	-25.5	-23.7	21.6	18.2	-1.4		
Firstnordic Global Biotech	8.7	-10.9	-24.3				-26.5	-24.7	39.0	36.3	-0.8		
Carlson Global	9.4	-19.6	-24.6	-4.1	9.9	13.7	-25.3	-23.5	29.7	23.3	-1.0		
CAF Global Equities	5.6	-20.6	-25.4				-25.4	-23.5	24.1	19.5	-1.3		
Sampo-Leonia Kompassi Osake	8.6	-14.5	-25.7				-27.0	-27.0	23.2	23.2	-1.3		
SEB Lux (F) Miljöfond	5.5	-17.0	-25.9	-10.7	-4.6	-0.8	-27.3	-27.3	25.0	25.0	-1.2		
SEB Lux Global Fund	4.6	-18.1	-26.3	-15.3	-0.9	6.7	-27.7	-27.7	23.6	23.6	-1.3		
Handelsbanken International	7.7	-18.9	-26.6	-13.7	2.3	10.9	-28.0	-26.2	24.4	20.2	-1.3		
Carnegie WorldWide	4.9	-16.2	-26.8	-1.2	17.0	19.3	-27.1	-27.1	22.0	22.0	-1.5		
Mandatum Global	5.8	-20.5	-26.9	-8.0	10.8		-28.4	-28.4	23.2	23.2	-1.4		
Aurator BioMed	5.3	-16.3	-27.0				-28.8	-28.8	28.2	28.2	-1.1		
MST Emerging Markets TeleTech Fund	19.1	-18.8	-27.1				-30.5	-28.8	33.8	29.2	-1.0		
Merita Internat. Equity Fund	9.8	-22.1	-28.7	-11.1	0.3	4.5	-29.4	-29.4	25.8	25.8	-1.3		
ODIN Offshore	-8.1	-40.4	-28.9				-30.3	-30.7	30.8	30.8	-1.1		
Ålandsbanken Global Blue Chip	5.9	-20.2	-29.3	-17.8	-5.0		-30.0	-30.0	20.3	20.3	-1.7		

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 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
Global											
JPMF Global Life Sciences	7.0	-15.6	-31.2				-33.5	-31.9	46.6	43.8	-0.8
Hiiisi Kasvu	9.8	-24.8	-32.1				-33.5	-33.5	30.5	30.5	-1.2
Fondita 2000+	9.6	-23.4	-32.9	1.6	20.6		-34.2	-34.2	33.0	33.0	-1.2
Myriadi Kasvu	12.6	-15.5	-35.4	-20.6			-36.7	-36.7	33.5	33.5	-1.2
Aktia TMT	13.1	-23.9	-35.6				-36.9	-36.9	38.6	38.6	-1.1
Roburs Kommunikationsfond	14.9	-24.7	-38.1	-27.8	2.9	17.4	-39.4	-34.0	46.2	46.2	-0.9
Handelsbanken Global IT	18.7	-15.8	-39.9				-39.9	-39.9	48.2	48.2	-0.9
Conventum small_cap.com	13.2	-21.2	-40.1				-42.4	-42.4	39.6	39.6	-1.1
Roburs Aktiefond Contura	14.9	-20.0	-41.6	-15.5	7.3	19.3	-42.8	-37.7	48.7	48.7	-1.0
Firstnordic Global Technology	16.3	-19.2	-42.0	-23.2			-43.7	-42.3	55.6	53.0	-0.8
Evli IT-Informaatioteknologia	20.0	-18.5	-42.3	-23.2			-43.4	-43.4	54.8	54.8	-0.9
Nordea IT	10.2	-23.8	-44.3	-33.3			-45.4	-45.4	48.1	48.1	-1.0
SEB Lux (F) Teknologifond	14.4	-24.5	-45.1	-24.4	6.8	12.6	-46.2	-46.2	56.7	56.7	-0.9
OP-Teknologia	19.3	-21.5	-46.5				-47.6	-47.6	49.5	49.5	-1.0
Carnegie Internet	18.1	-25.6	-46.8	-37.2			-47.9	-47.9	53.7	53.7	-1.0
Fides Telecom	12.4	-22.5	-47.9	-33.4			-48.6	-48.6	38.2	38.2	-1.4
Sampo-Leonia Teknologiaosake	17.6	-27.1	-49.2	-29.5			-50.0	-50.0	44.3	44.3	-1.2
Firstnordic Global Internet	19.3	-30.2	-50.8				-52.2	-51.0	62.9	60.4	-0.9
FIM Tekno	9.4	-28.8	-50.8	-19.6			-51.8	-51.8	35.5	35.5	-1.6
A. Berg/ABN Global Technology	17.1	-30.2	-52.0	-31.1	3.9		-53.0	-51.9	56.9	55.0	-1.0
Franklin Technology Fund	19.1	-20.7	-52.4				-53.8	-33.8	56.2	55.0	-1.0
Aurator Nexus	14.1	-26.9	-53.5				-54.7	-54.7	46.2	46.2	-1.3
Pictet G.S.F. Telecom	9.5	-29.6	-53.9	-36.3	0.3		-55.5	-54.2	42.0	40.0	-1.4
Fides New Media	24.0	-31.9	-58.8	-45.4			-59.4	-59.4	54.2	54.2	-1.2
SEB Lux Wireless Communication	15.8	-33.3	-60.4				-61.2	-61.2	60.6	60.6	-1.1
Firstnordic Global IT Infrastructure	20.7	-36.7	-61.0				-62.1	-61.2	69.7	67.3	-0.9
SEB Internetfond	24.2	-40.2	-64.3	-50.1			-65.0	-65.0	74.8	74.8	-0.9
MST World Healthscience Fund	9.7	1.4							28.7	25.5	
INVESTESCO Healthcare	6.3	-2.7							28.4	24.8	
JPMF Global Dynamic	8.7	-8.3							19.1	15.4	
Nordea Global Biotech	10.1	-10.1							45.9	45.9	
MST World Financials Fund	7.5	-10.3							21.1	18.8	
Tapiola Trend	3.2	-10.8							13.5	13.5	
Tapiola Wellbeing	6.0	-12.2							15.4	15.4	
Tapiola Future	12.7	-12.4							25.1	25.1	
Carnegie Multifund	6.8	-15.7							23.9	23.9	
MST Global Equity ex Europe Fund	7.4	-16.1							23.4	23.4	
MST World Telecoms Fund	7.6	-17.4							24.8	22.0	
INVESTESCO Leisure	13.3	-17.6							29.2	25.8	
Nordea Global Growth Plus	10.9	-17.9							31.6	31.6	
INVESTESCO Global Enterprise	9.4	-18.0							26.5	24.7	
Alfred Berg Global	7.4	-18.2							21.5	21.5	
SEB Lux Equity Fund - Gl. Chance/Risk	4.3	-18.7							23.1	23.1	
INVESTESCO WW Dynamic Theme	10.1	-20.4							27.3	23.9	
Firstnordic Global Classic	6.2	-20.8							21.9	21.9	
INVESTESCO Technology	18.8	-22.9							53.8	51.8	
MST World Technology Fund	18.6	-23.9							44.4	41.7	
Nordea Global Mobility	13.3	-24.9							43.6	43.6	
MST World Utilities Fund	0.0	-26.3							23.7	19.5	
MST World Energy Fund	-3.6	-31.7							25.3	23.2	
INVESTESCO Telecommunications	13.4	-38.3							47.0	44.8	
MST New Energy Fund	4.1	-45.9							38.4	36.3	
Carnegie Technology	21.5								62.0	62.0	
INVESTESCO WW Technology	18.4										
SEB Investment Concept Biotechnology	13.0								46.1	46.1	
INVESTESCO WW Telecommunication	12.9										
Baring Leading Sector	11.1										
INVESTESCO Financial Services	8.6										
INVESTESCO Global Value	7.3										
Baring Global Equity	6.4										
Baring Global Resources	1.6										
INVESTESCO Energy	-2.7										

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 2001

	RETURN (%)						Example Investment 12 mo. Nom. (EUR) Dom. Curr.	RISK Volatility (%), 12 mo. Nom. (EUR) Dom. Curr.	RETURN / RISK Sharpe			
	Nominal (EUR)											
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.						
EQUITY FUNDS												
Europe									INTERNATIONAL			
Pictet TF Europe Index	6.2	-14.1	0.0	-6.2			-3.4	-3.4	30.0	30.0	-0.2	
Templeton EuroMarket Growth Fund	3.8	-12.3	-5.0	7.8			-7.8	-7.8	16.8	16.8	-0.6	
JPMF Europe Strategic Value	4.6	-14.3	-5.9				-9.1	-9.1	17.6	17.6	-0.6	
WIP Value Visions	5.8	-7.3	-7.4	0.2	10.3		-8.4	-8.4	22.5	22.5	-0.6	
Fidelity Iberia	3.5	-12.3	-11.4	-8.8	-2.5	15.3	-15.8	-15.8	20.7	20.7	-0.8	
Gyllenberg European Equity Value	1.6	-10.8	-11.8	2.8	8.1		-13.5	-13.5	16.8	16.8	-1.0	
Pictet C.F. UK Val	2.3	-11.9	-12.0	-3.0	6.5	10.9	-14.6	-13.0	19.6	17.7	-0.9	
Fidelity European Growth	4.7	-14.3	-12.3	10.4	17.4	21.8	-16.7	-16.7	14.5	14.5	-1.2	
MST United Kingdom Fund	3.1	-13.7	-13.6	-2.3	9.0		-17.7	-16.2	23.8	21.3	-0.8	
Fidelity United Kingdom	5.3	-13.8	-13.6	-4.2	4.5	8.9	-17.9	-16.4	20.6	18.5	-0.9	
JPMF UK Equity	2.4	-14.5	-15.8	-9.1	3.7	12.0	-18.6	-17.2	22.0	19.7	-1.0	
Gartmore SICAV Continental European Fund	5.5	-10.6	-15.8				-19.8	-24.5	24.8	25.1	-0.8	
Aktia Euro	7.3	-14.8	-16.7	-2.1	6.4		-17.5	-17.5	23.6	23.6	-0.9	
Nordea Pro European	3.7	-13.5	-18.0	-1.6			-18.8	-18.8	24.0	24.0	-1.0	
Sampo-Leonia Sectors (Europe)	4.6	-12.4	-18.2	-1.5			-19.4	-19.4	26.6	26.6	-0.9	
SEB Lux CS - Europe Chance/Risk Fund	3.5	-17.6	-18.6	-3.9			-20.2	-20.2	24.1	24.1	-1.0	
Nordea European Fund.fi	3.7	-13.9	-18.9	-1.8	6.4		-20.5	-20.5	24.6	24.6	-1.0	
Gyllenberg European Index	5.0	-13.9	-18.9				-19.7	-19.7	22.6	22.6	-1.1	
CGNU PPEuropean Growth	7.6	-13.0	-19.3	-5.4	2.4	14.6	-22.6	-22.6	26.7	26.7	-0.9	
MST European Opportunities Fund	8.5	-20.4	-19.6	-3.0	11.0	15.5	-23.4	-21.6	20.3	20.4	-1.2	
MST Euro Markets Fund	4.5	-14.8	-19.7	-0.6			-23.5	-23.5	24.8	24.8	-1.0	
JPMF Europe Equity	3.8	-14.6	-19.9	-2.5	4.9	12.2	-22.6	-22.6	22.4	22.4	-1.1	
Sampo-Leonia Euro Osake	9.1	-13.2	-20.0	-6.4	-0.5		-20.8	-20.8	28.3	28.3	-0.9	
SEB Lux (F) Europafond	2.8	-14.6	-20.4	-7.1	1.3	11.6	-22.0	-22.0	23.6	23.6	-1.1	
Carlson Mediterranean	4.1	-14.6	-20.6	-7.7	-2.3	15.6	-21.4	-21.4	20.7	20.7	-1.2	
Evli European Growth	8.1	-11.1	-20.8				-21.1	-21.1	28.9	28.9	-0.9	
Mandatum Eurooppa	3.7	-14.8	-20.8	-8.6			-22.0	-22.0	23.5	23.5	-1.1	
SEB Lux Euro Equity Fund	5.2	-14.4	-20.9	-5.2	3.8		-22.5	-22.5	26.6	26.6	-1.0	
Nordea Eurooppa Plus	4.1	-12.1	-21.0				-21.8	-21.8	23.4	23.4	-1.1	
Pictet C.F. Germaval	9.7	-14.9	-21.0	-5.6	3.3	13.9	-23.4	-23.4	25.6	25.6	-1.0	
SEB Lux Continental Europe	3.8	-15.3	-21.2	-5.9	0.5	11.6	-22.8	-22.8	25.0	25.0	-1.1	
MST European Fund	4.7	-15.8	-21.3	-6.8	2.3	12.3	-25.1	-23.2	26.5	25.7	-1.0	
Pictet TF European Equities P	4.9	-13.6	-21.5	-9.8	0.9	9.2	-24.2	-24.2	22.5	22.5	-1.2	
Nordea Euroland	4.9	-16.1	-21.6	-0.9	7.6		-23.3	-23.3	25.2	25.2	-1.1	
Selgison & Co Eurooppa 50-indeksirahasto	4.6	-15.4	-21.6	-7.6	3.4		-21.6	-21.6	28.5	28.5	-0.9	
Evli European Smaller Companies	6.1	-21.5	-21.8	-4.6	8.1		-23.4	-23.4	16.0	16.0	-1.7	
Gartmore SICAV Pan European Fund	4.9	-14.1	-21.8				-25.6	-25.6	25.5	25.5	-1.1	
Hii si Euro 50	6.6	-16.3	-21.9				-23.4	-23.4	31.1	31.1	-0.9	
JPMF Euroland Equity	6.1	-14.5	-22.0	-2.8	4.5	13.2	-24.6	-24.6	24.9	24.9	-1.1	
Carlson Europe	5.4	-15.3	-22.0	-8.5	-0.1		-22.8	-22.8	24.2	24.2	-1.1	
CAF Europe	3.3	-16.7	-22.6	-9.8	0.7		-22.6	-22.6	21.8	21.8	-1.3	
OP-Euro Osake	8.4	-17.5	-22.8	-6.5	5.3		-24.4	-24.4	32.6	32.6	-0.9	
Opstock Euro Index	7.0	-17.0	-22.9	-7.0			-22.9	-22.9	30.8	30.8	-0.9	
Evli Euro 50	5.1	-17.3	-23.1	-7.1	5.9		-24.6	-24.6	27.1	27.1	-1.0	
Fidelity Euro STOXX 50	5.0	-17.3	-23.3	-7.4	5.3	15.8	-27.1	-27.1	27.3	27.3	-1.0	
Fidelity Switzerland	3.8	-16.7	-23.9	2.4	9.2	17.2	-27.7	-29.5	20.4	20.8	-1.4	
Fidelity Italy	4.8	-16.5	-24.1	0.3	3.5	19.5	-27.9	-27.9	20.9	20.9	-1.4	
Carnegie Eurooppa Osake	4.2	-18.8	-24.4	-1.9			-25.9	-25.9	24.5	24.5	-1.2	
Fidelity Euro Blue Chip	4.5	-15.0	-24.7	-6.1	5.2		-28.4	-28.4	23.3	23.3	-1.3	
Fidelity Germany	7.9	-19.2	-24.8	-3.9	3.0	12.8	-28.5	-28.5	24.7	24.7	-1.2	
Alfred Berg Germany	7.4	-20.3	-24.8	-3.7	7.0	14.5	-26.0	-26.0	27.2	27.2	-1.1	
JPMF Europe Strategic Growth	6.1	-18.8	-24.9				-27.5	-27.5	23.3	23.3	-1.3	
Fidelity France	1.9	-16.4	-24.9	-5.6	7.8	14.4	-28.7	-28.7	20.1	20.1	-1.5	
Firstnordic Europe	3.3	-18.7	-25.1	-10.7	1.4		-27.3	-27.3	23.4	23.4	-1.3	
FIM Unioni	2.3	-18.5	-25.6				-27.0	-27.0	26.3	26.3	-1.2	
JPMF Germany Equity	8.4	-17.6	-25.6				-28.1	-28.1	29.4	29.4	-1.0	
OP-Euro Kasvu	9.6	-19.0	-25.7	-6.6			-27.1	-27.1	18.8	18.8	-1.6	
Alfred Berg Europe	3.5	-18.9	-25.7	-9.2			-26.4	-26.4	25.7	25.7	-1.2	
Carlson Continental Europe	5.8	-17.1	-25.9	-8.1	-1.3	9.6	-26.6	-26.6	25.0	25.0	-1.2	
SEB Europa Småbolagsfond	9.0	-18.0	-26.0	-3.6	3.1	5.5	-27.5	-27.5	22.2	22.2	-1.4	
JPMF Europe Small Cap	9.8	-19.5	-26.3	-5.8	11.2	14.0	-28.7	-28.7	19.5	19.5	-1.6	
Pictet C.F. ValFrance	5.4	-17.5	-26.5	-4.1	10.3	16.5	-28.6	-28.6	26.1	26.1	-1.2	
Baring Europa	3.4	-17.1	-26.6	-17.4	-5.2	9.1	-30.1	-26.6	23.3	22.1	-1.4	
Roburs Småbolagsf Europa	5.4	-23.3	-29.0	-8.7	8.3		-30.4	-24.2	21.2	21.2	-1.6	
Handelsbanken Europa	8.0	-17.1	-29.2	-14.7	-4.5	10.0	-29.9	-23.6	32.0	28.9	-1.1	

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 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												
Alfred Berg Small Cap Europe	7.0	-25.3	-29.6	-2.4			-31.0	-31.0	19.1	19.1	-1.8	
Invesco GT Pan European	8.9	-16.4	-30.1	-13.5	1.6	16.4	-33.4	-33.4	30.5	30.5	-1.2	
Alfred Berg Switzerland	3.9	-21.3	-30.4	-5.0	0.7	11.3	-31.5	-33.2	19.9	20.3	-1.8	
Handelsbanken Euro Active	7.0	-17.6	-30.5	-9.7			-31.8	-31.8	26.8	26.8	-1.3	
Pictet TF Small Cap: Europe	7.7	-22.7	-31.4	-2.7	19.3	14.4	-33.7	-33.7	19.4	19.4	-1.9	
Gartmore SICAV European Smaller Co's	8.0	-26.4	-31.9				-35.1	-35.1	19.3	19.3	-1.9	
Fidelity Euro Smaller Companies	7.7	-23.4	-32.5	-4.0	11.9	15.3	-35.9	-35.9	19.7	19.7	-1.9	
Invesco GT Pan European Enterprise	10.5	-25.4	-38.8	-24.6	-4.1	7.2	-41.8	-41.8	26.8	26.8	-1.6	
JPMF Europe Technology	16.8	-21.5	-39.0	-14.9			-41.1	-41.1	33.9	33.9	-1.3	
MST Digital Europe Fund	18.2	-30.7	-39.9				-42.8	-42.8	41.0	41.0	-1.1	
Handelsbanken Eurooppa Agressiivinen	6.4	-26.8	-40.8	-20.6			-42.0	-42.0	28.7	28.7	-1.6	
Sampo-Leonia Uudet Yhtiöt (Eurooppa)	10.6	-30.7	-49.4				-50.1	-50.1	30.5	30.5	-1.8	
Sampo-Leonia Euro Kasvuosake	10.2	-34.9	-54.4	-32.4			-55.2	-55.2	36.5	36.5	-1.6	
Evli Emerging Technologies	22.0	-39.3	-66.6				-67.3	-67.3	60.5	60.5	-1.2	
JPMF Europe Dynamic	11.4	-3.9							17.5	17.5		
Conventum Euro Value	13.9	-15.1							28.1	28.1		
CAF Eurostocks	5.9	-17.6							27.6	27.6		
INVEESCO German Growth	11.2	-18.0							33.3	33.3		
INVEESCO Italia	6.5	-20.6							28.0	28.0		
Firstnordic Europe Small Cap	5.6	-21.2							15.9	15.9		
INVEESCO Continental European Enterprise	9.4	-24.7							24.9	23.9		
INVEESCO Euroland	8.7											
CDC Europe Small Cap	6.5								30.9	30.9		
INVEESCO Continental European	6.3								25.1	25.1		
CDC Europe Equities	4.5								30.3	30.3		
Ålandsbanken Europe Value	4.5								24.0	24.0		
CDC Europe NM	4.3											
OP-Britannia	2.5											

	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	-5.4	-22.5	-20.7	-18.6	41.0	21.1	-24.5	-22.6	22.8	20.7	-1.1	
Invesco GT Nippon Enterprise	-0.3	-19.6	-22.6	-35.8	35.0	12.3	-26.3	-15.9	25.3	21.0	-1.1	
Baring Japan Smaller Companies	-4.8	-24.8	-22.6	-27.8	18.7	1.6	-26.3	-22.8	24.8	21.4	-1.1	
JF Japan Equity	1.3	-23.0	-28.0	-20.7	24.2	10.1	-30.4	-28.7	27.3	24.2	-1.2	
Fidelity Japan Smaller Companies	0.0	-22.4	-28.8	-35.1	21.2	6.5	-32.4	-22.8	26.8	22.0	-1.3	
JF Japan Small Cap	-2.7	-27.2	-29.9	-43.6	20.2	6.5	-32.3	-30.6	30.9	28.3	-1.1	
SEB Lux Japan	1.9	-25.2	-30.6	-20.9	5.7	0.3	-32.0	-32.0	27.4	27.4	-1.3	
Gartmore SICAV Japanese Fund	1.6	-26.3	-32.2				-35.4	-35.4	28.7	28.7	-1.3	
Nordea Japan	1.8	-24.3	-32.3	-20.5	3.7		-33.7	-33.7	26.9	26.9	-1.4	
Pictet C.F. ValJapan	0.1	-27.0	-33.0	-23.9			-35.0	-25.8	27.6	22.8	-1.4	
Carlson Japan	2.1	-27.2	-34.1	-22.9	3.0	-3.7	-34.7	-25.5	27.5	23.8	-1.4	
Alfred Berg Japan	3.3	-26.1	-34.8	-24.0	3.7	-2.7	-36.0	-26.9	29.0	25.0	-1.4	
Handelsbanken Japan	1.8	-28.8	-35.0	-25.9	7.0	2.1	-36.3	-27.3	27.2	23.7	-1.5	
Invesco GT Nippon Growth	3.5	-25.2	-35.5	-33.7	4.4	-2.6	-38.6	-29.9	28.2	24.4	-1.4	
Sampo-Leonia Asia Osake	4.3	-25.7	-36.5	-20.9			-37.5	-37.5	30.0	30.0	-1.4	
Roburs Japanfond	1.8	-28.0	-37.2	-23.1	8.0	2.5	-38.4	-32.9	28.0	28.4	-1.5	
Baring Japan	-0.5	-29.7	-37.4	-26.8	-5.9	-9.3	-40.3	-37.5	27.4	24.3	-1.6	
MST Japan Fund	0.4	-28.3	-38.1	-25.1	5.5	1.4	-41.0	-39.6	27.2	24.2	-1.6	
Fidelity Japan	2.1	-29.8	-38.3	-25.4	12.2	6.4	-41.4	-33.1	29.9	25.8	-1.5	
Seligson Topix Core 30	2.6	-29.3	-38.4				-38.4	-38.4	29.9	29.9	-1.5	
INVEESCO Japan OTC Stocks	2.5	-17.1							23.3	20.9		
INVEESCO Japan Enterprise	-0.7	-19.7							22.2	19.3		
CAF Japan	-0.3	-25.8							26.2	23.7		
INVEESCO Japan	3.0	-26.2							27.2	25.0		
CDC Japanese Equities	3.2											
Sampo Japani Osake	1.7								25.1	25.1		

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 2001

	RETURN (%)							Example Investment 12 mo. Dom. Curr.	RISK		RETURN / RISK		
	Nominal (EUR)								Nom. (EUR)	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.	Sharpe			
EQUITY FUNDS							INTERNATIONAL						
North America													
Carlson American Small Cap	9.2	-3.4	25.1	35.6	27.2	23.4	23.9	26.9	40.2	37.7	0.5		
JPMF America Micro Cap	9.8	-3.3	5.4	22.8	23.6	19.9	1.8	4.3	27.5	23.6	0.0		
SEB Nordamerika Medelstora Bolagsfond	7.5	-9.9	-5.4	14.7	27.1	25.8	-7.3	-7.3	32.3	32.3	-0.3		
Franklin U.S. Equity Fund	9.9	-18.1	-7.0	10.3			-9.7	-7.5	27.0	23.4	-0.5		
FF American	6.6	-12.2	-12.0	1.5	4.5	13.4	-15.0	-12.9	24.9	20.5	-0.7		
Nordea American	9.6	-11.8	-13.7	-4.6	4.4		-15.4	-15.4	28.1	28.1	-0.7		
Alfred Berg North America	11.6	-11.7	-14.6	0.2	8.2	14.2	-16.0	-13.9	26.1	22.6	-0.8		
MST North American Opportunities	9.5	-10.2	-14.7	-0.7	23.8	18.5	-18.7	-16.7	34.3	30.5	-0.6		
Pictet TF USA Index	9.3	-13.4	-15.1	-2.9			-18.0	-15.9	25.6	22.1	-0.8		
Fidelity American Growth	12.8	-12.1	-15.6	2.5	29.6		-19.8	-17.8	41.9	38.4	-0.5		
JPMF America Small Cap	12.9	-13.9	-17.3	-6.5	7.1	10.6	-20.1	-18.2	34.4	34.4	-0.7		
JPMF America Large Cap	6.9	-13.8	-17.4	-2.7			-20.2	-18.3	26.6	22.5	-0.8		
Fidelity America	10.4	-15.0	-18.1	-5.7	6.1	14.8	-22.2	-20.3	28.6	24.8	-0.8		
Handelsbanken America	9.2	-14.7	-20.4	-9.4	4.2	12.7	-22.0	-20.0	26.2	22.2	-1.0		
Firstnordic US	8.5	-16.0	-21.2				-23.5	-21.6	27.9	24.1	-0.9		
Roburs Amerikafond	7.5	-17.8	-22.2	-10.7	1.6	15.0	-23.8	-17.0	27.1	27.1	-1.0		
SEB Lux North America	5.4	-15.3	-22.7	-10.3	4.6	14.7	-24.2	-24.2	27.5	27.5	-1.0		
CGNU PP America Growth	8.4	-21.6	-22.7	-9.1	3.1	13.5	-25.9	-24.0	28.0	23.8	-1.0		
Sampo-Leonia Pohjois-Amerikka	11.0	-17.8	-26.1				-32.5	-32.5	29.3	29.3	-1.1		
Invesco GT American Enterprise	12.0	-17.0	-26.3	-9.5	10.7	11.9	-29.8	-28.1	39.1	35.5	-0.8		
Baring North America Fund	9.9	-18.0	-29.3	-12.3	2.6	15.0	-32.7	-28.1	31.3	27.8	-1.1		
MST North American Fund	7.9	-19.1	-30.2	-15.5	2.3	14.6	-33.5	-31.9	27.2	22.9	-1.3		
Invesco GT North America	14.5	-25.8	-46.8	-28.7	-9.2		-49.3	-48.1	53.6	50.2	-1.0		
JPMF US Technology	21.6	-37.7	-63.7	-45.9	-6.4		-64.9	-64.0	82.8	80.6	-0.8		
JPMF US Strategic Value	5.4	-11.1							21.6	16.8			
JPMF US Strategic Growth	6.1	-14.5							30.0	26.7			
CAF North America	6.7	-14.6							23.3	18.9			
INVESTCO US Equity	19.7	-27.2							60.4	56.6			
Evli U.S. Emerging Technologies	20.7	-31.9							75.8	75.8			
INVESTCO US Smalls Co	11.9										21.7	21.7	
CDC US Equities Indexed	8.9												
OP-Amerikka	6.6												
Pacific Rim excl. Japan													
Fidelity Korea	26.2	1.1	13.9	-19.6	25.0	2.8	8.2	10.9	38.6	34.3	0.2		
MST Australia & New Zealand Fund	7.6	-3.6	0.4	3.0	12.9	8.3	-4.4	-2.1	19.6	18.4	-0.2		
Seligson APS Far East	13.7	-7.2	-1.0	-1.1			-3.5	-3.5	23.0	23.0	-0.3		
Fidelity Australia	8.2	-4.5	-2.4	1.6	10.6	6.3	-7.2	-4.3	21.5	15.8	-0.4		
Fidelity Thailand	15.4	-2.8	-2.8	-21.5	-7.1	-21.4	-7.6	-5.4	31.7	28.4	-0.3		
Invesco GT Asia Enterprise	22.8	-11.7	-5.1	-15.1	0.0		-9.6	-10.0	28.5	25.6	-0.4		
Alfred Berg Far East	13.6	-15.7	-10.6	-9.1	11.3	-1.6	-11.9	-9.8	26.3	21.4	-0.6		
Carlson Far East	12.5	-11.8	-10.9	-7.5	11.2	-3.0	-11.8	-11.8	22.0	22.0	-0.7		
CAF Asian Growth	13.0	-5.8	-11.2	-19.9	-1.1	-13.2	-12.1		21.0	23.6	-0.8		
JPMF Asia Equity	17.1	-8.2	-12.7	-5.0	24.3	5.8	-15.7	-13.6	25.1	19.9	-0.7		
Fidelity Asean Special Situations	14.9	-13.9	-13.0	-10.9	16.7	1.0	-17.3	-15.3	28.0	23.6	-0.6		
SEB Lux Asia Fund - ex Japan	15.9	-11.1	-13.4	-16.0	4.4	-6.0	-15.1	-15.1	26.3	26.3	-0.7		
Baring Asia Growth	16.5	-12.0	-13.4	-12.5	10.0	-6.1	-17.6	-13.6	27.6	22.9	-0.7		
Handelsbanken Pacific	12.8	-12.0	-14.5	-12.8	5.4	-2.9	-16.2	-14.2	23.5	20.3	-0.8		
MST Asian Emerging Markets Fund	18.5	-12.6	-14.6	-19.7	6.3	-8.0	-18.7	-16.7	30.5	25.3	-0.6		
Fidelity South East Asia	14.9	-12.7	-14.7	-16.5	6.2	-5.0	-18.9	-16.9	27.4	22.9	-0.7		
Pictet TF AustralAsia	11.2	-12.9	-15.2	-9.8	8.4	-1.0	-18.1	-16.1	21.9	16.5	-0.9		
Roburs Pacificfonden	16.6	-15.4	-15.8	-19.3	5.2	-5.9	-17.5	-10.1	25.8	26.1	-0.8		
Mandatum Asia	12.2	-13.3	-16.5	-13.3			-18.2	-18.2	20.9	20.9	-1.0		
MST Pacific Fund	16.2	-14.6	-17.0	-18.6	4.3	-7.8	-20.9	-19.0	29.3	24.1	-0.8		
Firstnordic Far East	12.0	-14.8	-18.3	-15.0	4.0		-20.7	-18.7	26.5	21.6	-0.9		
CAF Asian Renaissance	1.9	-11.9	-19.1				-19.1	-21.0	18.7	14.4	-1.7		
JF Pacific Equity	7.7	-14.6	-20.4	-13.4	30.5	20.7	-23.1	-21.2	19.8	15.1	-1.3		
Fidelity Taiwan	17.9	-17.1	-22.4	-23.9	-6.0		-26.2	-24.4	36.2	32.7	-0.8		
Fidelity Asean	9.0	-7.3	-22.5	-16.0	7.3	-12.7	-26.4	-24.5	23.2	18.7	-1.2		
JF Pacific Technology	20.2	-13.7	-24.2				-26.8	-25.0	30.8	26.4	-1.0		
Fidelity Pacific	7.9	-20.1	-25.4	-19.2	13.5	7.3	-29.1	-27.4	24.4	20.9	-1.3		
Fidelity Singapore	7.3	-15.6	-29.9	-15.0	5.6	-6.2	-33.4	-31.7	27.7	24.2	-1.3		
INVESTCO Korea	34.5	13.9							34.6	31.8			
INVESTCO Asean	12.0	-4.2							28.8	26.4			
INVESTCO Newly Industrialised Countries	22.9	-7.6							28.1	24.6			
JF Singapore	5.9	-8.9							25.1	21.5			
JF Hong Kong	10.7	-11.0							25.5	21.5			
Nordea Far East Fund.fi	13.8	-12.4							31.3	31.3			
OP-Aasia	7.6	-15.2							18.0	18.0			
INVESTCO Hong Kong	10.9	-17.9							29.0	25.1			
JF Taiwan	20.2	-20.3							33.2	30.2			
INVESTCO Taiwan Growth	20.7								30.4	25.5			
CDC Emerging Asia	11.7												
CDC Pacific Rim Equities	10.5												
Baring Hong Kong China	9.2												
Baring Australia	7.1												

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 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											
Selgison Prosperity Russia	16.6	25.1	70.3				66.2	66.2	28.9	28.9	2.3
Alfred Berg Russia	16.9	5.8	46.5	52.1	57.4		44.6	57.5	37.2	35.1	1.1
FIM Russia	9.8	14.5	42.4	37.9	39.0		36.8	36.8	26.1	26.1	1.4
Pictet TF Eastern Europe	14.9	3.3	30.3	20.7	23.3	8.4	25.9	25.9	26.5	26.5	0.9
Roburs Rysslandsfond	14.7	-3.5	23.0	34.7	30.5		20.6	31.3	35.4	35.4	0.5
A. Berg/ABN Eastern Europe	7.8	-5.3	13.8	6.0	11.5	2.5	11.4	11.4	26.8	26.8	0.3
Baring Eastern Europe	10.5	-4.4	12.0	9.4	20.6	23.3	6.6	12.1	28.1	25.2	0.2
Carlson Eastern Europe	14.9	-7.8	10.9	19.8	25.1	5.8	9.8	12.5	38.0	32.3	0.2
Nordbanken Östeuropa	9.6	-7.8	7.6	6.3	9.8		5.4	5.4	33.3	33.3	0.1
SEB Lux Eastern Europe	11.0	-8.7	7.4	3.3	10.3	3.2	5.3	5.3	32.3	32.3	0.1
Carnegie East-European	11.5	-1.9	7.2	6.3	10.0		4.0	4.0	21.7	21.7	0.1
Roburs Östeuropafond	9.3	-6.8	5.3	1.2	3.5		3.2	12.4	26.7	26.7	0.0
JPMF Eastern Europe Equity	9.2	-10.0	0.8	2.1	10.5	3.1	-2.6	-2.6	30.0	30.0	-0.1
JPMF Emerging Europe Equity	11.0	-9.0	-0.4	-1.6	14.5		-3.7	-1.4	35.2	31.9	-0.2
Sampo-Leonia Baltia	7.6	-1.6	-1.1	17.3	12.2		-5.0	-5.0	11.8	11.8	-0.5
JPMF Europe Convergence Equity	5.0	-12.9	-2.9				-6.2	-6.2	26.0	26.0	-0.3
Gartmore SICAV Emerging Markets Fund	14.6	-10.5	-3.7				-8.3	-8.3	27.5	27.5	-0.3
OP-Itä-Eurooppa	8.9	-8.1	-3.8				-5.7	-5.5	26.3	26.3	-0.3
Templeton Eastern Europe Fund	7.9	-10.5	-4.9	14.1	19.2		-7.7	-7.7	18.7	18.6	-0.5
MST Emerging Europe Fund	11.2	-4.6	-5.8	1.7			-10.2	-10.2	31.2	31.2	-0.4
Baring Global Emerging Markets	12.7	-13.4	-7.5	-8.3	12.2	4.6	-11.9	-7.7	27.8	23.1	-0.5
FF China	6.6	-21.9	-7.5	-0.3	16.0	4.5	-10.7	-8.5	33.4	29.3	-0.4
Templeton Emerging Markets Fund	7.5	-15.6	-7.5	-11.3	4.7	-2.8	-10.2	-8.0	22.1	17.6	-0.6
SEB Lux CS Baltic Smaller Companies	11.9	-12.9	-8.0	2.3	11.0		-9.8	-9.8	22.8	22.8	-0.6
Handelsbanken Eastern Europe	9.9	-11.5	-8.7	-0.1	24.4		-10.5	-10.5	29.7	29.7	-0.5
Sampo-Leonia Osake Konvergenssi	5.4	-10.8	-9.4				-11.2	-11.2	23.7	23.7	-0.6
Pictet TF Emerging Markets	14.2	-14.1	-9.5	-13.1	7.0	2.3	-12.6	-10.5	20.6	16.0	-0.7
A. Berg/ABN Latin America	16.3	-22.6	-10.7	-2.7	6.8	5.4	-12.4	-10.4	30.4	26.3	-0.5
JPMF Latin America Equity	7.1	-20.0	-10.7	-1.1	9.6	6.8	-13.8	-11.6	29.3	25.6	-0.5
Pictet C.F. Indiaival	11.4	-12.8	-11.1	-14.3	19.5	9.2	-13.7	-11.5	27.8	23.9	-0.6
A. Berg/ABN Global Emerg. Mkt	11.3	-14.2	-11.1	-3.1	18.4		-13.0	-10.9	24.2	19.6	-0.7
Fidelity Emerging Markets	13.0	-14.6	-11.7	-10.7	7.5	-0.9	-16.1	-14.0	24.9	19.8	-0.7
Fidelity Greater China	12.8	-16.6	-13.1	-6.1	16.4	5.0	-17.4	-15.4	26.0	21.6	-0.7
JPMF Emerging Markets Equity	13.9	-13.6	-13.5	-9.8	9.4	3.8	-16.4	-14.3	26.2	22.0	-0.7
Carlson Latin America	10.7	-19.1	-13.6	-2.5	7.2	4.2	-14.4	-12.3	33.6	30.4	-0.6
SEB Lux Emerging Markets	11.5	-16.1	-14.8	-13.2	3.4	-2.6	-16.5	-16.5	27.7	27.7	-0.7
Fidelity Latin America	9.5	-21.0	-15.0	-5.7	7.2	4.9	-19.2	-16.8	31.9	27.9	-0.6
Fidelity Malaysia	6.5	4.6	-15.5	-2.8	37.6	-12.6	-19.7	-18.5	25.0	21.2	-0.8
MST Latin American Fund	8.7	-20.4	-15.6	-3.7	10.2	6.0	-19.6	-17.6	30.3	26.7	-0.7
MST Emerging Markets Fund	11.6	-18.3	-18.3	-14.8	3.1	-1.4	-22.2	-20.3	26.9	22.5	-0.9
JF India	17.5	-7.7	-21.5	-10.6	24.9	18.0	-24.1	-22.3	29.9	25.8	-0.9
Fidelity Indonesia	2.5	-5.3	-22.5	-31.2	-7.3	-20.9	-26.4	-24.6	41.4	38.5	-0.7
JPMF Middle East Equity	0.6	-19.9	-30.8	-11.6	8.1		-33.1	-31.5	23.7	19.2	-1.5
Nordea Eastern Europe Fund.fi	8.3	-8.6							30.2	30.2	
JF Greater China	12.4	-12.9							24.8	20.7	
INVESTCO Developing Markets	18.6	-15.3							28.4	25.5	
INVESTCO Greater China Opportun.	11.2	-17.1							28.6	24.6	
INVESTCO Global Emerg. Markets	19.6	-17.6							28.9	25.8	
INVESTCO Latin America	16.0	-23.1							30.0	27.3	
INVESTCO Pacific	6.2	-23.4							23.7	21.0	
Nordea Latin America Fund.fi	11.9	-24.3							30.1	30.1	
INVESTCO PRC	4.6	-24.4							38.8	35.8	
INVESTCO India	19.6										
Baring Emerging World	13.8										
Baring Latin America	10.1										
CDC Emerging Europe	8.7								23.6	18.2	
Baring Pacific	8.1										
CDC Emerging Latin America	7.5								28.8	24.0	
CDC Global Emerging Markets	5.1										

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 2001

		RETURN (%)						Example Investment		RISK		RETURN / RISK Sharpe	
		Nominal (EUR)						12 mo.		Volatility (%), 12 mo.			
		1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.		
ASSET ALLOCATION FUNDS											INTERNATIONAL		
Seligson Vakaasalkku	Euro	0.5	2.2	4.4	3.8			2.9	2.9	1.4	1.4	-0.5	
Conventum Solid	Euro	1.4	2.7	3.8	5.2	8.2		1.8	1.8	3.5	3.5	-0.4	
Fidelity PS Defensive	Global	0.3	1.5	2.1	3.2	2.5	3.9	-1.3	-1.3	2.3	2.3	-1.3	
Aurator Tellus	Global	-0.9	-1.7	1.8	2.5			0.3	-0.3	5.1	5.1	-0.7	
Templeton Global Balanced Fund	Global	5.8	-5.1	0.8	9.8	14.5	13.0	-2.1	0.3	13.4	9.2	-0.3	
Gyllenberg 20	Global	0.9	1.7	0.6				-1.4	-1.4	4.1	4.1	-1.1	
Gyllenberg Forum	Global	1.7	1.0	0.6	4.3			-1.4	-1.4	5.5	5.5	-0.8	
Carnegie Plus	Euro	1.4	-0.9	0.5	4.7	4.7		0.0	0.0	4.4	4.4	-1.1	
Sampo-Leonia Kompassi Säästö	Global	1.7	0.5	0.2				-0.8	-0.8	6.2	6.2	-0.8	
Sampo-Leonia Itä-Eurooppa	Global	6.3	-5.4	-0.2				-2.2	-2.2	21.3	21.3	-0.3	
Evli Global Multi Manager 25	Global	2.2	-0.6	-0.6				-2.5	-2.5	4.8	4.8	-1.2	
Mandatum Safeguard	Europe	2.2	0.2	-0.6				-0.6	-0.6	4.0	4.0	-1.4	
Mandatum Private Conservative	Global	1.5	-2.8	-3.5				-5.4	-5.4	5.3	5.3	-1.6	
Seligson Joustosalku	Global	2.8	-3.9	-4.4	0.9			-6.2	-6.2	7.6	7.6	-1.3	
JPMF Balanced Fund	Global	1.8	-3.7	-4.7	-1.4	0.9	5.0	-7.9	-7.9	10.4	10.4	-0.9	
Fidelity PS Moderate Growth	Global	2.1	-3.8	-5.1	0.9	5.1	8.4	-8.4	-8.4	8.3	8.3	-1.2	
Sampo-Leonia 2010	Europe	0.8	-2.9	-6.0	-1.5			-7.4	-7.4	8.8	8.8	-1.3	
Sampo-Leonia Euro Yhdistelmä	Europe	4.1	-4.2	-6.1	-0.3	8.1		-7.0	-7.0	13.4	13.4	-0.8	
Nordea Optima Fund.fi	Global	3.1	-5.2	-7.3	-1.3	4.8	8.4	-9.1	-9.1	11.9	11.9	-1.0	
Aktia Folkhälsan	Global	3.9	-7.7	-7.3	1.0			-8.2	-8.8	13.1	13.1	-0.9	
Nordea Granit	Europe	2.7	-4.5	-7.5				-9.3	-9.3	14.8	14.8	-0.9	
Evli Global Multi Manager 50	Global	4.4	-5.5	-7.9				-9.7	-9.7	9.8	9.8	-1.3	
Ålandsbanken Share Index Loan	Global	0.1	-5.8	-7.9	-3.8	-2.5		-9.8	-9.8	3.3	3.3	-3.9	
Gyllenberg 50	Global	2.8	-2.0	-8.0				-9.8	-9.8	9.3	9.3	-1.4	
MST USD Triple A 30	Global	2.6	-5.1	-8.2				-12.5	-14.3	11.6	5.8	-1.1	
Aktia Secura	Global	4.9	-7.9	-8.5	-0.1	8.4	12.0	-9.4	-9.4	14.6	14.6	-0.9	
Carnegie Sijoitus+	Euro	4.8	-6.3	-8.6	0.1	3.8		-9.1	-9.1	14.5	14.5	-1.0	
Evli Euro Mix	Euro	3.1	-4.0	-8.9	-0.1			-10.3	-10.3	11.8	11.8	-1.2	
MST EUR Triple A 30	Global	1.7	-3.5	-9.1				-13.5	-13.5	6.4	6.4	-2.2	
OP-Spektri	Global	6.5	-9.3	-10.4				-12.1	-12.1	20.6	20.6	-0.8	
Opstock Global Balanced	Global	5.3	-9.0	-10.9	-2.6	4.5		-12.7	-12.7	13.8	13.8	-1.2	
Nordea Pro Balance	Global	5.2	-9.9	-11.0	-1.8			-11.9	-11.9	18.7	18.7	-0.9	
Alfred Berg Optimal Europe	Europe	1.6	-7.7	-11.1	-1.7	2.2		-12.9	-12.9	11.8	11.8	-1.4	
Mandatum Private	Global	3.0	-7.8	-11.5				-13.3	-13.3	10.9	10.9	-1.5	
Nordea Optima Plus	Global	5.0	-10.9	-11.8				-12.3	-12.3	19.1	19.1	-0.9	
Gyllenberg International	Global	3.4	-10.0	-12.1	-3.5	5.0	8.3	-13.8	-13.8	14.6	14.6	-1.2	
Nordea 3 - Private	Global	4.6	-8.9	-12.4	-6.2	1.1	6.4	-14.9	-14.9	15.4	15.4	-1.1	
Fidelity Euro Balanced	Europe	2.5	-7.2	-12.4	-0.9	5.0	12.1	-15.4	-15.4	13.7	13.7	-1.3	
Gyllenberg Foundation	Europe	2.4	-10.3	-12.4	-2.6			-13.3	-13.3	16.1	16.1	-1.1	
Gyllenberg European Balanced	Europe	2.3	-7.2	-12.5	-3.3	2.9		-14.3	-14.3	13.6	13.6	-1.3	
MST Euro Global Balanced Fund	Global	3.6	-11.4	-12.7	-5.3			-16.9	-16.9	14.4	14.4	-1.2	
Tapiola 2010	Global	4.6	-7.8	-13.3	-0.8			-14.6	-14.6	13.3	13.3	-1.4	
SP-Yhdistelmärahasto	Global	5.4	-10.7	-13.5				-14.4	-14.4	18.3	18.3	-1.0	
Tapiola 2015	Global	4.9	-8.7	-14.7	-1.6			-16.0	-16.0	14.4	14.4	-1.4	
MST USD Global Balanced Fund	Global	4.0	-12.1	-14.7	-5.7	5.6	12.2	-18.8	-16.8	15.3	11.8	-1.3	
Tapiola World	Global	5.0	-9.0	-14.8	-2.2			-16.9	-16.9	14.5	14.5	-1.4	
Carlson International	Global	5.8	-13.5	-14.9	2.6	7.0	9.1	-15.7	-13.6	22.6	15.0	-0.9	
Evli European Allocation	Europe	5.9	-7.6	-15.6	-6.6			-17.3	-16.0	20.8	20.8	-1.0	
Tapiola 2020	Global	5.3	-9.3	-15.6	-1.9			-16.9	-16.9	15.4	15.4	-1.3	
MST EUR Triple A 50	Global	3.4	-9.1	-16.1				-20.1	-20.1	11.1	11.1	-1.9	
Evli Global Multi Manager 75	Global	6.5	-10.5	-16.2	-6.0			-17.9	-17.9	15.1	15.1	-1.4	

PERFORMANCE OF INTERNATIONAL FUNDS NOVEMBER 30TH, 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
ASSET ALLOCATION FUNDS		INTERNATIONAL										
Sampo-Leonia 2020	Europe	2.1	-10.1	-16.7	-7.7			-17.9	-17.9	17.1	17.1	-1.3
Gyllenberg 80	Global	4.6	-7.2	-17.3				-18.9	-18.9	15.6	15.6	-1.4
Ålandsbanken Europe Active Pf.	Europe	2.8	-11.3	-17.3	-7.0	-1.1		-18.1	-18.1	17.2	17.2	-1.3
Trevise AAA	Global	4.6	-11.4	-17.5	-5.8			-18.3	-18.3	17.0	17.0	-1.3
Carnegie Optimi+	Euro	8.4	-12.9	-17.5	-5.1	2.6		-17.9	-17.9	25.5	25.5	-0.9
Tapiola 2025	Global	5.7	-10.7	-17.6	-2.9			-18.8	-18.8	16.7	16.7	-1.4
Sampo-Leonia Arvo	Global	8.1	-14.3	-18.0	-8.5			-18.8	-18.8	20.1	20.1	-1.2
MST USD Triple A 50	Global	3.4	-10.0	-18.2				-22.1	-20.2	13.2	8.8	-1.8
Mandatum Private Aggressive	Global	4.3	-12.6	-18.2				-19.9	-19.9	16.3	16.3	-1.4
Fidelity PS Global Growth	Global	8.3	-16.0	-20.5	-6.8	9.7		-24.4	-22.6	23.8	20.0	-1.1
Sampo-Leonia Glob. Yhdistelmä	Global	7.0	-12.4	-21.9	-11.4			-22.9	-22.9	20.3	20.3	-1.3
MST EUR Triple A 70	Global	5.4	-11.8	-21.9				-25.6	-25.6	14.6	14.6	-1.9
Handelsbanken Multimarket	Global	7.3	-12.3	-22.1	-8.7	3.7	9.0	-23.7	-16.9	19.1	18.7	-1.4
Fidelity PS Growth	Global	6.2	-16.3	-22.3	-6.6	8.2	13.6	-26.2	-26.2	22.3	22.3	-1.2
MST USD Triple A 70	Global	5.0	-12.2	-22.4				-26.1	-24.2	16.1	11.8	-1.7
Alfred Berg Optimal Norden	Nordic C.	6.8	-11.0	-23.5	-13.5	0.2	6.6	-24.7	-18.0	21.0	17.7	-1.4
Sampo-Leonia 2030	Europe	3.3	-14.8	-24.3	-12.2			-25.4	-25.4	25.2	25.2	-1.2
FIM Forte	Global	5.4	-12.2	-24.6	-6.8	22.1	27.2	-26.1	-26.1	19.9	19.9	-1.5
SEB Lux International	Global	4.2	-17.1	-26.4	-14.3	-0.5	10.6	-27.8	-21.4	22.5	18.6	-1.4
Fides Turun yliopiston rahasto	Global	10.0	-18.7	-30.8				-31.9	-31.9	33.1	33.1	-1.1
Fides Portfolio	Global	9.9	-18.2	-31.3	-7.2			-32.3	-32.3	33.4	33.4	-1.1
Aktia Solida	Global	0.9	1.5							2.3	2.3	
FIM Piano	Global	2.0	0.9							3.2	3.2	
Opstock Private	Global	6.2	-10.0							16.2	16.2	
Sampo-Leonia Golden Piggy Bank	Global	8.2	-14.3							20.3	20.3	
INVESCO Investment	Global	9.2										
JF Pacific Balanced	Global	4.4								12.3	5.7	

		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
RISK FUNDS		INTERNATIONAL										
Phalanx	Nordic C.	7.5	9.7	29.1	15.6	15.8		26.4	26.4	10.3	10.3	2.3
3C Alpha	Global	0.4	9.9	16.7				14.4	14.4	7.5	7.5	1.5
Sampo-Leonia Vega	Global	14.6	1.3	-8.0				-11.1	-11.1	39.9	39.9	-0.3
Conventum Futura Euro Growth	Euro	11.3	-17.9	-33.7	-26.9	-8.0	2.1	-35.0	-35.0	40.8	40.8	-1.0
Conventum Focus Tekno	Global	15.8	-18.7	-41.0	-27.9	-7.9		-41.8	-41.8	46.2	46.2	-1.0
SEB Optionsrädder Europa	Europe	3.5	-22.3	-44.9	-20.0	-2.1	27.8	-46.0	-41.2	32.1	29.8	-1.6
Ramsay & Tuutti Avenir	Nordic C.	1.1	7.0							4.6	4.6	
Mandatum Omega	Global	0.4	5.0							1.8	1.8	
Evli Citius	Global	0.4	-0.1							1.3	1.3	
Opstock RM Optimus	Global	0.5	-0.8							1.6	1.6	
INVESCO European Warrant	Europe	4.3										

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
3C Fund Management +358 9 3481 5100											
3C Alpha	3C	Finland	29.9	-	150	06/00	50,000	105.05	doesn't pay	1.0 %	1 % ^b 1.6
		Total:	29.9	0.0	150						
Aktia Fund Management Ltd +358 10 247 6844											
Aktia Capital	L. Grandell	Finland	63.2	0.4	18,694	05/92	100 mk/ 20	69.16 [B]/100 sh.	1.74	1.0 %	0 % 1.95
Aktia Euro	T. Lehto	Finland	66.7	0.4	11,433	04/98	100 mk/ 20	19.42 [B]/100 sh.	0.66	1.0 %	0 % 1.95
Aktia Folkhälsan	L. Grandell	Finland	5.9	0.0	264	06/99	100 mk/ 20	108.52 [B]/100 sh.	3.3	1.0 %	0 % 2.23
Aktia Global	T. Lehto	Finland	56.2	0.8	12,924	05/94	100 mk/ 20	26.58 [B]/100 sh.	0.85	1.0 %	0 % 1.95
Aktia Interest	J. Juslin	Lux.	65.7	0.5	1,727	12/91	100 mk/ 20	38.74 [B]	-	1%	0 % 1.06
Aktia Likvida	M. Westerlund	Finland	82.2	5.6	2,216	01/96	100 mk/ 20	20.38 / 100 sh.	doesn't pay	0.0 %	0 % 0.55
Aktia Medica	Lehto, Santavirta	Finland	40.4	0.1	11,646	04/00	100 mk/ 20	101.26 / 100 sh.	3.23	1%	0 % 1.95
Aktia Secura	T. Lehto	Finland	150.5	0.1	19,535	10/87	100 mk/ 20	40.21 [B]/100 sh.	1.11	1.0 %	0 % 1.95
Aktia Solida	J. Juslin	Finland	4.2	0.2	566	04/01	100 mk/ 20	101.32 / 100 sh.	-	0.5 %	1 % 1.07
Aktia TMT	Lehto, Kuhalampi	Finland	2.7	0.1	1,837	11/00	100 mk/ 20	59.59 / 100 sh.	-	1.0 %	1 % 1.95
SP-Osakerahasto	L. Grandell	Finland	3.0	0.1	888	09/00	100 mk/ 20	78.45 / 100 sh.	-	1% + 2	1% + 2 0.2
SP-Yhdistelmärahasto	L. Grandell	Finland	4.0	0.1	784	09/00	100 mk/ 20	80.32 / 100 sh.	-	1% + 2	1% + 2 0.2
	Total:	544.8	8.4	82,514							
Alfred Berg Rahasto Oy +358 9 2283 2600											
A. Berg Avkastningsfond	D. Falkeborn	Sweden	75.1	-	-	09/94	5,000	1,056.04 SEK	-	1%/17	84 0.7
A. Berg Euro Korko	M. Vartiainen	Finland	96.7	-0.4	1,056	10/95	5,000	203.85 [B]/100 sh.	7	0.0 %	0-0.5% 0.5
A. Berg Euro Korko Pro	M. Vartiainen	Finland	49.9	2.7	53	03/01	3,000,000	103.30 [B]/100 sh.	-	0.0 %	0.5% 0.3
A. Berg Euro Obligaatio	M. Vartiainen	Finland	64.8	-2.4	677	09/93	5,000	257.11 [B]/100 sh.	11	0.0 %	0.5%/17 0.7
A. Berg Euro Obligaatio Pro	M. Vartiainen	Finland	44.8	-0.1	34	03/01	3,000,000	105.40 [B]/100 sh.	-	0.0 %	0.5% 0.4
A. Berg Euro Yhdistelmäkorko	M. Vartiainen	Finland	7.0	0.0	66	05/99	5,000	108.76 [B]/100 sh.	5	0.0 %	1%/17 0.7
A. Berg Europe	ABN Amro	Finland	96.8	7.8	1,018	07/99	5,000	89.41 [B]/100 sh.	7	1%/17	1%/17 1.3
A. Berg Finland	J. Vainio	Finland	87.2	-0.8	2,463	12/92	5,000	791.63 [B]/100 sh.	52	1%/17	1%/17 1.3
A. Berg Finland HPI	J. Vainio	Finland	27.5	27.3	27	11/01	1,000,000	101.02 [B]		1%/17	1%/17 0.7
A. Berg Global	ABN AMRO Asset Mgmt.	Finland	34.7	2.3	105	03/01	5,000	86.37 [B]/100 sh.	-	1%/17	1%/17 1.3
A. Berg Optimal	Vainio, Vartiainen	Finland	134.5	-1.9	3,182	07/98	5,000	399.02 [B]/100 sh.	23	1%/17	1%/17 1.9
A. Berg Optimal Europe	Vartiainen, ABN Amro	Finland	35.5	0.0	1,105	07/98	5,000	175.40 [B]/100 sh.	11	1%/17	1%/17 1.9
A. Berg Optimal Norden	Kratz, Falkeborn	Sweden	38.6	-	-	04/93	5,000	179.03 SEK	-	1%/17	84 1.6
A. Berg Portfolio	J. Vainio	Finland	89.1	-0.4	160	06/93	1,000,000	60.75 [B]	3.99	0-1%	1% 0.7
A. Berg Russia	J. Olsson	Sweden	17.8	-	-	03/98	5,000	98.75 SEK	doesn't pay	2.5%/17	1%/17 2.5
A. Berg Sicav Far East	Cazenove & Co.	Lux.	10.5	-	-	10/92	5,000	115.94 USD	-	1%/17	84 1.45
A. Berg Sicav Germany	ABN Amro, Amsterdam	Lux.	9.1	-	-	07/89	5,000	284.88	-	1%/17	84 1.45
A. Berg Sicav Global	ABN AMRO Asset Mgmt.	Lux.	41.4	-	-	08/87	5,000	240.46 USD	-	1%/17	84 1.45
A. Berg Sicav Japan	ABN Amro, Tokio	Lux.	2.8	-	-	02/93	5,000	7,413.00 JPY	-	1%/17	84 1.45
A. Berg Sicav Norden	B. Losnedal	Lux.	30.9	-	-	08/87	5,000	3,390.92 SEK	-	1%/17	84 1.45
A. Berg Sicav North America	Namco	Lux.	37.3	-	-	03/91	5,000	233.63 USD	-	1%/17	84 1.45
A. Berg Sicav Switzerland	ABN Amro, Zurich	Lux.	4.0	-	-	12/89	5,000	357.91 CHF	-	1%/17	84 1.45
A. Berg Small Cap	J. Vainio	Finland	34.5	0.1	1,106	11/98	5,000	243.66 [B]/100 sh.	19	1%/17	1%/17 1.6
A. Berg Small Cap Europe	ABN Amro	Finland	98.2	4.1	1,026	08/99	5,000	123.30 [B]/100 sh.	11	1%/17	1%/17 1.6
A. Berg Sverige	B. Kratz	Sweden	79.1	-	-	04/94	5,000	298.16 SEK	-	1%/17	84 1.6
A. Berg/ABN Eastern Europe	ABN AMRO Asset Mgmt.	Lux.	165.5	-	-	06/95	5,000	102.67	-	1%+25	1% 1.5
A. Berg/ABN Global Emerging Markets	ABN AMRO Asset Mgmt.	Lux.	640.2	-	-	07/97	5,000	37.54 USD	-	1%+25	1% 1.5
A. Berg/ABN Global Life Society	ABN AMRO Asset Mgmt.	Lux.	18.3	-	-	05/98	5,000	53.23 USD	-	1%+25	1% 1.5
A. Berg/ABN Global Resources	ABN AMRO Asset Mgmt.	Lux.	34.0	-	-	05/98	5,000	55.74 USD	-	1%+25	1% 1.5
A. Berg/ABN Global Technology	ABN AMRO Asset Mgmt.	Lux.	109.3	-	-	05/98	5,000	49.55 USD	-	1%+25	1% 1.5
A. Berg/ABN Latin America	ABN AMRO Asset Mgmt.	Lux.	100.4	-	-	06/94	5,000	42.97 USD	-	1%+25	1% 1.5
	Total:	2,315.4	38.3	12,078							
Aurator Funds +358 2 6516 6663											
Aurator BioMed	Autio, Paalijärvi	Finland	1.9	0.0	81	05/00	5,000	70.01	doesn't pay	1.5% ^d	1% 1.80 ^b
Aurator Likyidi	J. Suonpää	Finland	14.6	2.2	83	07/00	16,000	106.95	doesn't pay	0 %	0 0.7
Aurator Nexus	K. Kevo	Finland	1.9	-0.2	78	12/99	5,000	35.55	doesn't pay	1.5% ^d	1% 1.80 ^b
Aurator Tellus	J. Aaltonen	Finland	4.1	-0.1	69	06/99	5,000	108.47	doesn't pay	1.5% ^d	100 1.80 ^b
	Total:	22.5	1.9	311							

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
Baring Asset Management, promoter Capinordic Oy +358 9 686 1550											
Baring Asia Growth	K. Do	Ireland	-	-	02/87	3,500	19.78	-	5 %	0	1.35
Baring Australia	K. Do	Ireland	-	-	12/81	3,500		-	5 %	0	1.35
Baring Eastern Europe	K. Bockstaller	Ireland	-	-	09/96	3,500	18.34	-	5 %	0	1.60
Baring Emerging World	K. Munday	Ireland	-	-	05/94	3,500		-	5 %	0	1.60
Baring Euro Bond	P. Thursby	Ireland	-	-	10/99	3,500		-	5 %	0	0.88
Baring Europa	N. Robson	Ireland	-	-	04/87	3,500	24.50	-	5 %	0	1.35
Baring Global Emerg. Markets	K. Munday	Ireland	-	-	10/78	3,500	8.52	-	5 %	0	1.35
Baring Global Equity	A. Cole	Ireland	-	-	06/99	3,500		-	5 %	0	1.60
Baring Global Resources	J. Payne	Ireland	-	-	12/94	3,500		-	5 %	0	1.60
Baring High Yield Bond	M. Valensise	Ireland	-	-	07/93	3,500		-	5 %	0	1.10
Baring Hong Kong China	L. Co	Ireland	-	-	12/82	3,500		-	5 %	0	1.35
Baring International Bond	P. Thursby	Ireland	-	-	07/78	3,500	19.25	-	5 %	0	0.85
Baring Japan	P. Thursby	Ireland	-	-	03/76	3,500	10.07	-	5 %	0	1.35
Baring Japan Smaller Comp.	W. Nishimuri	Ireland	-	-	01/96	3,500	7.22	-	5 %	0	1.35
Baring Latin America	G. Wallach	Ireland	-	-	04/93	3,500		-	5 %	0	1.35
Baring Leading Sector	A. Underhill	Ireland	-	-	02/01	3,500		-	5 %	0	1.60
Baring North America	C. Lees	Ireland	-	-	11/57	3,500	55.93	-	5 %	0	1.35
Baring Pacific	R. Chan	Ireland	-	-	10/78	3,500		-	5 %	0	1.35
Baring Sterling World Bond	P. Thursby	Ireland	-	-	10/97	3,500		-	5 %	0	1.10
Baring US\$ Corporate High Yield	M. Valensise	Ireland	-	-	09/00	3,500		-	5 %	0	1.10
	Total:	0.0	0.0	0							
Crédit Agricole Indosuez +358 9 696 991											
CAF Asian Growth	J. Sofian	Lux.	115.3	-	-	12/90	500,000	824.68 USD[C]	doesn't pay	0	0 1.00
CAF Asian Renaissance	R. Jovanovich	Lux.	61.1	-	-	11/74	500,000	914.39 USD	doesn't pay	0	0 1.00
CAF Euro Bond	S. Gros	Lux.	224.3	-	-	12/97	500,000	1,052.14	doesn't pay	0	0 0.50
CAF Euro Corporate Bonds	L. Crosnier	Lux.	207.5	-	-	11/99	500,000	1,047.26	doesn't pay	0	0 0.50
CAF Europe	Y. Kaepplin	Lux.	73.7	-	-	04/01	500,000	893.94	doesn't pay	0	0 0.70
CAF Eurostocks	L. Sina	Lux.	466.1	-	-	12/00	500,000	743.53	doesn't pay	0	0 0.70
CAF Global Bond	C. Morisseau	Lux.	43.6	-	-	12/97	500,000	1,052.02 USD	doesn't pay	0	0 0.50
CAF Global Equities	O. Gingue	Lux.	65.7	-	-	02/90	500,000	874.21 USD	doesn't pay	0	0 0.70
CAF Japan	B. Masters	Lux.	95.1	-	-	02/90	500,000	79,102.00 JPY	doesn't pay	0	0 0.70
CAF North America	L. Shirai	Lux.	347.2	-	-	12/00	500,000	839.10 USD	doesn't pay	0	0 0.70
	Total:	1,699.5	0.0	0							
Carlson Funds											
American Small Cap	P. Szozygiel	Lux.	8.7	-	-	01/94	100,000 FIM	1.89 USD	doesn't pay	1.0 %	0 1.75
Continental Europe	H. Johnsson	Lux.	11.4	-	-	09/90	100,000 FIM	2.39	doesn't pay	1.0 %	0 1.25
Eastern Europe	A. Gibbs	Lux.	5.0	-	-	05/98	100,000 FIM	0.91	doesn't pay	1.0 %	0 1.75
Euro Bond	S. Elowson	Lux.	54.9	-	-	08/98	100,000 FIM	1.11	doesn't pay	0.5%	0 0.7
Europe	H. Johnsson	Lux.	29.1	-	-	08/98	100,000 FIM	1.00	doesn't pay	1.0 %	0 1.25
Far East	T. Segerstedt	Lux.	37.6	-	-	09/90	100,000 FIM	1.68	doesn't pay	1.0 %	0 1.25
Global	M. Josefsson	Lux.	42.0	-	-	09/90	100,000 FIM	2.16	doesn't pay	1.0 %	0 1.25
International	M. Josefsson	Lux.	35.6	-	-	09/90	100,000 FIM	1.60	doesn't pay	1.0 %	0 1.25
International Bond	S. Elowson	Lux.	39.4	-	-	01/91	100,000 FIM	1.57	doesn't pay	0.5%	0 0.95
Japan	R. Max	Lux.	9.8	-	-	09/90	100,000 FIM	74.69 JPY	doesn't pay	1.0 %	0 1.25
Latin America	M. Mansoury	Lux.	3.0	-	-	08/96	100,000 FIM	0.84 USD	doesn't pay	1.0 %	0 1.75
Mediterranean	D. Le Conte	Lux.	2.6	-	-	09/90	100,000 FIM	1.93	doesn't pay	1.0 %	0 1.25
Nordic Small Cap	E. Sjöström	Lux.	1.8	-	-	12/97	100,000 FIM	0.82	doesn't pay	1.0 %	0 1.75
Scandinavia	E. Sjöström	Lux.	12.5	-	-	01/98	100,000 FIM	1.32	doesn't pay	1.0 %	0 1.25
	Total:	293.4	0.0	0							
Carnegie Funds +358 9 6187 1420											
Carnegie Aksje Norge	P. Christensen	Norway	7.3	0.2	6,007	07/95	1,000	327.34	doesn't pay	0-1%	0.5% 1.20
Carnegie East-European	M. Springborg	Lux.	5.2	-0.1	96	04/98	1,000	15.72	doesn't pay	0-1%	0.5% 2.20
Carnegie Eurokorko	K. Jansson	Finland	41.4	2.0	69	05/94	1,000	18.25	0.69	0	0.3-1.0% 0.50
Carnegie Eurooppa Osake	L. Wincentsen	Lux.	45.7	1.5	191	08/99	1,000	12.04	doesn't pay	0-1%	0.5% 1.60
Carnegie Internet	T. Kristiansen	Lux.	9.3	-1.0	653	10/99	1,000	5.29	doesn't pay	0-1%	0.5% 2.00
Carnegie Likvidi	K. Jansson	Finland	54.9	-0.7	188	02/96	1,000	17.70	0.68	0	0 0.30
Carnegie Medical	Henrik Rhenman	Lux.	518.9	3.1	2,323	12/98	1,000	53.97	doesn't pay	0-1%	0.5% 1.70
Carnegie Multifund	J. Kujala	Finland	1.5	0.1	46	12/00	30,000	13.74	doesn't pay	0	0.5% 0.00
Carnegie Nordic Markets	B. Seger	Lux.	143.2	11.1	256	04/96	1,000	53.65	doesn't pay	0-1%	0.5% 1.60
Carnegie Optimi+	K. Jansson	Finland	6.2	0.6	254	09/98	500 FIM	21.43	doesn't pay	0-1%	0.5% 1.80
Carnegie Plus	K. Jansson	Finland	5.8	-0.8	105	09/98	500 FIM	20.02	doesn't pay	0-1%	0.5% 0.90
Carnegie Sijoitus+	K. Jansson	Finland	9.5	0.0	167	09/98	500 FIM	21.02	doesn't pay	0-1%	0.5% 1.50
Carnegie Småbolag	H. Telander	Sweden	5.7	0.3	-	11/96	1,000	21.84	-	0-1%	0.5% 1.70
Carnegie Suomi Osake	A. Ojala	Finland	17.3	0.6	140	12/92	1,000 ^c	61.77	doesn't pay	0-1%	0.5% 1.25
Carnegie Sverige	H. Telander	Sweden	4.7	-0.5	-	10/96	1,000	23.15	-	0-1%	0.5% 1.70
Carnegie Technology	J. Miönen	Lux.	37.1	6.4	97	12/00	1,000	5.87	doesn't pay	0-1%	0.5% 1.70
Carnegie Worldwide	E. Barlebo	Lux.	656.7	9.7	841	12/95	1,000	44.11	doesn't pay	0-1%	0.5% 1.60
	Total:	1,570.4	32.4	11,433							

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
CDC International Fund											
CDC Emerging Asia	R. Bellanger (CDC IXIS AM Asia)	Lux.	36.3	-	-	06/99	no min.	12,369.18 USD		5 %	0 2.00
CDC Emerging Europe	D. Delaporte	Lux.	13.1	-	-	10/99	no min.	6,955.44 USD		5 %	0 2.00
CDC Emerging Latin America	D. Delaporte	Lux.	11.3	-	-	12/00	no min.	8,698.99 USD		5 %	0 2.00
CDC Euro Bonds	S. Potard	Lux.	14.7	-	-	09/00	no min.	60.13		3 %	0 0.90
CDC Europe Equities	G. Meshaka	Lux.	190.3	-	-	04/99	no min.	231.37		4 %	0 1.50
CDC Europe NM	Missoffe, Mariaud	Lux.	3.7	-	-	09/00	no min.	53.73		4 %	0 1.70
CDC Europe Small Cap	Missoffe, Mariaud	Lux.	143.8	-	-	04/99	no min.	245.74		4 %	0 1.70
CDC Global Bonds	C.Bourgeois	Lux.	35.8	-	-	12/00	no min.	1,100.30 USD		3 %	0 1.00
CDC Global Emerging Markets	D. Delaporte	Lux.	16.2	-	-	09/00	no min.	9,307.37 USD		5 %	0 2.00
CDC Hong Kong Renaissance	B. Sung (CDC IXIS AM Asia)	Lux.	6.6	-	-	12/00	no min.	93.95 USD		5 %	2% 2.80
CDC Japanese Equities	A. Pereira (CDC IXIS AM Japan)	Lux.	31.2	-	-	12/99	no min.	81,151.00 JPY		4 %	0 1.50
CDC Pacific Rim Equities	B. Sung (CDC IXIS AM Asia)	Lux.	63.9	-	-	05/00	no min.	1,079.02 USD		5 %	0 1.50
CDC US Equities Indexed	T. Anichini (Westpeak)	Lux.	15.4	-	-	12/00	no min.	981.01 USD		4 %	0 1.50
	Total:	582.4	0.0	0							
CGNU Luxembourg +352 40 282 0261											
PP America Growth	D. Clott	Lux.	62.0	-	-	07/90	15,000 FIM	5.08 USD	doesn't pay	4.25%	0 1.25
PP European Growth	B. Berry	Lux.	213.5	-	-	07/90	15,000 FIM	5.25	doesn't pay	4.25%	0 1.25
PP Global Managed Equity	S. Cleal	Lux.	56.1	-	-	07/90	15,000 FIM	2.96 USD	doesn't pay	4.25%	0 1.25
PP Nordic Growth	I. McNeill	Lux.	9.8	-	-	03/98	15,000 FIM	11.06 NOK	doesn't pay	4.25%	0 1.25
PP Short-Term Euro Bond	V. Gor	Lux.	21.4	-	-	07/98	15,000 FIM	11.35	-	1%	0 0.50
	Total:	362.8	0.0	0							
Conventum Rahastoyhtiö Oy (09) 231 23355											
Aktive	Heikkilä, Sormunen	Finland	2.1	0.0	111	09/00	1,000	80.66 [B]	4.72	1%	1 % 1.79
Euro Julkisyhteisö	K. Nihtilä	Finland	11.1	-0.1	66	11/95	5,000	22.83	- [A]	0	33.64 0.49
Euro Likvidi	K. Nihtilä	Finland	42.2	-1.7	155	05/96	5,000	20.19	- [A]	0	16.82 0.51
Euro Obligaatio	K. Nihtilä	Finland	8.8	0.0	115	06/94	5,000	22.78 [B]	0.79	0	0.5% 0.54
Euro Value	T. Sarre	Finland	25.2	0.3	195	12/00	5,000	81.85 [B]	5.49	2%	1% 1.75
Finland Value	M. Heikkilä	Finland	48.6	0.6	590	06/94	5,000	61.70 [B]	3.14	1%	1% 1.54
Focus Tekno	J-P Leppä	Finland	6.4	0.2	354	12/97	5,000	17.65 [B]	0.97	1%	1% 3.08
Forte	M. Heikkilä	Finland	23.7	0.0	521	06/94	5,000	35.97 [B]	1.78	1%	1% 1.79
Futura Euro Growth	J-P Leppä	Finland	8.1	0.5	311	06/94	5,000	35.98 [B]	2.04	1%	1% 2.05
Balanced	S. Sormunen	Finland	16.3	-0.5	785	08/94	5,000	2.70 [B]	0.16	3%	1% 2.05
Osake	M. Heikkilä	Finland	9.7	-0.7	97	09/93	5,000	39.82 [B]	- [A]	2%	1% 1.55
Pharma	J-P Leppä	Finland	32.7	0.0	418	01/99	5,000	126.22 [B]	7.09	1%	1% 2.25
small_cap.com	S. Sormunen	Finland	2.7	0.2	207	04/00	5,000	37.25 [B]	2.26	3%	1% 2.28
Solid	K. Nihtilä	Finland	9.2	0.4	141	01/98	5,000	21.93 [B]	0.37	1%	1% 1.34
Vision	S. Sormunen	Finland	12.0	0.0	162	10/99	5,000	85.27 [B]	4.92	1%	1% 1.30
	Total:	258.7	-0.7	4,228							
Danske Capital Finland Oy (09) 8567 6350											
Firstnordic EMU Bond Accumula	U. Frolich	Lux.	53.8	-	-	07/98	5,000	11.48	-	3%	0 % 0.90
Firstnordic EMU Bond Distributio	U. Frolich	Lux.	8.2	-	-	07/89	5,000	10.93	0.45	3%	0 % 0.90
Firstnordic Europe	C. Jensen	Lux.	64.8	-	-	07/98	5,000	8.82	-	3%	0 % 1.50
Firstnordic Europe Small Cap	Singer&Friedlander Inv.	Lux.	5.1	-	-	02/01	5,000	15.22	-	3%	0 % 1.75
Firstnordic Far East	T. Hansen	Lux.	9.9	-	-	04/98	5,000	15.15 USD	-	3%	0 % 1.75
Firstnordic Global	M. Ekmann	Lux.	35.5	-	-	02/93	5,000	22.72	-	3%	0 % 1.50
Firstnordic Global Biotech	D. Asmussen	Lux.	9.0	-	-	10/00	5,000	13.47 USD	-	3%	0 % 1.75
Firstnordic Global Classic	K. Dalsgaard	Lux.	4.7	-	-	02/01	5,000	16.35	-	3%	0 % 1.50
Firstnordic Global High Income	A. Lystbaek	Lux.	71.8	-	-	02/01	5,000	20.28	-	3%	0 % 0.90
Firstnordic Global Internet	M. Wiegand	Lux.	4.6	-	-	04/00	5,000	5.59 USD	-	3%	0 % 1.75
Firstnordic Global IT Infrastr.	M. Wiegand	Lux.	2.8	-	-	10/00	5,000	5.19 USD	-	3%	0 % 1.75
Firstnordic Global Technology	M. Wiegand	Lux.	9.8	-	-	07/99	5,000	15.13 USD	-	3%	0 % 1.75
Firstnordic Nordic	R. Solgård	Lux.	40.7	-	-	12/90	5,000	36.71	-	3%	0 % 1.50
Firstnordic US	K. Dalsgaard	Lux.	9.9	-	-	07/99	5,000	12.33 USD	-	3%	0 % 1.50
Firstnordic US Dollar Bond Acc.	U. Frolich	Lux.	17.8	-	-	04/97	5,000	27.01 USD	-	3%	0 % 0.90
Myriadi Kasvu	Danske Capital Finland Oy	Finland	9.1	-0.1	284	04/99	5,000	19.21	doesn't pay	1%	1% 1.56
	Total:	357.5	-0.1	284							

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
Evli Fund Management Company Ltd +358 9 4766 9320												
Altius	U. Österberg	Finland	61.7	-	62	07/00	150,000	106.27 [B]	4.2	1 %	1 % / 20	0.50 ^b
Citius	Lassila, Örmä, Borgström	Finland	20.0	-	36	04/01	150,000	99.85 [B]	-	1 %	1 % / 20	1.10 ^b
Corporate Bond	M. Lundström	Finland	115.8	-3.8	419	09/99	5,000	112.81 [B]	4.2	0.5-1%	1 % / 20	0.35 ^b
Emerging Technologies	M. Lehtimäki	Finland	8.1	0.2	537	05/00	5,000 ^c	21.73 [B]	2	0.5-1%	1 % / 20	2.00
Euro 50	K. Gerkman	Finland	64.3	-0.6	951	06/98	5,000 ^c	18.90 [B]	0.9	0.5-1%	1 % / 20	0.50
Euro Interest	R. Siljamäki	Finland	522.8	-25.6	1,646	12/94	5,000	22.27	doesn't pay	0 %	20	0.45
Euro Mix	Gerkman, Hildebrandt	Finland	35.5	-0.2	567	01/99	5,000 ^c	11.08 [B]	0.15	0.5-1%	1 % / 20	1.83
Euro Government Bond	R. Siljamäki	Finland	111.1	-19.1	819	12/94	5,000 ^c	26.70 [B]	0.9	0 %	0.5% / 20	0.65
Euro Comm. Fixed Income	R. Siljamäki	Finland	125.8	-5.0	405	09/97	5,000	20.38 [B]	0.55	0 %	0.5% / 20	0.45
European Allocation	M. Lehtimäki	Finland	59.5	-1.0	102	04/99	150,000	100.38 [B]	6.3	0 %	1 % / 20	1.00
European Growth	K. Gerkman	Finland	23.0	-0.5	793	08/00	5,000 ^c	63.49 [B]	3	0.5-1%	1 % / 20	0.85 ^b
European High Yield	M. Lundström	Finland	10.4	4.1	280	03/01	150,000	99.39 [B]	-	1 %	1 %	1.00
European Investment Grade	M. Lundström	Finland	56.0	1.2	345	05/01	5,000	104.68 [B]	-	1 %	1 % / 20	0.75
European Smaller Companies	Lombard Odier Intl.	Finland	27.9	-4.1	752	06/98	5,000 ^c	18.21 [B]	0.95	0.5-1%	1 % / 20	1.60
Finland Small Tech	S. Krokfors	Finland	8.9	0.1	2,521	2/00	5,000 ^c	34.25 [B]	1.8	0.5-1%	1 % / 20	0.85 ^b
Global	Lombard, Odier & Cie	Finland	55.3	0.3	698	04/94	5,000 ^c	11.56 [B]	0.5	0.5-1%	1 % / 20	1.60
Global Multi Manager 25	M. Moilanen	Finland	3.2	1.1	72	03/00	5,000 ^c	94.41 [B]	3.8	0.5-1%	1 % / 20	0.30 ^b
Global Multi Manager 50	M. Moilanen	Finland	7.1	-1.2	319	03/00	5,000 ^c	82.66 [B]	3.5	0.5-1%	1 % / 20	0.40 ^b
Global Multi Manager 75	M. Moilanen	Finland	36.5	-0.4	1,397	11/99	5,000 ^c	91.92 [B]	4	0.5-1%	1 % / 20	0.50 ^b
IT-informaatioteknologia	Evli Varainhoito Oy	Finland	27.8	1.1	2,282	03/99	5,000 ^c	9.65 [B]	0.5	0.5-1%	1 % / 20	0.85 ^b
Mix	Koskimies, Hildebrandt	Finland	65.8	-0.1	1,136	11/95	5,000 ^c	3.29 [B]	0.15	0.5-1%	1 % / 20	1.83
Money Manager+	K. Pessala	Finland	161.3	23.1	499	10/00	5,000	105.59 [B]	4.1	1 %	1 % / 20	0.25 ^b
Nordic Smaller Companies	S. Krokfors	Finland	15.4	0.1	847	11/97	5,000 ^c	10.80 [B]	0.75	0.5-1%	1 % / 20	1.60
Select	E. Koskimies	Finland	89.6	6.7	1,194	10/89	5,000 ^c	10.29 [B]	0.4	0.5-1%	1 % / 20	2.08
U.S. Emerging Technologies	Evli Varainhoito Oy	Finland	8.4	0.0	151	01/01	5,000 ^c	53.38 [B]	- [A]	0.5-1%	1 % / 20	2.00
Total:			1,721.0	-23.6	18,830							

Fidelity Funds Sicav; Representative office / Stockholm +46 8 463 1043

America	M. Wonisch	Lux.	1,025.5	-	-	10/90	2,000	3.51 USD	-	5 %	0	1.50
American Growth Fund	N. Miller	Lux.	667.5	-	-	07/97	2,000	20.12 USD	-	5 %	0	1.50
Asean Fund	A. Liu	Lux.	153.7	-	-	10/90	2,000	7.10 USD	-	5 %	0	1.50
Asian Special Situations	A. Liu	Lux.	168.7	-	-	10/94	2,000	8.13 USD	-	5 %	0	1.50
Australia Fund	I. Gibson	Lux.	175.1	-	-	12/91	2,000	24.53 AUD	0.2329	5 %	0	1.50
Emerging Markets Fund	Satterthwaite	Lux.	109.6	-	-	10/93	2,000	5.46 USD	-	5 %	0	1.50
Euro Balanced Fund	Scurlock, Lavelle	Lux.	43.7	-	-	12/91	2,000	11.13	0.1739	4 %	0	1.00
Euro Blue Chip Fund	A. Scurlock	Lux.	530.7	-	-	10/94	2,000	13.11	-	5 %	0	1.50
Euro Bond Fund	P. Lavelle	Lux.	406.2	-	-	10/90	2,000	11.45	0.4566	4 %	0	0.75
Euro Cash Fund	A. D. Wells	Lux.	653.3	-	-	09/93	2,000	9.51	0.3635	0	0	0.40
Euro Smaller Companies	C. Stone	Lux.	522.5	-	-	12/95	2,000	14.89	-	5 %	0	1.50
Euro STOXX 50 Fund	C. Hernandez	Lux.	1,003.8	-	-	11/98	2,000	10.86	0.0603	0	0	0.60
European Aggressive Fund	A. Scurlock	Lux.	814.8	-	-	02/98	2,000	11.57	-	5 %	0	1.50
European Growth	A. Bolton	Lux.	7,007.6	-	-	10/90	2,000	7.05	0.021	5 %	0	1.50
FPS Defensive Fund	R. Skelt	Lux.	28.6	-	-	06/95	2,000	6.46	-	4 %	0	0.50
FPS Global Growth Fund	R. Skelt	Lux.	155.3	-	-	06/95	2,000	11.49 USD	-	5 %	0	0.50
FPS Growth Fund	R. Skelt	Lux.	466.7	-	-	01/98	2,000	12.38	-	5 %	0	0.50
FPS Moderate Growth Fund	R. Skelt	Lux.	158.4	-	-	06/95	2,000	9.22	-	4 %	0	0.50
France Fund	A. Hartmann	Lux.	161.7	-	-	10/90	2,000	26.86	-	5 %	0	1.50
Germany Fund	A. Hartmann	Lux.	209.3	-	-	10/90	2,000	20.98	-	5 %	0	1.50
Greater China Fund	J. Tse	Lux.	204.9	-	-	10/90	2,000	46.42 USD	0.2116	5 %	0	1.50
Iberia Fund	T. Toraasen	Lux.	41.8	-	-	10/90	2,000	24.11	-	5 %	0	1.50
Indonesia Fund	A. Tandiono	Lux.	22.9	-	-	12/94	2,000	2.31 USD	0.0146	5 %	0	1.50
International	D. Habermann	Lux.	2,873.0	-	-	12/91	2,000	23.64 USD	-	5 %	0	1.50
International Bond Fund	A. Veys	Lux.	210.6	-	-	10/90	2,000	0.90 USD	0.034	4 %	0	0.75
Italy Fund	T. Toraasen	Lux.	40.1	-	-	10/90	2,000	18.77	-	5 %	0	1.50
Japan	Y. Tilley	Lux.	1,163.8	-	-	10/90	2,000	139.40 JPY	-	5 %	0	1.50
Japan Smaller Companies	A. Kibe	Lux.	162.4	-	-	12/91	2,000	1,027.00 JPY	-	5 %	0	1.50
Korea Fund	H. Chung	Lux.	121.6	-	-	10/95	2,000	6.10 USD	-	5 %	0	1.50
Latin America	P. Satterthwaite	Lux.	87.2	-	-	05/94	2,000	7.24 USD	-	5 %	0	1.50
Malaysia Fund	J. Lo	Lux.	44.7	-	-	10/90	2,000	12.63 USD	-	5 %	0	1.50
Nordic	T. Toraasen	Lux.	567.6	-	-	10/90	2,000	448.30 SEK	-	5 %	0	1.50
Pacific Fund	W. Kennedy	Lux.	227.2	-	-	01/94	2,000	8.73 USD	-	5 %	0	1.50
Singapore Fund	R. Chan	Lux.	36.1	-	-	10/90	2,000	12.96 USD	-	5 %	0	1.50
South East Asia	P. Phillips	Lux.	609.3	-	-	10/90	2,000	1.60 USD	-	5 %	0	1.50
Sterling Bond Fund	I. Spreadbury	Lux.	122.3	-	-	11/90	2,000	0.28 GBP	0.0037	4 %	0	0.75
Switzerland Fund	A. Edzard	Lux.	476.1	-	-	02/95	2,000	30.13 CHF	-	5 %	0	1.50
Taiwan Fund	W. Lin	Lux.	62.0	-	-	03/97	2,000	5.56 USD	-	5 %	0	1.50
Thailand Fund	T. Chanpongsang	Lux.	219.3	-	-	10/90	2,000	5.66 USD	-	5 %	0	1.50
United Kingdom Fund	F. Gautier	Lux.	189.9	-	-	10/90	2,000	1.45 GBP	-	5 %	0	1.50
US Dollar Bond Fund	I. Spreadbury	Lux.	303.2	-	-	11/90	2,000	5.89 USD	0.1207	4 %	0	0.75
US Dollar Cash Fund	A. D. Wells	Lux.	457.1	-	-	09/93	2,000	11.87 USD	0.6671	0.40 %	0	0.00
World Fund	R. Skelt	Lux.	255.5	-	-	10/96	2,000	10.23	-	5 %	0	1.50
Total:			22,961.3	0.0	0							

Total: 22,961.3 0.0 0

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DECEMBER 2001

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
Fides Fund Ltd +358 9 2285 060												
Fides Eurobond	M. Schröder	Finland	9.8	-0.3	74	01/99	15,000	106.48	-	0.5% / 30	0.5% / 30	0.47
Fides High Yield Bond	T. Kokkarinen	Finland	8.4	0.1	54	03/01	1,000,000	99.63	-	1 %	0	0.80
Fides New Media	M. Söderström	Finland	11.2	-0.7	310	10/99	15,000	46.21	-	1% / 30	0.5% / 30	1.60
Fides Portfolio	H. Damstén	Finland	9.1	1.6	362	06/99	15,000	127.19	-	1% / 30	0.5% / 30	1.20
Fides Telecom	H. Angervuo	Finland	27.7	0.5	262	01/99	15,000	78.13	-	1% / 30	0.5% / 30	1.60
Fides Turun yliopiston rahasto	H. Damstén	Finland	3.9	-	95	10/00	12,000 FIM	65.27	-	1% / 30	0.5% / 30	1.80
	Total:		70.0	1.2	1,157							
FIM Fund Ltd +358 9 6134 6250												
FIM Euro	A. Konttas	Finland	36.2	-5.0	149	09/98	1,000	19.18	doesn't pay	0.4 %	0.4%	0.70
FIM Fennos	M. Kaloniemi	Finland	26.1	4.5	957	08/98	1,000	50.34	doesn't pay	1%	1%	1.60
FIM Forte	M. Kaloniemi	Finland	129.5	-0.9	5,883	07/94	1,000	89.01	doesn't pay	1%	1%	2.10
FIM Likvidi	A. Konttas	Finland	53.2	-8.9	670	11/97	1,000	19.21	doesn't pay	0 %	0	0.50
FIM Mondo	T. Eräjuuri	Finland	12.8	0.0	76	10/00	500,000	754.33	-	1%	1%	1.10
FIM Nordic	M. Heikkinen	Finland	3.6	1.6	173	05/01	1,000	8.86	doesn't pay	1%	1%	1.80
FIM Piano	Eräjuuri, Konttas	Finland	2.8	0.1	68	05/01	1,000	10.05	doesn't pay	1%	1%	2.10
FIM Rento	J. Holtari	Finland	4.7	0.2	165	05/00	1,000	8.58	doesn't pay	1%	1%	1.80
FIM Rohto	T. Jaakkola	Finland	12.4	-0.8	935	05/00	1,000	10.07	doesn't pay	1%	1%	1.80
FIM Russia	A. Pohjola	Finland	35.5	1.5	2,279	03/98	1,000	14.91	doesn't pay	2%	2%	3.30
FIM Tekno	M. Kaloniemi	Finland	20.2	0.9	2,269	01/99	1,000	12.18	doesn't pay	1%	1%	1.80
FIM Unioni	J. Holtari	Finland	10.6	0.2	446	05/00	1,000	6.64	doesn't pay	1%	1%	1.80
	Total:		347.7	-6.7	14,070							
Franklin Templeton Investment Funds; Representative office / Stockholm +46 8 611 5115												
Franklin Biotech. Discovery	E. McCulloch	Lux.	142.9	-	-	04/00	5,000	9.82 USD	-	5 %	0	1.50
Franklin High Yield (Euro)	C. Molumphy	Lux.	6.8	-	-	04/00	5,000	8.15	-	3 %	0	1.20
Franklin Technology	I. Link	Lux.	47.8	-	-	04/00	5,000	5.64 USD	-	5 %	0	1.50
Franklin U.S. Equity	K. Shepard	Lux.	690.1	-	-	07/99	5,000	14.79 USD	-	5 %	0	1.50
Templeton Eastern Europe	M. Mobius	Lux.	47.1	-	-	11/97	5,000	8.90	-	5 %	0	2.10
Templeton Emerging Markets	M. Mobius	Lux.	253.7	-	-	02/91	5,000	11.95 USD	-	5 %	0	2.10
Templeton EuroMarket Growth	K. Cox	Lux.	189.7	-	-	01/99	5,000	12.49	-	5 %	0	1.50
Templeton Global Balanced	Ritchie, Demirors	Lux.	110.5	-	-	06/94	5,000	14.28 USD	0.258	5 %	0	1.30
Templeton Global Bond (Euro)	U. Demirors	Lux.	108.1	-	-	02/91	5,000	6.65	-	3 %	0	1.05
Templeton Global Growth (Euro)	G. Ritchie	Lux.	654.0	-	-	04/91	5,000	13.22	-	5 %	0	1.50
	Total:		2,250.7	0.0	0							
JPMorgan Fleming Asset Management, promoter OKO / Opstock +358 9 404 2554												
JF Asia Equity	Ellis, Pulling	Lux.	589.6	-	-	10/89	15,000 FIM	20.54 USD	-	2.5 %	0.5 %	1.25
JF China	S. Luk	Lux.	269.7	-	-	07/94	15,000 FIM	11.36 USD	-	2.5 %	0.5 %	1.50
JF Greater China	S. Luk	Lux.	34.3	-	-	05/01	10,000 USD	8.03 USD	-	2.5 %	0.5 %	1.50
JF Hong Kong	F. Ding	Lux.	25.7	-	-	05/01	10,000 USD	15.18 USD	-	2.5 %	0.5 %	1.50
JF India	E. Pulling	Lux.	118.3	-	-	08/95	15,000 FIM	12.65 USD	-	2.5 %	0.5 %	1.50
JF Japan Equity	S. Jones	Lux.	1028.8	-	-	12/88	15,000 FIM	19.29 USD	-	2.5 %	0.5 %	1.25
JF Japan Small Cap	A. Emori	Lux.	119.4	-	-	07/94	15,000 FIM	6.96 USD	-	2.5 %	0.5 %	1.50
JF Pacific Balanced	M. Geldard	Lux.	36.6	-	-	06/01	15,000 FIM	14.53 USD	-	2.5 %	0.5 %	1.50
JF Pacific Equity	R. Ellis	Lux.	1062.8	-	-	12/88	15,000 FIM	35.34 USD	-	2.5 %	0.5 %	1.25
JF Pacific Technology	Ellis, Lee	Lux.	19.6	-	-	12/88	10,000 USD	5.63 USD	-	2.5 %	0.5 %	1.50
JF Singapore	J. Tay	Lux.	4.0	-	-	05/01	10,000 USD	6.92 USD	-	2.5 %	0.5 %	1.50
JF Taiwan	J. Pan	Lux.	64.3	-	-	05/01	15,000 FIM	10.20 USD	-	2.5 %	0.5 %	1.50
JPMF America Equity	Simon, Foss	Lux.	1692.3	-	-	12/88	15,000 FIM	70.72 USD	-	2.5 %	0.5 %	1.25
JPMF America Large Cap	J. Simon	Lux.	463.4	-	-	04/00	15,000 FIM	9.07 USD	-	2.5 %	0.5 %	1.25
JPMF America Micro Cap	S. Jones	Lux.	344.9	-	-	11/88	15,000 FIM	71.69 USD	-	2.5 %	0.5 %	1.50
FF American Smaller Co's	Jones, Parton	Lux.	231.2	-	-	09/84	10,000 USD	72.87 USD	-	2.5 %	0.5 %	1.25
JPMF Asia Select Equity	JPMF Asset Management	Lux.	20.9	-	-	-	15,000 FIM	94.46 USD	-	2.5 %	0.5 %	2.00
JPMF Balanced Fund	Bhargava, Atkinson	Lux.	23.0	-	-	08/95	15,000 FIM	6.78	0.12	2.5 %	0.5 %	1.00
JPMF Eastern Europe Equity	J. Healy	Lux.	395.7	-	-	07/94	15,000 FIM	13.21	-	2.5 %	0.5 %	1.50
JPMF Emerging Europe Equity	J. Healy	Lux.	74.5	-	-	04/97	10,000 USD	10.75 USD	-	2.5 %	0.5 %	1.50
JPMF Emerging Markets Bond	JPMF Asset Management	Lux.	25.7	-	-	-	15,000 FIM	124.28 USD	-	2.5 %	0.5 %	1.75
JPMF Emerging Markets Equity	Forey, Lloyd	Lux.	293.4	-	-	04/94	10,000 USD	7.50 USD	-	2.5 %	0.5 %	1.50
JPMF Emerging Markets Select Equity	JPMF Asset Management	Lux.	145.5	-	-	-	10,000 USD	60.07 USD	-	2.5 %	0.5 %	2.50
JPMF EUR Global Balanced Fund	JPMF Asset Management	Lux.	155.8	-	-	-	10,000 USD	999.61	-	2.5 %	0.5 %	1.65
JPMF EUR Global Bond	JPMF Asset Management	Lux.	274.0	-	-	-	10,000 USD	109.90	-	2.5 %	0.5 %	1.00
JPMF Euro Fondo De Dinero	JPMF Asset Management	Lux.	-	-	-	-	15,000 FIM	842.80	-	2.5 %	0.5 %	0.65
JPMF Euroland Equity	Spencer, Elliot	Lux.	445.3	-	-	12/88	10,000 USD	35.68	-	2.5 %	0.5 %	1.25

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
JPMorgan Fleming Asset Management, promoter OKO / Opstock +358 9 404 2554											
JPMF Europe Bond	JPMF Asset Management	Lux.	548.2	-	-	-	15,000 FIM	125.37	-	2.5 %	0.5 % 1.00
JPMF Europe Convergence Equity	J. Healy	Lux.	14.0	-	-	11/00	15,000 FIM	7.98	-	2.5 %	0.5 % 1.50
JPMF Europe Dynamic	Elliot, Hollyman	Lux.	23.9	-	-	12/00	15,000 FIM	9.25	-	2.5 %	0.5 % 1.50
JPMF Europe Equity	Spencer, Complin	Lux.	427.6	-	-	12/88	15,000 FIM	33.98	-	2.5 %	0.5 % 1.25
JPMF Europe High Yield Bond	S. Holmes	Lux.	146.3	-	-	10/98	15,000 FIM	3.73	0.41	2.5 %	0.5 % 0.75
JPMF Europe Select Equity	JPMF Asset Management	Lux.	2.6	-	-	-	10,000 USD	753.86	-	2.5 %	0.5 % 1.50
JPMF Europe Select Large Cap	JPMF Asset Management	Lux.	414.9	-	-	-	10,000 USD	142.23	-	2.5 %	0.5 % 1.65
JPMF Europe Small Cap	Cambell, Conte	Lux.	496.8	-	-	04/94	15,000 FIM	22.61	-	2.5 %	0.5 % 1.50
JPMF Europe Strategic Growth	Spencer, Elliot	Lux.	94.4	-	-	02/00	15,000 FIM	6.39	-	2.5 %	0.5 % 1.25
JPMF Europe Strategic Value	Spencer, Complin	Lux.	468.7	-	-	02/00	15,000 FIM	10.91	-	2.5 %	0.5 % 1.25
JPMF Europe Technology	Elliot, Gamphir	Lux.	449.5	-	-	04/99	15,000 FIM	8.96	-	2.5 %	0.5 % 1.50
JPMF FF Emerging Markets Debt	Dickson, Grills	Lux.	59.3	-	-	03/97	15,000 FIM	11.43 USD	1.43	2.5 %	0.5 % 1.00
JPMF FF Euro Bond	G. Dunham	Lux.	346.9	-	-	05/95	15,000 FIM	6.19	0.16	2.5 %	0.5 % 0.75
JPMF FF Global Bond	J. Cunningham	Lux.	83.8	-	-	12/88	15,000 FIM	12.17 USD	0.7	2.5 %	0.5 % 0.75
JPMF FF USD Bond	T. Neumann	Lux.	31.7	-	-	11/00	15,000 FIM	10.97 USD	0.21	2.5 %	0.5 % 0.75
JPMF Germany Equity	Webb, Howard	Lux.	18.7	-	-	06/00	10,000 USD	6.34	-	2.5 %	0.5 % 1.50
JPMF Global 50 Equity	JPMF Asset Management	Lux.	166.3	-	-	-	10,000 USD	95.38 USD	-	2.5 %	0.5 % 1.90
JPMF Global Capital Appreciation	JPMF Asset Management	Lux.	115.7	-	-	-	10,000 USD	116.53	-	2.5 %	0.5 % 1.75
JPMF Global Capital Preservation	JPMF Asset Management	Lux.	95.0	-	-	-	15,000 FIM	902.41	-	2.5 %	0.5 % 1.45
JPMF Global Dynamic	S. Mainie	Lux.	9.0	-	-	12/00	10,000 USD	8.95 USD	-	2.5 %	0.5 % 1.50
JPMF Global Enhanced Bond	JPMF Asset Management	Lux.	33.4	-	-	-	15,000 FIM	105.43	-	2.5 %	0.5 % 1.10
JPMF Global Equity	S. Bhargava	Lux.	42.0	-	-	12/88	10,000 USD	17.88 USD	-	2.5 %	0.5 % 1.25
JPMF Global ex-US Bond	JPMF Asset Management	Lux.	207.5	-	-	-	10,000 USD	139.09 USD	-	2.5 %	0.5 % 1.00
JPMF Global ex-US Select Small Cap	JPMF Asset Management	Lux.	107.1	-	-	-	10,000 USD	127.97	-	2.5 %	0.5 % 1.90
JPMF Global Financials	JPMF Asset Management	Lux.	19.4	-	-	-	10,000 USD	89.12 USD	-	2.5 %	0.5 % 1.90
JPMF Global Healthtech	JPMF Asset Management	Lux.	58.8	-	-	-	10,000 USD	95.64 USD	-	2.5 %	0.5 % 1.90
JPMF Global High Yield Bond	JPMF Asset Management	Lux.	71.3	-	-	-	15,000 FIM	100.02	-	2.5 %	0.5 % 1.25
JPMF Global Life Sciences	C. Jones	Lux.	118.3	-	-	04/00	10,000 USD	9.20 USD	-	2.5 %	0.5 % 1.50
JPMF Global Select Equity	JPMF Asset Management	Lux.	68.1	-	-	-	15,000 FIM	100.95 USD	-	2.5 %	0.5 % 1.65
JPMF Global Small Cap	S. Bhargava	Lux.	11.1	-	-	06/00	10,000 USD	6.48 USD	-	2.5 %	0.5 % 1.50
JPMF Global Strategic Bond	JPMF Asset Management	Lux.	101.0	-	-	-	10,000 USD	123.83 USD	-	2.5 %	0.5 % 1.25
JPMF Global Teletech	JPMF Asset Management	Lux.	43.2	-	-	-	15,000 FIM	36.59	-	2.5 %	0.5 % 1.90
JPMF International Equity	Bhargava, Atkinson	Lux.	334.5	-	-	12/88	10,000 USD	56.99	-	2.5 %	0.5 % 1.25
JPMF Japan Select Equity	JPMF Asset Management	Lux.	125.8	-	-	-	15,000 FIM	7,575.00 JPY	-	2.5 %	0.5 % 1.65
JPMF Latin America Equity	Richdale, Schmidt	Lux.	114.2	-	-	05/92	10,000 USD	10.39 USD	-	2.5 %	0.5 % 1.50
JPMF Latin America Select Equity	JPMF Asset Management	Lux.	8.7	-	-	-	15,000 FIM	62.59 USD	-	2.5 %	0.5 % 2.50
JPMF Middle East Equity	Seif, Rubinstein	Lux.	7.8	-	-	05/98	10,000 USD	7.56 USD	-	2.5 %	0.5 % 1.50
JPMF Renta Variable Global	JPMF Asset Management	Lux.	1.8	-	-	-	10,000 USD	655.41	-	2.5 %	0.5 % 1.50
JPMF Sterling Bond	P. Clelland	Lux.	127.4	-	-	04/92	15,000 FIM	1.07 GBP	0.03	2.5 %	0.5 % 0.75
JPMF Sterling Liquidity	JPMF Asset Management	Lux.	-	-	-	-	30,000 GBP	11,139.61 GBP	-	2.5 %	0.5 % 0.65
JPMF UK Equity	Spencer, Gambhir	Lux.	340.3	-	-	04/92	15,000 FIM	7.32 GBP	-	2.5 %	0.5 % 1.25
JPMF US Bond	JPMF Asset Management	Lux.	674.9	-	-	-	10,000 USD	131.72 USD	-	2.5 %	0.5 % 0.90
JPMF US Disciplined Equity	JPMF Asset Management	Lux.	99.5	-	-	-	10,000 USD	79.94 USD	-	2.5 %	0.5 % 1.50
JPMF US Dollar Liquidity	JPMF Asset Management	Lux.	-	-	-	-	50,000 USD	11,142.79 USD	-	2.5 %	0.5 % 0.55
JPMF US Select Equity	JPMF Asset Management	Lux.	396.5	-	-	-	10,000 USD	137.38 USD	-	2.5 %	0.5 % 1.60
JPMF US Select Small Cap	JPMF Asset Management	Lux.	79.6	-	-	-	10,000 USD	82.77 USD	-	2.5 %	0.5 % 1.65
JPMF US Short Duration Bond	JPMF Asset Management	Lux.	464.8	-	-	-	10,000 USD	113.49 USD	-	2.5 %	0.5 % 0.75
JPMF US Strategic Growth	H. Lartique	Lux.	39.0	-	-	12/00	15,000 FIM	6.83 USD	-	2.5 %	0.5 % 1.50
JPMF US Strategic Value	J. Simon	Lux.	69.2	-	-	12/00	15,000 FIM	10.29 USD	-	2.5 %	0.5 % 1.50
JPMF US Technology	G. Liberman	Lux.	219.7	-	-	12/97	15,000 FIM	8.11 USD	-	2.5 %	0.5 % 1.50
JPMF USD Global Balanced	JPMF Asset Management	Lux.	599.2	-	-	-	10,000 USD	113.01 USD	-	2.5 %	0.5 % 1.45
JPMF USD Global Bond	JPMF Asset Management	Lux.	631.3	-	-	-	10,000 USD	127.70 USD	-	2.5 %	0.5 % 1.00

Total: 17,187.6 0.0 0.0

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
Fondita Rahastoyhtiö Oy +358 9 668 9890												
Fondita 2000+	A. Svartbäck	Finland	35.3	2.8	653	09/98	no min.	31.14 [B]	2.5	0.5-1%	1%	2.13
Fondita Equity Spice	A. Svartbäck	Finland	7.8	-0.1	174	04/97	no min.	32.91 [B]	1.9	0.5-1%	1%	2.13
Fondita Nordic Small Cap	A. Svartbäck	Finland	23.8	0.0	250	09/97	no min.	28.08 [B]	2.1	0.5-1%	1%	2.13
	Total:		66.8	2.7	1,077							
Gartmore SICAV 44 20 7782 2231												
Pan European	A. Steele	Lux.	-	-	-	09/00	2,500	3.65	-	5 %	0	1.75
Continental European	R. Guy	Lux.	-	-	-	09/00	2,500	4.04	-	5 %	0	1.75
European Smaller Companies	J. Sharpe	Lux.	-	-	-	09/00	2,500	3.10	-	5 %	0	1.75
Japanese	N. Reid	Lux.	-	-	-	09/00	2,500	3.14	-	5 %	0	1.75
Emerging Markets	C. Palmer	Lux.	-	-	-	09/00	2,500	4.17	-	5 %	0	1.75
	Total:		0.0	0.0	0							
Gyllenberg Funds Ltd +358 9 131 551												
Gyllenberg 20	A. Mäkinen	Finland	2.4	0.1	136	11/00	5,000	99.85	-	1%	1%	0.25
Gyllenberg 50	A. Mäkinen	Finland	3.9	-	318	11/00	5,000	90.34	-	1%	1%	0.35
Gyllenberg 80	A. Mäkinen	Finland	3.7	0.3	309	11/00	5,000	80.49	-	1%	1%	0.45
European Balanced	Rothschild Asset M.	Finland	40.4	-0.3	888	11/98	5,000 ^c	93.96 [B]	4.4	0.5-1%	1%	1.30
European Bond	Rothschild Asset M.	Finland	94.5	-4.7	568	11/98	5,000 ^c	95.26 [B]	6.1	0	0.5%	0.70
European Equity Value	Morgan Stanley A. M.	Finland	142.2	-1.4	1,162	06/97	5,000 ^c	117.13 [B]	7.5	1%	1%	1.30
European Index	Gyllenberg & Barclays Global Inv.	Finland	149.9	-	65	12/99	0	85.85 [B]	6.3	0	1%	0.40
Finlandia	K. Havimo	Finland	48.5	4.7	1,017	10/93	5,000 ^c	234.12 [B]	14.6	0.5-1%	1%	1.30
Forum	O. Tuuri	Finland	39.8	-0.1	227	04/99	5,000 ^c	115.54 [B]	6.8	1%	1%	0.90
Foundation	SEB Asset Manag.	Finland	77.7	1.6	195	06/99	100,000	100.32 [B]	6.4	0.5-1%	0-1%	0.90
International	Rothschild Asset M.	Finland	127.9	-3.8	1,496	04/95	5,000 ^c	144.79 [B]	8.45	0.5-1%	1%	1.60
Momentum	C. Backholm	Finland	31.5	-0.2	2,401	01/97	5,000 ^c	181.15 [B]	14.6	1%	1%	2.50
Money Manager	A. Björklund	Finland	348.6	19.1	1,240	02/96	5,000 ^c	102.60 [B]	3.7	0	40	0.40
Optimum	A. Triumf	Finland	105.0	-4.7	2,100	02/91	5,000 ^c	230.79 [B]	13.4	0.5-1%	1%	1.30
Small Firm	O. Tuuri	Finland	26.1	1.4	831	04/94	5,000 ^c	212.88 [B]	16.9	1%	1%	2.50
SEB Europa Småbolagsfond	K. Eriksson	Sweden	127.6	-	23,688	08/94	5,000	1.84	-	1%	1%	1.75
SEB Internetfond	T. Udenaes	Sweden	66.2	-	66,875	06/99	5,000	0.65	-	1%	1%	1.50
SEB Inv. Concept Biotechnology	H. Theorell	Sweden	28.9	-	2,282	10/00	5,000	34.99	-	1%	1%	1.50
SEB Lux (F) Europafond	T. Forssgren	Lux.	439.9	-	555	10/93	5,000	1.74	-	1%	1%	1.40
SEB (F) Miljöfond	C. Björck	Lux.	4.9	-	282	10/93	5,000	0.86	-	1%	1%	1.50
SEB Lux (F) Teknologifond	T. Udenaes	Lux.	98.4	-	4,649	10/93	5,000	2.84	-	1%	1%	1.50
SEB Lux Asia - ex Japan	U. Wisaeus	Lux.	84.8	-	12,023	10/87	5,000	3.13	doesn't pay	1%	1%	1.75
SEB Lux Continental Europe	A. Lundberg	Lux.	274.2	-	18,325	12/88	5,000	3.07	doesn't pay	1%	1%	1.40
SEB Lux Corporate Bond - Inv. Grade	A. Boberg	Lux.	37.0	-	18	10/01	5,000	1.00	-	0.5-1%	0.5%	1.02
SEB Lux CS Baltic Sm.Comp.	M. Vincent	Lux.	14.0	-	4,161	06/98	5,000	1.27	doesn't pay	1%	1%	1.75
SEB Lux CS-Europe Chance/Risk	S. Lystedt	Lux.	44.9	-	1,487	12/98	5,000	1,064.20	doesn't pay	1%	1%	1.40
SEB Lux Eastern Europe	M. Vincent	Lux.	40.0	-	12,443	09/96	5,000	0.91	doesn't pay	1%	1%	1.75
SEB Lux Emerging Markets	M. Vincent	Lux.	14.6	-	6,269	04/92	5,000	0.84	doesn't pay	1%	1%	1.75
SEB Lux Equity Fund-Global C/R	J. Holmsved	Lux.	39.4	-	9,604	12/00	5,000	0.82	doesn't pay	1%	1%	1.75
SEB Lux Euro Bond	T. Kristansson	Lux.	12.9	-	724	12/89	5,000	1.00	-	0	0.5%	0.80
SEB Equity Fund Euro	A. Lundberg	Lux.	21.9	-	3,045	06/98	5,000	1.00	-	1%	1%	1.40
SEB Lux Euro Short Bond	T. Kristansson	Lux.	77.6	-	531	07/89	5,000	1.10	0.02	0	40	0.60
SEB Lux Global	B. Olsson	Lux.	198.3	-	8,562	12/88	5,000	2.13	doesn't pay	1%	1%	1.50
SEB Lux International	B. Olsson	Lux.	55.6	-	2,626	10/87	5,000	23.78	-	1%	1%	1.50
SEB Lux International Bond	A. Boberg	Lux.	65.8	-	906	10/87	5,000	18.00	-	0	0.5%	1.10
SEB Lux Japan	U. Wisaeus	Lux.	31.6	-	4,259	06/88	5,000	0.60	doesn't pay	1%	1%	1.50
SEB Lux Nordic	N. Röken	Lux.	38.5	-	1,973	12/88	5,000	3.92	doesn't pay	1%	1%	1.30
SEB Lux Norge Aksjfond	H. A. Bale	Lux.	6.8	-	603	07/97	5,000	1.19	doesn't pay	1%	1%	1.30
SEB Lux North America	L. Rodert	Lux.	149.8	-	7,296	12/88	5,000	5.10	doesn't pay	1%	1%	1.50
SEB Lux Sverige Offensivfond	M. Redin	Lux.	91.2	-	619	10/93	5,000	3.16	-	1%	1%	1.30
SEB Lux Wireless Communic.	T. Udenaes	Lux.	30.4	-	18,837	06/00	5,000	0.29	doesn't pay	1%	1%	1.50
SEB Lux (F) Läkemedels & Bioteknik	H. Theorell	Lux.	216.9	-	8,101	10/93	5,000	3.64	-	1%	1%	1.50
SEB Nordam. Småbolagsf.	L. Rodert	Sweden	95.1	-	9,700	05/95	5,000	103.54	-	1%	1%	1.75
SEB Norden Småbolagsfond	N. Röken	Sweden	31.0	-	12,008	12/97	5,000	1.23	-	1%	1%	1.50
SEB Optionsrättar Europafond	J. Romlin	Sweden	182.6	-	32,636	01/91	5,000	135.36	-	1%	1%	1.75
SEB Östersjöfond/WWF	C. Björck	Sweden	13.2	-	4,125	01/99	5,000	1.32	-	1%	1%	1.50
	Total:		3,680.1	12.0	255,404							

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
Handelsbanken Fonder AB +358 10 444 2922												
America	Y. Sörberg	Lux.	29.5	-	-	01/88	5,000 FIM	36.65	doesn't pay	1%	1%	1.50
Eastern Europe	S. Lindfeldt	Lux.	2.5	-	-	01/98	0	12.50	-	1%	1%	1.50
Euro Active	C. Liljegren	Lux.	28.6	-	-	12/90	5,000 mk ^c	51.30	doesn't pay	1%	1%	1.50
Eurokorko	S. Nygren	Finland	38.2	1.9	1,796	03/98	1,000 mk ^d	1,891.37 / 1,000 sh.	55	0	0	0.63
Euro-Obligaatio	S. Nygren	Finland	24.9	-2.1	2,142	03/98	1,000 mk ^d	1,979.71 / 1,000 sh.	75	0.25 %	0.25 %	0.63
Eurooppa Aggressiivinen	Christopher Sundman	Finland	92.8	0.6	29,811	05/99	1,000 mk ^d	8.30	doesn't pay	1 %	1%	1.89
Europa	G. Johansson	Sweden	364.3	-	-	05/89	5,000 FIM	32.19	-	1%	1%	1.50
Global IT	Handelsbanken	Lux.	8.7	-	-	09/00	5,000 FIM	10.11	doesn't pay	1%	1%	0.90
International	C. Halldin	Lux.	18.9	-	-	11/84	5,000 FIM	92.86	doesn't pay	1%	1%	1.50
International Bonds	S. Nygren	Lux.	5.5	-	-	08/89	5,000 FIM	17.49	doesn't pay	0.5%	0.5%	0.90
Japan	T. Evrenos	Lux.	9.6	-	-	05/88	5,000 FIM	2.80	doesn't pay	1%	1%	1.50
Multimarket	T. Johansson	Lux.	28.9	-	-	04/93	5,000 mk ^c	23.82	doesn't pay	1%	1%	1.50
Nordic	P. Schols	Lux.	26.3	-	-	05/94	5,000 mk ^c	34.44	doesn't pay	1%	1%	1.50
Nordic Small Cap Growth	C. Granqvist	Lux.	2.0	-	-	09/00	5,000 FIM	7.22	doesn't pay	1%	1%	1.50
Osake	K. Blomqvist	Finland	10.5	0.2	4,082	03/98	1,000 mk ^d	1.79	doesn't pay	1 %	1%	1.88
Pacific	G. Pähllson	Lux.	8.7	-	-	07/89	5,000 FIM	6.35	doesn't pay	1%	1%	1.50
Sweden	D. Bergkvist	Lux.	16.6	-	-	06/95	5,000 FIM	28.27	doesn't pay	1%	1%	1.50
Swedish Bonds	A. Lundgren	Lux.	23.2	-	-	01/91	5,000 FIM	235.90	doesn't pay	0.5%	0.5%	0.90
	Total:		739.8	0.6	37,831							
Hiisi Funds Ab, +358 9 6841 9661												
Hiisi Euro 50	I. Härkönen	Finland	18.0	1.0	183	07/00	1,000 ^d	71.49	doesn't pay	0	0-0.4% ^a	0.45
Hiisi Kasvu	H. Kallio	Finland	3.8	1.0	127	10/00	1,000 ^d	66.36	doesn't pay	1%	1%	0.75 ^b
Hiisi Short Rate	I. Härkönen	Finland	1.2	0.7	105	07/01	1,000 ^d	101.01	doesn't pay	0	0	0.30
Hiisi Yrityskorko	I. Härkönen	Finland	10.6	-0.5	132	07/00	1,000 ^d	110.18	doesn't pay	20	20	0.45
	Total:		33.6	2.2	547							
INVESCO International Ltd. promoter Capinordic Oy +358 10 2324 200 , Conventum +358 9 231 23355												
American Enterprise	S. Cowell	Lux.	38.7	-	-	01/99	USD 2,500	15.33 USD	-	5.25 %	0	1.70
ASEAN	J. Wat	Irlanti	54.8	-	-	09/92	USD 2,500	28.91 USD	-	5.25 %	0	1.77
Asia Enterprise	A. Ho	Lux.	191.6	-	-	03/97	USD 2,500	32.17 USD	-	5.25 %	0	1.70
Bond	M. Dowding	Irlanti	338.5	-	-	09/92	USD 2,500	19.50 USD	-	5.25 %	0	0.74
Continental European	A. Hibbert	Lux.	228.1	-	-	01/84	USD 2,500	87.72 USD	-	5.25 %	0	1.70
Continental European Enterprise	C. Griffiths	Irlanti	71.6	-	-	01/93	USD 2,500	45.79 USD	-	5.25 %	0	2.43
Developing Markets	M. Kerley	Irlanti	120.4	-	-	09/92	USD 2,500	10.00 USD	-	5.25 %	0	2.40
Dollar Reserve	D. Taylor	Lux.	426.0	-	-	01/99	USD 2,500	73.73 USD	-	0	0	0.70
Emerging Markets Bond	Cleary, Lue-Fong, Mann	Irlanti	71.6	-	-	03/00	USD 2,500	14.20 USD	-	5.25 %	0	1.03
Energy	J. Segner	Lux.	26.8	-	-	02/01	USD 2,500	8.18 USD	-	5.25 %	0	1.70
Euro Reserve	D. Taylor	Lux.	107.4	-	-	10/99	USD 2,500	267.24	-	0	0	0.65
Euroland	C. Zervoudakis	Lux.	7.9	-	-	11/00	USD 2,500	7.05	-	5.25 %	0	1.70
Euroland Bond	J. Bartenstein	Lux.	54.3	-	-	11/00	USD 2,500	10.83	-	5.25 %	0	0.95
European Bond	J. Bartenstein	Lux.	421.8	-	-	04/96	USD 2,500	3.65	-	5.25 %	0	0.95
European Corporate Bond	A. Cordery	Lux.	53.2	-	-	10/97	USD 2,500	2.25	-	5.25 %	0	1.45
European Warrant	R. Powe	Lux.	57.7	-	-	02/90	USD 100,000	4.99 USD	-	5.25 %	0	2.65
Financial Services	J. Morris	Lux.	5.1	-	-	02/90	USD 2,500	8.88 USD	-	5.25 %	0	1.70
German Growth	A. Sunderji	Irlanti	31.4	-	-	11/96	USD 2,500	2.69	-	5.25 %	0	1.53
Gilt	M. Dowding	Irlanti	127.0	-	-	11/94	USD 2,500	12.43 GBP	-	5.25 %	0	0.67
Global Bond	M. Dowding	Lux.	29.0	-	-	07/94	USD 2,500	5.02 USD	-	5.25 %	0	0.95
Global Emerging Markets	M. Kerley	Lux.	35.6	-	-	01/91	USD 2,500	4.52 USD	-	5.25 %	0	2.20
Global Enterprise	A. Callender	Irlanti	160.7	-	-	11/96	USD 2,500	43.41 USD	-	5.25 %	0	1.54
Global Value	Davidson, Granite	Lux.	18.3	-	-	02/01	USD 2,500	9.13 USD	-	5.25 %	0	1.70
Greater China Opportunities	B. Chan	Lux.	72.2	-	-	07/92	USD 2,500	8.12 USD	-	5.25 %	0	1.70
Healthcare	T. Wald	Irlanti	584.2	-	-	03/94	USD 2,500	58.98 USD	-	5.25 %	0	2.02
Hong Kong	B. Chan	Irlanti	11.5	-	-	09/92	USD 2,500	77.00 USD	-	5.25 %	0	1.55
India	I. Hargreaves	Lux.	19.3	-	-	12/94	USD 2,500	7.91 USD	-	5.25 %	0	2.00
Investment	R. Beggs	Lux.	130.3	-	-	10/75	USD 2,500	28.56 USD	-	5.25 %	0	1.70
Italia	C. Zervoudakis	Lux.	33.8	-	-	08/98	USD 2,500	6.38	-	5.25 %	0	1.70
Japan	A. Hiramine	Irlanti	139.6	-	-	01/93	USD 2,500	16.51 USD	-	5.25 %	0	1.54
Japan Enterprise	M. Kawada	Irlanti	196.4	-	-	01/93	USD 2,500	18.90 USD	-	5.25 %	0	1.80
Japan OTC Stocks	M. Kawada	Irlanti	79.7	-	-	01/93	USD 2,500	14.45 USD	-	5.25 %	0	2.04
Korea	Hargreaves, Cheung	Irlanti	46.7	-	-	11/96	USD 2,500	6.92 USD	-	5.25 %	0	2.15
Latin America	D. Manuel	Irlanti	39.9	-	-	03/94	USD 2,500	14.32 USD	-	5.25 %	0	2.40
Leisure	M. Greenberg	Lux.	198.7	-	-	10/94	USD 2,500	14.42 USD	-	5.25 %	0	1.70
Maximum Income	R. Robelin	Lux.	160.3	-	-	06/90	GBP 1,000	0.99 GBP	-	5.25 %	0	0.83
Newly Industrialised Countries	A. Ho	Irlanti	149.8	-	-	01/00	USD 2,500	40.30 USD	-	5.25 %	0	1.90
Nippon Enterprise	M. Kawada	Lux.	144.9	-	-	01/91	USD 2,500	862.00 JPY	-	5.25 %	0	1.70
Nippon Growth	A. Hiramine	Lux.	73.1	-	-	01/91	USD 2,500	287.00 JPY	-	5.25 %	0	1.70
North America	F. Meyer	Lux.	111.5	-	-	12/96	USD 2,500	4.70 USD	-	5.25 %	0	1.70
Pacific	S. Parks	Irlanti	42.5	-	-	09/92	USD 2,500	14.70 USD	-	5.25 %	0	1.80
Pan European	S. Chamberlain	Lux.	1122.7	-	-	01/91	USD 2,500	10.67	-	5.25 %	0	1.70
Pan European Enterprise	Wells, West	Lux.	604.1	-	-	01/91	USD 2,500	10.20	-	5.25 %	0	1.70
PRC	Chan, Lau	Irlanti	54.9	-	-	10/95	USD 2,500	8.99 USD	-	5.25 %	0	2.33
Strategic Bond	Dowding, Cleary	Irlanti	-	-	-	01/94	USD 2,500	10.08 USD	-	5.25 %	0	1.50
Taiwan Growth	H. Chan	Lux.	22.7	-	-	10/91	USD 2,500	3.10 USD	-	5.25 %	0	2.20
Technology	J. Nakahara	Irlanti	779.7	-	-	01/93	USD 2,500	16.41 USD	-	5.25 %	0	2.02
Telecommunications	B. Hayward	Irlanti	333.5	-	-	01/92	USD 2,500	15.09 USD	-	5.25 %	0	1.90
US Dollar Liquidity	D. Taylor	Irlanti	22.1	-	-	11/97	USD 2,500	99.97 USD	-	0	0	0.72
US Equity	T. May	Irlanti	41.4	-	-	01/93	GBP 2,500	44.55 USD	-	5.25 %	0	1.52
US Smalls Co	S. Cowell	Lux.	28.5	-	-	12/86	USD 2,500	43.18 USD	-	5.25 %	0	1.70
WW Dynamic Theme	B. Hayward	Lux.	46.0	-	-	01/91	GBP 2,500	6.64 USD	-	5.25 %	0	1.70
WW Technology	J. Nakahara	Lux.	12.9	-	-	11/00	GBP 2,500	5.44 USD	-	5.25 %	0	2.20
WW Telecommunication	B. Hayward	Lux.	7.5	-	-	06/92	USD 2,500	4.62 USD	-	5.25 %	0	1.70
	Total:		7,949.2	0.0	0							

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
Mandatum Fund Management Company Ltd +358 10 804 226												
Mandatum Asia	Dresdner RCM	Finland	19.8	-0.1	1,504	06/99	500 FIM	18.71	1.03 [B]	0.5-1%	1% / 50 FIM	1.72
Mandatum Biotech+	Dresdner RCM	Finland	86.6	0.3	4,563	03/00	500 FIM	21.34	1.04 [B]	0.5-1%	1% / 50 FIM	2.35
Mandatum Euro Bond	Dresdner RCM	Finland	13.9	-1.2	51	06/99	500 FIM	22.04	0.61 [B]	1-3%	1% / 300 FIM	0.35
Mandatum Eurooppa	Dresdner RCM	Finland	63.2	1.6	1,141	01/99	500 FIM	16.99	1.02 [B]	0.5-1%	1% / 50 FIM	1.30
Mandatum Global	Dresdner RCM	Finland	180.7	1.4	1,752	09/98	500 FIM	25.82	1.70 [B]	0.5-1%	1% / 50 FIM	1.65
Mandatum IT Small Firm	Niemelä, Holmqvist	Finland	5.3	-0.1	2,979	01/00	500 FIM	7.20	doesn't pay	0	1% / 50 FIM	2.35
Mandatum Kontra	R. Manninen	Finland	2.9	-0.3	229	10/97	500 FIM	13.96	doesn't pay	0	1% / 50 FIM	2.10
Mandatum Bond	Mandatum Varainhoito Oy	Finland	8.7	-0.6	469	10/96	500 FIM	21.07	0.79 [B]	0	50 FIM	0.70
Mandatum Short Term	Mandatum Varainhoito Oy	Finland	110.3	-4.2	2,970	10/96	500 FIM	20.17	doesn't pay	0	50 FIM	0.40
Mandatum Neutral	R. Manninen	Finland	139.4	4.1	2,952	10/98	500 FIM	21.50	0.42 [B]	0.5-1%	1% / 50 FIM	1.10
Mandatum Omega	Manninen, Tornberg	Finland	46.6	4.7	434	04/01	500 FIM	21.35	doesn't pay	0.5-1%	1% / 50 FIM	1.10
Mandatum Optimum	Mandatum Varainhoito Oy	Finland	17.7	-0.1	1,878	10/96	500 FIM	28.67	doesn't pay	0	0.5% / 50 FIM	1.50
Mandatum Equity	Niemelä, Holmqvist	Finland	12.9	0.9	1,244	10/96	500 FIM	36.43	doesn't pay	0	0.5% / 50 FIM	1.30
Mandatum Private	Mandatum Varainhoito Oy	Finland	2.3	1.2	207	11/00	500 FIM	17.02	-	0.5-1%	1% / 50 mk	0.40
Mandatum Private Aggressive	Mandatum Varainhoito Oy	Finland	2.2	0.1	276	11/00	500 FIM	15.20	-	0.5-1%	1% / 50 mk	0.50
Mandatum Private Conservative	Mandatum Varainhoito Oy	Finland	2.2	1.2	96	11/00	500 FIM	18.95	-	0.5-1%	1% / 50 mk	0.30
Mandatum Safeguard	P. Tornberg	Finland	18.8	0.1	1,074	09/00	500 FIM	19.95	0.1 [B]	0.5-1%	0.5% / 50 FIM	1.85
Mandatum Risk	R. Manninen	Finland	7.0	0.3	1,274	10/96	500 FIM	27.35	doesn't pay	0	1% / 50 FIM	2.10
	Total:		740.3	9.3	25,093							

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.	42.5	-	-	02/96	5,000 USD	12.23 USD	-	5 %	0	1.50
MST Australian & New Zealand	J. Mellor	Lux.	39.5	-	-	05/87	5,000 USD	26.50 USD	-	5 %	0	1.15
MST Digital Europe	G. Sharma	Lux.	8.5	-	-	09/00	5,000 USD	4.15	-	5 %	0	1.50
MST Emerging Europe	Bourrier, Monovski	Lux.	167.7	-	-	12/95	5,000 USD	23.91	-	5 %	0	1.50
MST Emerging Markets	D. Soden	Lux.	322.7	-	-	11/93	5,000 USD	7.48 USD	-	5 %	0	1.50
MST Emerging Market TeleTech	Khalpey, Monovski	Lux.	4.2	-	-	09/00	5,000 USD	4.97 USD	-	5 %	0	1.50
MST Euro Global Balanced	Prideaux, Turner	Lux.	56.3	-	-	01/99	5,000 USD	8.45	-	5 %	0	1.50
MST Euro Global Bond	P. Geikie-Cobb	Lux.	845.9	-	-	06/89	5,000 USD	7.70	0.3716	5 %	0	1.15
MST Euro Reserve	P. McCalla	Lux.	207.2	-	-	11/93	5,000 USD	6.98	-	5 %	0	0.75
MST Euro Short-Term Global Bond	I. Frost	Lux.	97.1	-	-	01/99	5,000 USD	10.84	0.1373	5 %	0	1.00
MST Euro Triple A 30	Dalton, Robson	Lux.	66.8	-	-	05/00	5,000 USD	16.18	0.2111	5 %	0	1.50
MST Euro Triple A 50	Dalton, Robson	Lux.	166.2	-	-	05/00	5,000 USD	12.33	-	5 %	0	1.65
MST Euro Triple A 70	Dalton, Robson	Lux.	70.5	-	-	05/00	5,000 USD	66.81	-	5 %	0	1.75
MST European Bond	N. Gartside	Lux.	513.6	-	-	03/94	5,000 USD	10.79	0.4741	5 %	0	1.15
MST European	A. Utermann	Lux.	1191.7	-	-	11/93	5,000 USD	14.28 USD	-	5 %	0	1.15
MST European High Yield Bond	Healey, Lake	Lux.	377.6	-	-	01/99	5,000 USD	51.27	0.7893	5 %	0	1.35
MST European Markets	P. Degorce	Lux.	316.8	-	-	01/99	5,000 USD	7.33	-	5 %	0	1.15
MST European Opportunities	E. Mercadante	Lux.	1479.5	-	-	05/87	5,000 USD	48.97 USD	-	5 %	0	1.50
MST Global Equity	Lowe, Sekhon	Lux.	181.9	-	-	06/62	5,000 USD	8.08 USD	-	5 %	0	1.15
MST Global Equity ex-Europe	Lowe, De Gale	Lux.	14.6	-	-	12/01	5,000 USD	82.06	-	5 %	0	1.15
MST Global High Yield Bond	Healey, Schwartz	Lux.	71.6	-	-	06/01	5,000 USD	10.02 USD	-	5 %	0	1.35
MST Global Opportunities	L. Kymisis	Lux.	125.1	-	-	02/96	5,000 USD	18.32 USD	-	5 %	0	1.50
MST Japan	M. Desmidt	Lux.	206.1	-	-	12/85	5,000 USD	15.35 USD	-	5 %	0	1.15
MST Japan Opportunities	H. Tateda	Lux.	634.7	-	-	05/87	5,000 USD	31.78 USD	-	5 %	0	1.50
MST Latin American	O. Muyschondt	Lux.	97.0	-	-	03/94	5,000 USD	8.41 USD	-	5 %	0	1.50
MST New Energy	R. Batchelor	Lux.	21.5	-	-	04/01	5,000 USD	7.54 USD	-	5 %	0	1.75
MST North American	R. Boon	Lux.	1555.7	-	-	12/85	5,000 USD	61.58 USD	-	5 %	0	1.15
MST North American Opportunities	J. A. Skinner	Lux.	313.3	-	-	05/87	5,000 USD	68.30 USD	-	5 %	0	1.50
MST Pacific	T. Orchard	Lux.	73.0	-	-	05/87	5,000 USD	9.17 USD	-	5 %	0	1.15
MST Sterling Reserve	P. McCalla	Lux.	33.2	-	-	11/93	5,000 USD	154.18 GBP	-	5 %	0	0.75
MST Swiss Franc Global Bond	P. Geikie-Cobb	Lux.	20.1	-	-	11/93	5,000 USD	115.92 CHF	-	5 %	0	1.15
MST USD Global Balanced	Prideaux, Turner	Lux.	182.9	-	-	02/93	5,000 USD	17.82 USD	-	5 %	0	1.50
MST US Dollar Global Bond	P. Geikie-Cobb	Lux.	839.8	-	-	05/87	5,000 USD	16.35 USD	0.4994	5 %	0	1.15
MST US Dollar Reserve	P. McCalla	Lux.	280.8	-	-	11/93	5,000 USD	136.49 USD	-	5 %	0	0.75
MST US\$ Triple A 30	Dalton, Robson	Lux.	91.2	-	-	05/00	5,000 USD	8.44 USD	0.109	5 %	0	1.50
MST US\$ Triple A 50	Dalton, Robson	Lux.	223.7	-	-	05/00	5,000 USD	7.45 USD	-	5 %	0	1.65
MST US\$ Triple A 70	Dalton, Robson	Lux.	119.4	-	-	05/00	5,000 USD	6.81 USD	-	5 %	0	1.75
MST United Kingdom	C. Alexander	Lux.	274.4	-	-	12/85	5,000 USD	39.74 GBP	-	5 %	0	1.15
MST World Energy	R. Batchelor	Lux.	22.7	-	-	04/01	5,000 USD	7.75 USD	-	5 %	0	1.75
MST World Financials	J. Ellman	Lux.	10.8	-	-	04/01	5,000 USD	9.73 USD	-	5 %	0	1.75
MST World Gold & Mining	T. Steel	Lux.	77.5	-	-	12/94	5,000 USD	7.71 USD	-	5 %	0	1.50
MST World Healthscience	J. Schriever	Lux.	27.4	-	-	04/01	5,000 USD	12.26 USD	-	5 %	0	1.75
MST World Mining	E. Hambro	Lux.	27.2	-	-	03/97	5,000 USD	10.81 USD	-	5 %	0	1.50
MST World Technology	Meeks, Salter	Lux.	17.0	-	-	04/01	5,000 USD	9.42 USD	-	5 %	0	1.75
MST World Telecoms	V. Hastings	Lux.	10.4	-	-	04/01	5,000 USD	8.15 USD	-	5 %	0	1.75
MST World Utilities	W. Rogers	Lux.	12.7	-	-	04/01	5,000 USD	7.79 USD	-	5 %	0	1.75
	Total:		11,539.8	0.0	0.0							

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
Nordea Fund Management Ltd / Trevise Funds +358 200-3000											
Merita International Bond	J. Jakobsson	Lux.	89.1	0.0	-	10/91	20,000 FIM	4.34 [A]	-	1%	0 1.00
Merita International Equity	N. Adams	Lux.	48.1	0.0	-	02/88	20,000 FIM	5.15 [A]	-	1%	0 1.50
Nordbanken Östeuropa	M. Wandrell	Sweden	-	-	-	12/96	20 000 FIM	9.25	-	1%	1% 1.75
Nordea 3 - Private	E. Haaavisto	Lux.	142.3	-1.9	-	09/96	3 000 000 FIM	4.11 [A]	0.2	3%	0 1.50
Nordea 3 - Pro Global Equity	J. Grünler	Lux.	59.1	1.4	-	04/97	1,000,000	5.11 [A]	0.2	3%	0 0.75
Nordea American	K. Hansson	Finland	46.7	5.7	4,796	10/97	1 share	24.63 / 100 sh.	0.505	1%	1% 1.60
Nordea Avanti	Hellström, Nieminen	Finland	85.5	1.1	21,903	10/87	1 share	6.43 / 100 sh.	0.182	1%	1% 2.30
Nordea Global Biotech	M. Sigurd	Finland	18.3	1.9	7,414	02/01	1 share	965.34 / 100 sh.	-	1%	1% 1.60
Nordea Euro Money Market	T. Hyllinen	Finland	375.7	0.5	7,588	01/99	1 share	109.94 / 100 sh.	2.772	9	9 - 18 0.60
Nordea Euro Medium Term Bond	T. Hyllinen	Finland	85.9	4.3	8,666	01/00	1 share	109.66 / 100 sh.	2.928	0.5%	0.5% 0.60
Nordea Euro Bond	J. Salmenkivi	Finland	253.1	-6.1	14,796	10/87	1 share	4.88 / 100 sh.	0.181	0.5%	0.5% 0.60
Nordea Euroland	P. van Berlekom	Finland	131.1	0.5	12,643	10/98	1 share	234.34 / 100 sh.	5.917	1%	1% 1.60
Nordea Europe Plus	P. van Berlekom	Finland	2.6	0.0	128	12/99	no min.	844.53	-	1%	1% 1.60
Nordea European Fund.fi	P. van Berlekom	Finland	393.3	2.1	43,345	10/97	1 share	25.86 / 100 sh.	0.593	1%	1% 1.60
Nordea Fennia	M. Laine	Finland	91.4	2.5	13,974	05/92	1 share	673.48 / 1,000 sh.	15.16	1%	1% 2.00
Nordea Fennia Plus	J. Nieminen	Finland	10.5	0.7	689	02/96	no min.	880.37	24.787	1%	1% 2.00
Nordea Foresta	O. Elovainio	Finland	68.3	0.9	9,786	11/93	1 share	364.25 / 1,000 sh.	6.66	1%	1% 1.60
Nordea Global Mobility	T. Andersson	Finland	3.3	1.2	886	03/01	1 share	693.11	-	1%	1% 1.60
Nordea Granit	E. Haavisto	Finland	25.1	0.4	250	01/00	200,000	100.40 / 100 sh.	3.091	1%	1% 1.50
Nordea IT	Andersson, Ljungqvist	Finland	78.8	3.0	29,326	09/99	1 share	62.91 / 100 sh.	1.91	1%	1% 1.60
Nordea Eastern Europe.fi	M. Wandrell	Finland	4.6	0.9	1,514	01/01	1 share	901.94 / 100 sh.	-	1%	1% 1.60
Nordea Japan	Krohn, Madsen	Finland	113.5	-1.9	26,291	10/97	1 share	17.18 / 100 sh.	0.426	1%	1% 1.60
Nordea Global Growth Plus	K. Hansson	Finland	12.8	3.3	1,159	03/01	1 share	906.31 / 100 sh.	-	1%	1% 1.60
Nordea Fjärran Östern.fi	L. Sörensen	Finland	11.7	0.7	3,513	02/01	1 share	827.55 / 100 sh.	-	1%	1% 1.60
Nordea Money Market Fund.fi	T. Hyllinen	Finland	187.9	-8.1	3,898	02/96	1 share	191.45 / 1,000 sh.	5.75	8.41	8.41-16.82 0.60
Nordea Latin America Fund.fi	R. Petersen	Finland	1.4	0.0	467	02/01	1 share	751.50 / 100 sh.	-	1%	1% 1.60
Nordea World	J. Grünler	Finland	136.6	3.7	24,487	10/97	1 share	22.65 / 100 sh.	0.514	1%	1% 1.60
Nordea Medica Life Science	A. Norrman	Finland	246.2	1.5	34,769	04/99	1 share	119.04 / 100 sh.	2.504	1%	1% 1.60
Nordea Nordia	Hellström,Elovainio	Finland	157.1	-0.7	15,544	10/87	1 share	7.06 / 100 sh.	0.176	1%	1% 2.30
Nordea Nordic Small Cap	P. Martinelle	Finland	28.7	0.1	4,291	06/98	1 share	150.05 / 100 sh.	4.057	1%	1% 1.60
Nordea Bond Fund.fi	J. Salmenkivi	Finland	106.6	-2.8	7,531	12/93	1 share	234.18 / 1,000 sh.	8.64	0.5%	0.5% 0.60
Nordea Optima Plus	E. Haavisto	Finland	76.1	1.5	18,862	08/00	1 share	83.34 / 1,000 sh.	8.87	1%	1% 2.30
Nordea Optima Fund.fi	E. Haavisto	Finland	621.1	0.3	81,064	12/87	1 share	261.63 / 1,000 sh.	5.58	1%	1% 2.30
Nordea Pro Balance	E. Haavisto	Finland	47.6	-	76	09/99	1,000,000	107.50 / 100 sh.	6.666	1%	0 0.80
Nordea Pro Corporate Bond	J. Särkkä	Finland	95.1	0.4	65	03/00	1,000,000	111.73 / 100 sh.	5.272	0.5%	0 0.40
Nordea Pro Euro Money Mar.	T. Hyllinen	Finland	466.0	-37.5	356	04/96	1,000,000	8.33	0.188	8.41	0 0.30
Nordea Pro Euro Bond	J. Salmenkivi	Finland	99.4	-1.4	179	05/94	1,000,000	11.58	0.444	0.5%	0 0.30
Nordea Pro European	P. van Berlekom	Finland	118.7	0.3	85	08/99	1,000,000	107.15 / 100 sh.	2.544	1%	0 0.75
Nordea Pro Finland Equity	M. Laine	Finland	20.7	1.6	307	03/93	1,000,000	23.64	0.563	1%	0 0.50
Trevise AAA	T. Söderberg	Finland	6.4	0.0	74	11/99	no min.	901.95	28.465	0.5%	0.5% 0.90
Trevise Global Equity	L. Krohn	Lux.	-	-	-	01/97	20,000 FIM	190.64	doesn't pay	2%	0 1.50
Total:		4,566.5	-20.1	400,722							

ODIN Forvaltning AS, promoter Fondex Rahastotori +358 10 5501412

Odin Finland	T. Haugen	Norway	38.5	0.1	5,474	12/90	2,000 FIM	158.45	doesn't pay	1-3%	0.5% 2.00
Odin Maritim	R. Wiborg	Norway	8.9	-0.8	2,165	10/94	2,000 FIM	19.39	doesn't pay	1-3%	0.5% 2.00
Odin Norden	R. Wiborg	Norway	436.3	-0.1	161,379	06/90	2,000 FIM	54.59	doesn't pay	1-3%	0.5% 2.00
Odin Norge	J. Ulrin	Norway	324.6	1.8	112,265	06/92	2,000 FIM	87.70	doesn't pay	1-3%	0.5% 2.00
Odin OffShore	R. Wiborg	Norway	17.2	0.3	6,654	11/00	2,000 FIM	7.84	doesn't pay	1-3%	0.5% 2.00
Odin Sverige	N-P. Hollekim	Norway	27.6	0.3	4,979	10/94	2,000 FIM	55.24	doesn't pay	1-3%	0.5% 2.00
Total:		853.1	1.8	292,916							

OP-Funds +358 9 404 771

OP-Aasia	OP Rahastoyhtiö/J.P.Morgan Fleming	Finland	0.7	0.2	316	04/01	no min.	79.68	doesn't pay	1% / 8	1% / 8 0.62
OP-Amerikka	OP Rahastoyhtiö/J.P.Morgan Fleming	Finland	1.2	0.2	334	06/01	no min.	84.81	doesn't pay	1% / 8	1% / 8 0.62
OP-Britannia	OP Rahastoyhtiö/J.P.Morgan Fleming	Finland	0.4	0.1	136	06/01	no min.	87.90	doesn't pay	1% / 8	1% / 8 0.62
OP-Delta	J. Lindén	Finland	205.2	2.5	21,173	02/93	no min.	87.76	doesn't pay	1% / 8	1% / 8 2.03
OP-Euro	O. Valtanen	Finland	142.1	26.0	3,038	04/96	no min.	18.36	0.37	0	8 0.52
OP-Euro Kasvu	J.P.Morgan Fleming Asset Mng.	Finland	31.8	1.2	6,124	05/99	no min.	112.18	doesn't pay	1% / 8	1% / 8 2.03
OP-Euro Bond	T. Leskinen	Finland	106.3	-5.1	5,178	12/93	no min.	21.41	0.63	0.25% / 8	0.25% / 8 0.52
OP-Euro Osake	Mattila, Wikström	Finland	65.7	1.2	7,820	06/98	no min.	18.44	doesn't pay	1% / 8	1% / 8 1.83
OP-Euro Yrityslaina	Valtanen, Leskinen	Finland	103.3	0.0	769	12/00	no min.	102.76	3.05	0.25% / 8	0.25% / 8 0.63
OP-Itä-Eurooppa	J.P.Morgan Fleming Asset Mng.	Finland	9.1	0.4	3,441	10/00	no min.	87.42	doesn't pay	1% / 8	1% / 8 2.03
OP-Medical	T. Mattila	Finland	65.5	0.4	12,962	04/00	no min.	105.40	doesn't pay	1% / 8	1% / 8 2.15
OP-Forest	M. Leskinen	Finland	46.5	0.0	5,236	10/87	no min.	45.50	doesn't pay	1% / 8	1% / 8 2.03
OP-Pirkka	J. Lindén	Finland	190.4	1.3	25,349	03/89	no min.	53.86	doesn't pay	1% / 8	1% / 8 2.03
OP-Spektri	T. Mattila	Finland	141.2	-0.1	27,603	01/00	no min.	80.69	doesn't pay	1% / 8	1% / 8 1.83
OP-Teknologia	T. Ritari	Finland	18.5	1.7	4,991	04/00	no min.	41.18	doesn't pay	1% / 8	1% / 8 2.15
OP-Trendi	T. Ritari	Finland	4.3	0.0	1,078	04/00	no min.	77.01	doesn't pay	1% / 8	1% / 8 2.15
OP-Yield	E. Kohonen	Finland	269.3	0.8	24,730	10/87	no min.	27.42	0.84	1% / 8	1% / 8 2.03
Opstock Euro Bond Index	T. Leskinen	Finland	63.0	-9.4	62	11/99	700,000	107.86	3.15	0	0-0.15 % ^a 0.15
Opstock Euro Index	E. Kohonen	Finland	204.4	25.8	174	04/99	300,000	102.49	doesn't pay	0	0-0.30 % ^a 0.48
Opstock Finland Bond Index	T. Leskinen	Finland	98.3	25.0	59	11/99	700,000	107.49	3.15	0	0-0.15 % ^a 0.11
Opstock Finland Index	E. Kohonen	Finland	35.6	1.1	105	12/98	300,000	20.65	doesn't pay	0	0-0.30 % ^a 0.48
Opstock Global Balanced	Schroder Investment M.	Finland	17.4	-	81	05/97	80,000	19.74	0.66	1% / 8	1% 1.03
Opstock Global Equity	J.P.Morgan Fleming Asset Mng.	Finland	51.8	2.9	159	06/97	80,000	23.86	doesn't pay	1% / 8	1% 1.03
Opstock Private	S. Hämäläinen	Finland	14.5	0.7	109	04/01	30,000	87.05	doesn't pay	1% / 8	1% / 8 0.53
Opstock RM Optimus	T. Talponen	Finland	14.9	-0.5	857	04/01	no min.	99.50	doesn't pay	1% / 8	1% / 8 1.6 ^b
Total:		1,901.5	76.4	151,884							

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 2001

Portfolio manager	Reg. Country	Net Size	No. of subs.	Minimum inves- tors	Start month	invest- ment EUR	Value of share EUR	Divi- dends 2001	Subscrip- tion fee / min EUR	Redemp- tion fee / min EUR	Manag. and cust. (% / yr)
Banque Pictet S.A. +41 225 44 00											
Pictet C.F. Germaval	P. Lang	Lux.	62.54	-	-	10/93	1,000	118.17	-	max. 5%	max. 0,5%
Pictet C.F. Indiaval	R. Ormond	Lux.	44.9	-	-	06/96	1,000	70.33 USD	-	max. 5%	max. 0,5%
Pictet C.F. Uv Val	R. Williamson	Lux.	55.6	-	-	02/93	1,000	123.00 GBP	-	max. 5%	max. 0,5%
Pictet C.F. Valfrance	S. Howell	Lux.	51.3	-	-	09/93	1,000	477.77	-	max. 5%	max. 0,5%
Pictet C.F. Valjapan	A. Tavazzi	Lux.	234.0	-	-	02/99	1,000	4,981.70 JPY	-	max. 5%	max. 0,5%
Pictet F.I.F. EUR Bonds-P Cap.	R. de Mello	Lux.	940.5	-	-	02/92	1,000	301.16	-	max. 5%	max. 1%
Pictet F.I.F. (EUR) High Yield-P Cap	G. Bucaille	Lux.	232.5	-	-	10/01	1,000	108.38	-	max. 5%	max. 1%
Pictet F.I.F. Euro Cash Plus-P Cap.	R. de Mello	Lux.	107.4	-	-	10/98	1,000	12.79	-	max. 5%	max. 1%
Pictet F.I.F. Global Bonds-P Cap.	D. Turysk	Lux.	63.9	-	-	06/95	1,000	99.39	-	max. 5%	max. 1%
Pictet F.I.F. Global Corporate Bonds-G	G. Bucaille	Lux.	300.3	-	-	11/99	1,000	109.52	-	max. 5%	max. 1%
Pictet F.I.F. Global Emerging Debt-P	D. Downes	Lux.	46.0	-	-	09/97	1,000	103.02 USD	-	max. 5%	max. 1%
Pictet F.I.F. USD Bonds-P Cap.	D. Turysk	Lux.	287.7	-	-	02/92	1,000	370.78 USD	-	max. 5%	max. 1%
Pictet F.I.F. USD Cash Plus-P Cap.	K. Catley	Lux.	117.0	-	-	06/95	1,000	109.12 USD	-	max. 5%	max. 1%
Pictet G.S.F. Biotech-P	M. Sjöström	Lux.	1,527.0	-	-	03/95	1,000	234.84 USD	-	max. 5%	max. 1%
Pictet G.S.F. Leisure-P	M. Brumby	Lux.	33.4	-	-	03/99	1,000	73.98 USD	-	max. 5%	max. 1%
Pictet G.S.F. New Finance-P	F. Maccarone	Lux.	20.3	-	-	10/00	1,000	78.59	-	max. 5%	max. 1%
Pictet G.S.F. Telecom-P	M. Rastaldi	Lux.	168.2	-	-	11/97	1,000	92.02 USD	-	max. 5%	max. 1%
Pictet G.S.F. Water-P	H. Portner	Lux.	430.5	-	-	01/00	1,000	111.68	-	max. 5%	max. 1%
Pictet T.F. Australasia-P	L. Wang-Simond	Lux.	104.3	-	-	12/94	1,000	83.92 USD	-	max. 5%	max. 1%
Pictet T.F. Eastern Europe-P	J. Ostrowski	Lux.	139.6	-	-	06/95	1,000	113.20	-	max. 5%	max. 1%
Pictet T.F. Emerging Markets-P	J.-P. Smith	Lux.	350.5	-	-	09/91	1,000	139.27 USD	-	max. 5%	max. 1%
Pictet T.F. Europe Index-P	R. Riat	Lux.	142.9	-	-	04/99	1,000	97.05	-	max. 5%	max. 1%
Pictet T.F. European Equities-P	S. Jaffray	Lux.	285.8	-	-	09/90	1,000	460.34	-	max. 5%	max. 1%
Pictet T.F. Global Equities-P	Pictet Asset Management	Lux.	75.9	-	-	02/98	1,000	65.67 USD	-	max. 5%	max. 1%
Pictet T.F. Latin America-P	Pictet Asset Management	Lux.	2.8	-	-	04/97	1,000	77.69 USD	-	max. 5%	max. 1%
Pictet T.F. Small Cap: Europe-P	R. Treich	Lux.	333.1	-	-	01/91	1,000	318.87	-	max. 5%	max. 1%
Pictet T.F. USA Index-P	A. Ujvari	Lux.	408.0	-	-	11/99	1,000	84.48 USD	-	max. 5%	max. 1%
Total:		6,565.8	0.0	0.0							

PYN Funds +358 9 270 70400

Elite	P. Deryng	Finland	7.1	-	259	02/99	5,000	15.48	doesn't pay	0	0	1.00 ^b
		Total:	7.1	0.0	259							
Ramsay & Tuutti Rahastoyhtiö Oy +358 9 6811 520												
Avenir	Ramsay, Tuutti	Finland	61.8	-	83	12/00	100,000	1,142.92	doesn't pay	1.0%	0	1.06
		Total:	61.8	0.0	83							

Ramsay & Tuutti Rahastoyhtiö Oy +358 9 6811 520

Avenir Ramsay, Tuutti Finland 61.8 - 83 12/00 100,000 1,142.92 doesn't pay 1.0% 0 1.06

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

Roburs Aktiefond Contura	A. Ramsten	Sweden	1399.9	-	503,986	09/83	20	1,384.79 / 100 sh.	-	1%	1%	1.41
Roburs Amerikafond	J. Gemmel	Sweden	118.6	-	43,880	04/94	20	323.87 / 100 sh.	3.2	1%	1%	1.41
Roburs Japanfond	J. Heden	Sweden	84.0	-	72,058	09/94	20	93.81 / 100 sh.	1.6	1%	1%	1.41
Roburs Kommunikationsfond	A. Ramsten	Sweden	433.0	-	213,951	04/94	20	255.33 / 100 sh.	-	1%	1%	1.41
Roburs Obligationsfond	C. Tovi	Sweden	307.4	-	16,216	04/86	20	1,283.60 / 100 sh.	-	1%	1%	0.72
Roburs Pacificfonden	N. Peacock	Sweden	181.5	-	125,432	03/89	20	154.15 / 100 sh.	4.8	1%	1%	1.41
Roburs Privatiseringsfond	J. Heden	Sweden	12.5	-	3,874	09/94	20	172.36 / 100 sh.	5.3	1%	1%	1.41
Roburs Rysslandsfond	D. Dinef	Sweden	152.5	-	123,049	06/94	20	54.86 / 100 sh.	-	1%	1%	2.41
Roburs Råvarufond	D. Mårtensson	Sweden	10.3	-	7,095	03/98	20	135.93 / 100 sh.	1.6	1%	1%	1.41
Roburs Skogsfond	D. Mårtensson	Sweden	59.1	-	21,144	09/88	20	332.51 / 100 sh.	5.8	1%	1%	1.41
Roburs Småbolagsfond Europa	B. Stenbäck	Sweden	246.8	-	109,216	08/98	20	128.77 / 100 sh.	-	1%	1%	1.41
Roburs Östeuropafond	D. Dinef	Sweden	108.3	-	84,418	01/96	20	91.08 / 100 sh.	-	1%	1%	1.41
Totalt:			3.113.9	-	9.0	1.324.319						

Sampo Fund Management Ltd. 010 515 230

DATA OF MUTUAL FUNDS AS AT NOVEMBER 30TH, 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)
Seligson & Co +358 9 6817 8200											
APS Far East	M. Paasi	Finland	10.7	2.0	150	07/99	30,000 FIM	10.89	-	0-2.5%	0 - 0.5 % ^a 1.20
Euro Corporate Bond	J. Niemi	Finland	20.9	0.2	29	09/01	30,000 FIM	10.22 [A]	-	0	0 - 0.2 % 0.35
Euro Obligaatioindeksrahasto	J. Niemi	Finland	10.8	-2.2	137	10/98	30,000 FIM	1.92 [A]	0,07	0	0 - 0.5 % ^a 0.30
Euro-Area 50	M. Paasi	Finland	16.4	0.0	33	06/01	30,000 FIM	8.77 [A]	-	0	0 - 0.5 % 0.50
Eurooppa 50-indeksirahasto	M. Paasi	Finland	34.1	1.6	364	06/98	30,000 FIM	1.86 [A]	-	0	0 - 0.5 % ^a 0.50
Global Top 25 Brands	M. Paasi	Finland	51.9	0.6	305	06/98	30,000 FIM	2.37 [A]	0,10	0	0 - 0.5 % ^a 0.60
Global Top 25 Pharma	M. Paasi	Finland	30.4	-0.2	190	01/00	30,000 FIM	11.75 [A]	0.53	0	0 - 0.5 % ^a 0.60
HEX25-indeksirahasto	M. Paasi	Finland	13.1	1.4	328	04/98	30,000 FIM	1.96 [A]	- [B]	0	0 - 0.5 % ^a 0.50
Joustosalikku	Annanollia, Paasi	Finland	1.8	-0.1	57	11/99	30,000 FIM	10.17 [A]	0.42	1%	1% 0.70
Osakesalkku	Annanollia, Paasi	Finland	5.3	0.0	91	11/99	30,000 FIM	8.75 [A]	-	1%	1% 0.70
Phalanx	Langenskiöld	Finland	17.3	-	159	12/97	30,000 FIM	2.94 [A]	0.09 [B]	2%	16.82 1.00 ^b
Phoenix	Langenskiöld	Finland	29.3	0.3	71	09/00	100,000 FIM	11.06 [A]	-	2%	16.82 1.10 ^b
Prosperity Russia	Langenskiöld, Paasi	Finland	3.7	0.3	192	03/00	30,000 FIM	12.51	-	0-2.5%	0 - 0.5 % ^a 1.40 ^b
Rahamarkkinarahasto	J. Niemi	Finland	108.1	-2.0	589	04/98	30,000 FIM	19.20 [A]	0.07	0	0 0.20
Topix Core 30	M. Paasi	Finland	3.3	-0.7	106	01/00	30,000 FIM	4.68 [A]	-	0	0 - 0.5 % ^a 0.50
Vakaasalkku	Annanollia, Paasi	Finland	8.6	-1.1	51	09/99	30,000 FIM	10.78 [A]	-	1%	0.5% 0.30
		Total:	353.8	2.0	2,695						

Tapiola Rahastoyhtiö Oy (09) 453 3644

Tapiola 2010	J. Järvinen	Finland	4.4	0.0	73	09/99	500	10.84	-	0.8-1%	0.5% 0.35
Tapiola 2015	J. Järvinen	Finland	3.6	0.0	68	09/99	500	10.73	-	0.8-1%	0.5% 0.35
Tapiola 2020	J. Järvinen	Finland	2.7	-0.8	71	09/99	500	10.71	-	0.8-1%	0.5% 0.35
Tapiola 2025	J. Järvinen	Finland	2.6	0.0	75	09/99	500	10.53	-	0.8-1%	0.5% 0.35
Tapiola Wellbeing	Kalpio, Varis	Finland	15.6	0.1	119	01/01	500	9.45	-	0.8-1%	1% 1.40
Tapiola Institution	Kalpio, Varis	Finland	31.8	0.2	111	09/99	5,000	10.60	-	1,8-2%	1% 0.60
Tapiola Euro Bond	M. Utriainen	Finland	18.0	-0.2	70	01/01	500	10.60	-	0	0.25% 0.60
Tapiola World	J. Järvinen	Finland	14.0	0.3	139	10/99	500	10.64	-	0.8-1%	0.5% 0.50
Tapiola Money Market	M. Utriainen	Finland	30.8	5.0	146	01/01	500	10.50	-	0	0 0.40
Tapiola Trend	Kalpio, Varis	Finland	15.4	0.1	66	01/01	500	9.52	-	0.8-1%	1% 1.40
Tapiola Future	Varis, Kalpio, Tapiola Om.hoit. Oy	Finland	1.7	0.0	111	01/01	500	8.22	-	0.8-1%	1% 1.40
		Total:	140.6	4.9	1,049						

WIP Fund Management Company +358 9 6122 8350

WIP Market Leaders Global	Immonen, Wahlström	Finland	8.0	0.0	65	11/99	2,000	16.39 [A]	0.69 [B]	1%	0.1% / 1,000 0.75 ^b
WIP SmallTitans	Wahlström, Immonen	Finland	18.7	0.4	119	09/99	2,000	35.50 -	doesn't pay	1%	20 0.75 ^b
WIP Value Visions	Immonen, Wahlström	Finland	11.8	-0.3	138	11/98	2,000	23.36 [A]	0.87 [B]	1%	20 0.75 ^b
		Total:	38.5	0.1	322						

Bank of Åland Fund Management Company +358 18 29 088

Euro Bond	Ålandsbanken	Finland	20.7	-2.6	241	10/98	500 FIM	18.98 [B]	0.72 [A]	0.5% /10 FIM	0.5% /10 FIM 0.69
Europe Active Portfolio	Ålandsbanken	Finland	13.9	-0.1	1,727	10/98	500 FIM	16.96 [B]	1.23 [A]	0.5% /10 FIM	0.5% /10 FIM 1.92
Europe Value	UBS Asset Mgmt Ltd	Finland	14.9	0.7	329	06/01	500 FIM	17.91 [B]	-	2 / 1%	2 / 1% 1.58
Global Blue Chip	Ålandsbanken	Finland	8.6	0.0	1,942	10/98	500 FIM	14.50 [B]	1.15 [A]	0.5% /10 FIM	0.5% /10 FIM 1.92
Share Index Loan	Ålandsbanken	Finland	3.9	0.0	252	10/98	500 FIM	15.89 [B]	-	0.5% /10 FIM	1% /10 FIM 1.84
		Total:	62.2	-2.0	4,491						

Total 97,305.5 216.1 2,799,366

Funds Investing in Finland 3,352.8 106.7 192,660

Funds Registered in Finland 15,099.4 183.6 890,728

Funds Registered in Finland

	Size MEUR	Net subs. MEUR	No. of investors
Risk funds	249.9	4.8	6,354
Equity funds	5,730.9	154.9	523,832
Asset allocation funds	3,108.1	4.4	263,888
Bond funds	1,923.7	-36.3	40,665
Short-term bond funds	316.3	0.6	12,383
Money market funds	3,770.5	55.3	43,606
Total:	15,099.4	183.6	890,728

a) Subscription fee depends on investments maturity

d) Minimum investment in savings program100 EUR

b) In addition a return dependent fee

c) Minimum investment in savings program 500 FIM

ORDER FORM

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

Orderings:

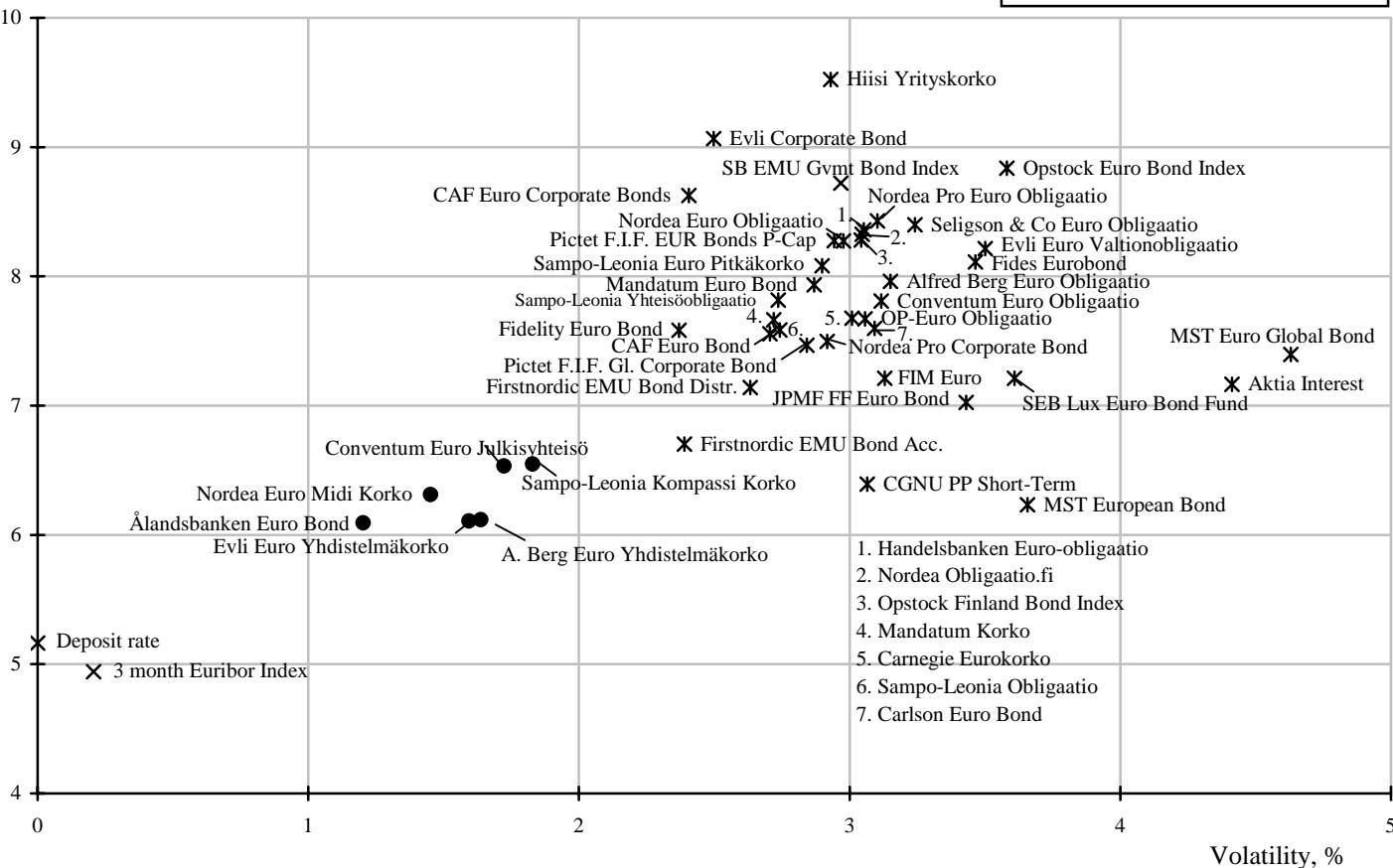
by telephone +358 9 6166 7772

by fax +358 9 6166 7299

by e-mail: rahastot@hex.fi

Return, %

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



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

December 1, 2000 - November 30, 2001

Return, %

■ MST World Gold & Mining Fund ret. / volat. 42,0 % / 25,1 %

△ Phalanx

△ 3C Alpha

Elite

△ Risk funds

■ Equity funds

