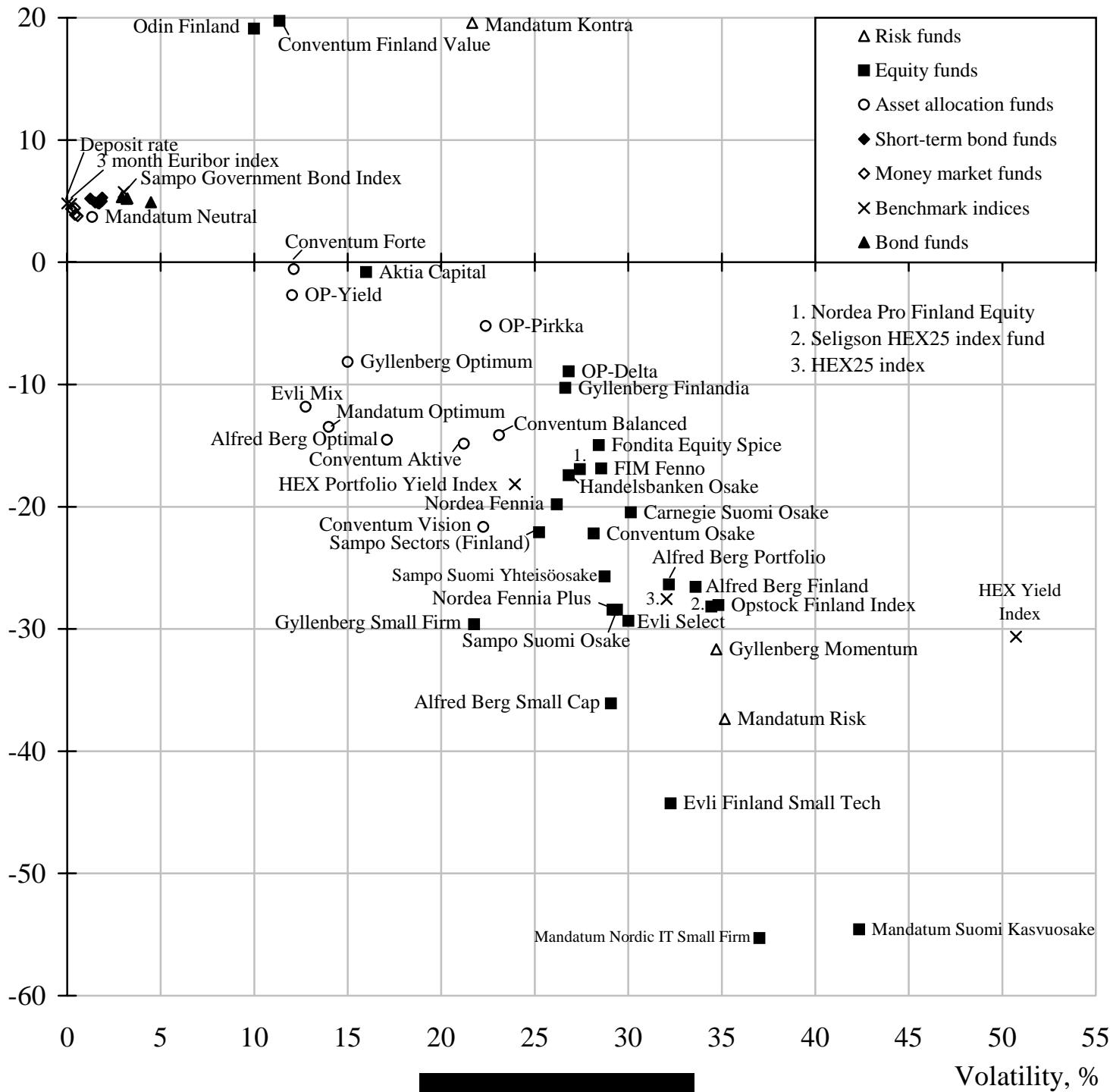


# MUTUAL FUND REPORT

## PERFORMANCE OF MUTUAL FUNDS INVESTING IN FINLAND

January 1, 2001 - December 31, 2001

Return, %



# PERFORMANCE OF FUNDS DECEMBER 31ST, 2001

	RETURN (%)						Example Investment	RISK		RETURN / RISK		
	Nominal (EUR)							Volatility (%, 12 mo.)	Beta	Sharpe ratio	Alfa	
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.						
<b>RISK FUNDS</b>											<b>FINLAND</b>	
Mandatum Kontra	-1.6	<b>3.0</b>	<b>19.6</b>	<b>22.0</b>	-5.2		<b>19.0</b>	21.7	-0.86	0.7	-5.1	
Gyllenberg Momentum	0.5	-0.9	-31.7	-38.9	<b>-0.9</b>	<b>16.7</b>	-33.0	34.7	0.97	-1.1	-14.1	
Mandatum Risk	<b>1.7</b>	-11.3	-37.4	-34.9	-5.9	6.7	-38.0	35.2	1.43	-1.2	-9.3	

	RETURN (%)						Example Investment	RISK		RETURN / RISK		
	Nominal (EUR)							Volatility (%, 12 mo.)	Beta	Sharpe ratio	Alfa	
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.						
<b>EQUITY FUNDS</b>											<b>FINLAND</b>	
Conventum Finland Value	1.4	6.1	<b>19.7</b>	<b>12.3</b>	22.1	<b>22.9</b>	<b>17.4</b>	11.4	0.42	1.3	24.6	
Odin Finland	<b>3.4</b>	<b>6.1</b>	19.1	5.3	14.4	10.1	15.0	10.0	0.34	1.4	22.2	
Aktia Capital	1.7	2.0	-0.8	-2.1	10.8	15.0	-1.8	16.0	0.61	-0.4	8.5	
OP-Delta	0.9	1.1	-8.9	-12.0	17.4	19.3	-10.7	26.8	1.00	-0.5	9.2	
Gyllenberg Finlandia	1.8	5.9	-10.3	-22.1	6.6	12.9	-12.1	26.6	0.93	-0.6	6.2	
Fondita Equity Spice	1.9	2.7	-15.0	-8.9	14.8		-16.7	28.4	1.07	-0.7	4.7	
FIM Fynno	3.4	4.7	-16.9	-5.7	<b>28.9</b>		-18.5	28.6	1.05	-0.8	2.4	
Merita Pro Finland	2.6	-0.7	-16.9	-20.0	2.8	11.1	-17.8	27.4	1.04	-0.8	2.2	
Handelsbanken Osake	0.6	-0.6	-17.4	-18.8	3.4		-19.1	26.8	0.95	-0.8	-0.4	
Merita Fennia	2.2	-2.1	-19.8	-22.7	-0.5	7.6	-21.4	26.2	1.03	-0.9	-1.1	
Carnegie Suomi Osake	0.9	-1.0	-20.5	-19.7	2.5	10.8	-20.9	30.1	1.16	-0.8	1.4	
Sampo Sectors Finland	1.3	-1.2	-22.1	-14.4			-23.2	25.2	0.96	-1.1	-5.0	
Conventum Osake	1.6	-4.1	-22.2	-24.5	-1.7	6.6	-24.1	28.2	1.11	-1.0	-1.5	
Leonia Yhteisöosake	1.0	-0.1	-25.7	-22.8	5.8		-26.1	28.7	1.15	-1.1	-4.1	
Alfred Berg Portfolio	1.8	-0.5	-26.4	-24.5	2.7	12.4	-27.8	32.2	1.28	-1.0	-1.8	
Alfred Berg Finland	1.7	-0.6	-26.6	-24.7	2.2	11.8	-28.0	33.6	1.27	-0.9	-2.2	
Opstock Finland Index	1.7	-4.8	-28.1	-27.6	5.5		-28.1	34.8	1.26	-0.9	-3.9	
Seligson & Co FOX-indeksirahasto	1.7	-4.6	-28.2	-27.9	4.7		-28.2	34.5	1.25	-1.0	-4.2	
Merita Fennia Plus	1.5	-7.3	-28.4	-20.9	9.6	16.3	-28.9	29.2	1.17	-1.1	-6.5	
Leonia Osake	0.7	-2.3	-28.4	-27.1	0.0	11.0	-29.5	29.4	1.16	-1.1	-6.5	
Evli Select	0.8	-5.7	-29.3	-21.7	7.5	14.0	-30.7	30.0	1.07	-1.1	-9.5	
Gyllenberg Small Firm	1.5	-3.8	-29.6	-21.3	4.5	11.6	-31.0	21.8	0.85	-1.6	-15.0	
Alfred Berg Small Cap	1.2	-6.3	-36.1	-25.7	5.7		-36.4	29.1	1.12	-1.4	-15.2	
Evli Finland Small Tech	-3.9	-19.3	-44.3				-45.4	32.3	1.22	-1.5	-21.1	
Leonia Kasvuosake	-3.6	-20.5	-54.6	-43.0	-14.0	0.2	-55.0	42.3	1.56	-1.4	-23.6	
Mandatum IT Small Firm	-4.3	-21.0	-55.3				-56.2	37.0	1.39	-1.6	-28.1	
Conventum Futura Growth	1.5											

	RETURN (%)						Example Investment	RISK		RETURN / RISK		
	Nominal (EUR)							Volatility (%, 12 mo.)	Beta	Sharpe ratio	Alfa	
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.						
<b>ASSET ALLOCATION FUNDS</b>											<b>FINLAND</b>	
Mandatum Neutral	0.2	2.3	<b>3.7</b>	<b>4.9</b>	6.4		<b>3.4</b>	1.3	0.02	-0.8	-0.6	
Conventum Forte	0.6	<b>3.3</b>	-0.6	-4.3	6.5	11.3	-2.6	12.1	0.49	-0.4	5.9	
OP-Yield	0.4	3.0	-2.7	-4.6	10.6	12.0	-4.6	12.0	0.43	-0.6	2.4	
OP-Pirkka	<b>1.4</b>	1.2	-5.2	-8.1	<b>13.6</b>	<b>17.5</b>	-7.1	22.4	0.81	-0.4	8.5	
Gyllenberg Optimum	-0.3	2.3	-8.2	-12.4	6.1	10.0	-10.0	15.0	0.44	-0.9	-2.9	
Evli Mix	0.2	0.5	-11.8	-8.2	5.9	11.5	-13.6	12.8	0.43	-1.3	-6.7	
Mandatum Optimum	0.1	-0.5	-13.5	-12.9	3.1	8.8	-13.9	14.0	0.42	-1.3	-8.7	
Conventum Balanced	-1.1	-1.5	-14.1	-17.6	-2.5	4.8	-17.6	23.1	0.89	-0.8	1.5	
Alfred Berg Optimal	0.5	1.6	-14.5	-13.3	3.4	9.4	-16.2	17.1	0.63	-1.1	-5.0	
Conventum Aktive	-0.3	-1.3	-14.8				-14.8	21.2	0.82	-0.9	-0.9	
Conventum Vision	0.2	-4.9	-21.7	-17.6			-22.2	22.2	0.78	-1.2	-8.4	

# PERFORMANCE OF FUNDS DECEMBER 31ST, 2001

	RETURN (%)						Example Investment	RISK		RETURN / RISK		
	Nominal (EUR)							Volatility (%, 12 mo.)	Duration (years)			
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.						
<b>BOND FUNDS</b>												
Hiisi Yrityskorko	-1.0	3.1	<b>6.7</b>				<b>6.5</b>	3.0	4.3	0.6		
Indocam Mosaïs Euro Corp. Bonds	-0.7	2.8	6.5	6.4			6.0	2.6	-	0.6		
Opstock Euro Bond Index	-1.2	<b>4.3</b>	6.0	<b>6.6</b>			6.0	3.7	5.7	0.3		
Fides Eurobond	-0.5	2.0	5.9	5.7			4.9	3.4	3.9	0.3		
Evli Corporate Bond	-1.1	2.4	5.8	5.0			4.2	2.5	4.9	0.4		
Mandatum Euro Bond	-0.8	3.6	5.7	5.9			1.5	3.2	-	0.3		
Pictet F.I.F. EUR Bonds P-Cap	-1.1	3.7	5.7	6.3			2.0	3.1	-	0.3		
Opstock Finland Bond Index	-0.9	3.6	5.7	6.4			5.7	3.1	4.8	0.3		
Handelsbanken Euro-obligaatio	-1.1	3.7	5.5	5.6	2.8		5.0	3.1	5.3	0.2		
Alfred Berg Euro Obligaatio	-1.0	3.8	5.5	6.2	3.1	5.4	4.9	3.3	5.1	0.2		
Evli Euro Government Bond	-1.1	3.8	5.4	6.0	3.0	<b>5.5</b>	4.9	3.6	5.5	0.2		
Carlson Euro Bond	-0.7	3.0	5.4	6.2	2.6		4.3	3.2	-	0.2		
Seligson & Co Euro Obl.	-1.2	3.7	5.4	6.2	3.0		5.4	3.4	5.1	0.2		
Indocam Mosaïs Euro Bonds	-0.8	3.5	5.4	5.6	2.4		4.8	2.9	-	0.2		
Mandatum Bond	-1.2	3.5	5.3	5.5	3.0	5.2	4.8	2.9	4.7	0.2		
Leonia Yhteisöobligaatio	-1.0	3.3	5.3	5.8	2.9		4.8	2.9	4.5	0.2		
Carnege Eurokorko	-0.9	3.3	5.3	5.8	3.0	5.2	5.0	3.1	4.6	0.2		
Sampo Euro Bond	-1.2	3.5	5.3	5.8			5.2	3.0	4.6	0.2		
Conventum Euro Obligaatio	-1.0	3.6	5.3	6.2	3.0	5.3	4.7	3.2	4.8	0.1		
Merita Bond	-1.5	3.5	5.2	5.9	2.9	5.3	4.2	3.2	5.3	0.1		
Fidelity Euro Bond	-1.0	3.1	5.2	5.3	2.5	4.8	1.8	2.6	-	0.2		
Merita Pro Euro Bond	-1.5	3.5	5.2	6.0	2.7	5.2	4.7	3.3	5.3	0.1		
OP-Interest	-1.0	3.4	5.2	6.1	<b>3.3</b>	5.5	4.7	3.2	4.8	0.1		
Pictet F.I.F. Global Corporate Bond	-0.7	2.4	5.1	4.3			1.5	2.9	-	0.1		
MeritaNordbanken Euro Bond	-1.4	3.6	5.1	5.7	2.5	5.2	4.1	3.1	5.2	0.1		
Aktia Interest	-0.9	3.0	4.9	5.3	2.4	4.7	3.9	4.5	3.9	0.0		
Leonia Obligaatio	-1.2	3.0	4.9	5.6	2.7		4.4	2.9	4.6	0.0		
MST Euro Global Bond	-0.9	2.8	4.8				-0.5	4.7	-	0.0		
Firstnordic EMU Bond Distribution	-1.0	3.3	4.8	4.7	3.2		1.6	2.8	5.3	0.0		
MeritaNB Pro Corporate Bond	-1.3	1.2	4.5				4.0	3.0	4.9	-0.1		
Leonia All EMU Benchmark Bond Ind.	-0.9	1.5	4.5				4.0	2.7	4.5	-0.1		
SEB Lux Euro Bond Fund	-1.1	3.4	4.5	5.3	2.1	4.8	3.9	3.8	-	-0.1		
Fleming Euro Bond	-1.3	3.6	4.4	5.2	2.0	4.3	2.4	3.6	-	-0.1		
Firstnordic EMU Bond Accumulation	-0.9	2.9	4.3	4.3	2.5		1.2	2.5	5.2	-0.2		
FIM Euro	-1.9	3.3	3.9	5.0	3.2		2.9	3.4	5.2	-0.3		
MST European Bond	-1.1	3.2	3.9				-1.4	3.8	-	-0.2		
CGU Privilege Pf. Short-Term	-1.5	2.7	3.7	4.6	1.8		2.7	3.2	-	-0.3		
Alfred Berg Euro Obligaatio Pro	-1.0	3.9						3.4	4.9			
SB EMU Gvmt Bond Index	-1.4	3.6						3.4	6.2			
Evli European Investment Grade	-0.8	3.4						2.6	4.2			
INVESCO Euro Reserve	<b>0.2</b>	1.6						0.2	-			
Fides High Yield Bond	-0.4	-0.4						5.7	3.5			
JPMF Global High Yield Bond	-0.7								-			
Seligson & Co Euro Corporate Bond	-0.9								4.2			
JPMF EUR Global Bond	-1.0								-			
SEB Lux Corporate Bond - Investment Grade	-1.0								-			
Baring Euro Bond	-1.1								-			
INVESCO Euroland Bond	-1.2								-			
CDC Euro Bonds	-1.4							3.7	-			
Pictet F.I. F.(EUR) High Yield	-2.5								-			

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

		RETURN (%)						Example Investment		RISK		RETURN / RISK	
		Nominal (EUR)						12 mo.		Volatility (%), 12 mo.)		Nom. (EUR)	Dom. Curr.
		1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	Nom. (EUR)	Dom. Curr.	Sharpe			
<b>BOND FUNDS</b>												<b>INTERNATIONAL</b>	
Mandatum Korko Konvergenssi	Europe	4.5	4.4	<b>17.3</b>				<b>15.0</b>	<b>15.0</b>	8.3	8.3	1.5	
Firstnordic US Dollar Bond Acc.	Global	0.0	0.4	14.2	16.2	14.9		10.9	5.0	10.5	3.4	0.9	
MST USD Global Bond Fund	Global	-0.2	2.2	13.6				8.2	-2.0	10.5	3.7	0.8	
Pictet F.I.F. Global Emerg. Debt	Global	2.3	-2.4	12.9	<b>22.9</b>	<b>37.7</b>		9.0	3.2	12.5	6.8	0.6	
JPMF FF Emerging Markets Debt	Global	3.8	-3.1	12.4	18.5	25.7	<b>14.4</b>	8.6	2.9	17.7	12.2	0.4	
JPMF FF USD Bond	Europe	-0.1	-0.4	11.6				7.8	2.1	10.9	5.0	0.6	
MST USD Reserve Fund	Global	1.0	-1.9	10.9	12.8	15.5	13.2	5.6	0.0	10.9	0.6	0.6	
Fidelity US Dollar Bond	Global	-0.1	-0.2	10.7	12.7	12.3	9.8	7.0	1.3	11.2	4.4	0.5	
Pictet F.I.F. USD Bonds P-Cap	Global	-0.2	-0.3	10.5	15.4	14.4	14.2	6.8	1.1	12.2	5.9	0.5	
Pictet F.I.F. USD Cash Plus	Global	1.1	-2.4	9.9	12.3	15.3		6.2	0.6	11.0	0.2	0.5	
Fidelity US Dollar Cash	Global	1.1	-2.6	9.3	9.6	13.5	11.0	9.3	3.5	11.0	0.3	0.4	
Carlson International Bond	Global	-1.1	-5.5	9.1	12.7	10.9	11.0	8.6	2.3	15.2	5.8	0.3	
MST Sterling Reserve Fund	Global	2.7	1.6	7.7	6.6	10.4	10.4	2.5	0.0	7.4	0.5	0.4	
JPMF Sterling Bond	Global	-0.9	4.1	7.1	5.0	6.8	11.3	3.5	0.9	9.5	6.8	0.2	
JPMF FF Global Bond	Global	-1.2	-0.8	6.7	7.0	7.3	8.9	3.1	-2.3	8.6	6.4	0.2	
MST Swiss Franc Global Bond	Global	-1.8	<b>5.4</b>	6.4	7.8	3.7	<b>4.4</b>	1.3	-1.3	6.0	3.5	0.3	
Evli Altius	Global	-0.1	2.4	5.9				4.9	5.4	1.7	1.7	0.6	
Gyllenberg European Bond	Europe	-1.0	4.3	5.9	6.2	3.2		5.3	5.3	3.0	3.0	0.3	
Mandatum Euro Yrityslaina	Global	-1.0	2.7	5.7	<b>4.7</b>			4.1	4.1	2.7	2.7	0.3	
Fidelity Sterling Bond	Global	0.7	3.6	5.3	5.2	7.0	10.0	1.7	-0.8	8.3	4.4	0.1	
Invesco GT European Bond	Europe	-1.1	3.1	5.2	5.7	2.8	6.4	0.2	0.2	3.4	3.4	0.1	
Templeton Gl.I Bond (Euro) Fund	Global	-0.5	2.4	4.1	<b>5.5</b>	3.7	<b>3.5</b>	1.0	1.0	3.5	3.5	-0.2	
Fidelity International Bond	Global	-1.8	-1.6	3.3	3.9	6.5	5.6	-0.2	-5.5	9.8	6.5	-0.2	
Handelsbanken Int'l. Bonds	Global	-2.2	-2.2	3.1	5.3	6.3	8.0	2.1	-3.3	6.6	13.6	-0.3	
Merita International Bond	Global	-2.8	-1.9	2.9	7.7	6.5	8.8	1.9	1.9	6.1	6.1	-0.3	
SEB Lux International Bond	Global	-1.4	-1.8	2.6	5.4	6.3	8.5	2.0	2.0	6.2	6.2	-0.4	
CAF Global Bonds	Nordic	-2.7	3.4	1.4	2.5	-0.8		1.4	7.1	10.1	7.8	-0.4	
Alfred Berg Avkastningsfond	Europe	1.5	2.3	-2.1	-2.7	-0.9		-3.6	1.6	7.7	2.6	-0.9	
Handelsbanken Swedish Bonds	Nordic	1.3	1.7	-2.4	1.3	3.7	3.4	-3.4	1.7	7.9	3.9	-0.9	
Baring International Bond	Global	-2.1	-3.3	-2.7	1.1	2.1	4.9	-7.4	-9.4	9.2	8.2	-0.8	
Roburs Obligationsfond	Nordic	-4.9	-4.2	-7.3	-2.3	1.6	-3.3	-9.1	-4.3	11.8	9.2	-1.3	
Franklin High Yield (Euro) Fund	Global	-0.9	-2.3	-12.9				-15.4	-15.4	10.9	10.9	-1.6	
JPMF Europe High Yield Bond	Europe	-1.1	-6.8	-13.4	-9.4	-6.4		-16.3	-16.3	8.7	8.7	-2.1	
Evli European High Yield	Europe	-1.8	-0.1							7.5	7.5		
INVESCO Strategic Bond	Global	2.8	-0.5							11.5	7.2		
INVESCO Gilt	Global	-0.1	-0.6							8.0	6.1		
Firstnordic Gl. High Income Acc.	Global	-0.7	-1.6							3.1	3.1		
INVESCO Bond	Global	-0.6	-1.9							7.6	7.4		
INVESCO Dollar Reserve	Global	1.1	-2.6							10.4	0.2		
INVESCO European Corp. Bond	Europe	-0.9	-2.6							8.4	8.4		
INVESCO US Dollar Liquidity	Global	1.0	-2.7							10.4	0.2		
INVESCO Global Bond	Global	-0.4	-3.4							8.4	8.7		
INVESCO Emerg. Markets Bond	Global	4.1	-3.5							14.9	9.8		
MST Global High Yield Bond	Global	-0.1	-4.6							9.1	8.0		
JPMF Emerging Markets Bond	Global	<b>4.6</b>											
JPMF Sterling Liquidity	Europe	2.8											
JPMF US Short Duration Bond	Global	1.2											
JPMF US Dollar Liquidity	Global	1.1											
Baring High Yield Bond Fund	Global	0.9											
JPMF Global Strategic Bond	Global	0.4											
JPMF Global ex-US Bond	Global	0.1											
JPMF US Bond	Global	-0.1											
JPMF USD Global Bond	Global	-0.2											
Baring US\$ Corporate High Yield Fu	Global	-0.5											
JPMF Global Enhanced Bond	Global	-0.7											
JPMF Europe Bond	Europe	-1.4											
Pictet F.I.F Global Bonds	Global	-1.6											
CDC Global Bonds	Europe	-1.6								7.9	7.5		
Baring Sterling World Bond Fund	Global	-2.1											
INVESCO Maximum Income	Global	-2.1											

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

	RETURN (%)								Example Investment	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.				
<b>SHORT-TERM BOND FUNDS</b>										<b>EURO</b>		
Leonia Kompassi Korko	-0.3	-0.5	<b>0.8</b>	<b>3.2</b>	3.5	<b>5.3</b>		4.2		1.9	2.2	
Ålandsbanken Euro Bond	<b>0.0</b>	<b>-0.1</b>	0.6	2.7	<b>3.5</b>	5.2	4.9	4.2		1.2	2.2	
Conventum Euro Julkisyhteisö	-0.5	-0.8	0.4	2.6	3.2	5.0	4.7	<b>4.8</b>		1.8	2.7	
MeritaNordbank. Euro Midi Korko	-0.4	-0.6	0.6	2.8	3.4	4.9		3.8		1.5	1.9	
Evli Euro Balanced Fixed Income	-0.3	-0.3	0.7	2.7	3.2	4.8	4.9	4.3		1.6	2.4	
Alfred Berg Euro Yhdistelmäkorko	-0.4	-0.5	0.8	2.9	3.3	4.8	<b>4.9</b>	4.3		1.7	2.6	

	RETURN (%)								Example Investment	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.				
<b>MONEY MARKET FUNDS</b>										<b>EURO</b>		
Evli Money Manager+	0.25	0.49	0.77	2.18	3.39	<b>4.83</b>		3.26		0.32	0.23	
Aurator Likvidi	0.23	0.50	<b>0.98</b>	2.21	3.45	4.75		<b>4.75</b>		0.26	0.18	
Leonia Yhteiskorko	0.25	0.56	0.91	2.13	3.31	4.64		4.39	4.64	0.26	0.25	
Merita Pro Euro Money Market	0.16	0.42	0.83	2.21	3.32	4.62	<b>4.39</b>	4.57		0.39	0.47	
Sampo Euro Liquidity	0.22	0.48	0.84	2.35	3.42	4.60	4.20	4.48		0.56	0.20	
Pictet F.I.F. Euro Cash Plus	0.23	0.44	0.75	2.01	3.20	4.51	4.26	0.88		0.28	-	
Carnegie Likvidi	0.23	0.51	0.91	2.07	3.26	4.44	4.24	4.24		0.41	0.22	
Mandatum Short Term	0.24	0.49	0.84	2.01	3.21	4.44	4.12	4.39		0.42	0.16	
Seligson & Co Rahamark. rahasto	<b>0.28</b>	<b>0.56</b>	0.87	2.06	3.16	4.34	4.15	4.34		0.20	0.19	
Gyllenberg Money Manager	0.22	0.49	0.81	2.04	3.07	4.27	4.02	4.02		0.27	0.23	
Evli Euro Interest	0.23	0.50	0.82	1.97	2.97	4.26	4.02	4.14		0.31	0.37	
Leonia Korko	0.22	0.49	0.80	1.95	3.04	4.25	3.92	4.25		0.21	0.20	
FIM Likvidi	0.21	0.47	0.79	1.85	3.00	4.11	3.85	4.11		0.41	0.20	
Alfred Berg Euro Korko	0.25	0.53	0.81	1.97	2.96	4.11	3.93	3.59		0.27	0.10	
Aktia Likvida	0.25	0.49	0.79	1.84	2.87	4.08	3.97	4.08		0.42	0.12	
Conventum Euro Likvida	0.20	0.45	0.75	1.91	2.90	4.06	3.73	3.96		0.44	0.26	
Handelsbanken Eurokorko	0.20	0.49	0.82	1.80	2.87	4.06	3.82	4.06		0.50	0.40	
MST Euro Reserve	0.13	0.33	0.78	1.90	2.95	4.04	3.73	-1.28		0.45	-	
OP-Markka	0.22	0.49	0.88	1.71	2.74	3.88	3.77	3.36		0.42	0.19	
Merita Money Market	0.13	-0.09	0.29	1.56	2.55	3.78	3.73	3.63		0.56	0.45	
MST Euro Short Term Global Bond	-0.25	-0.87	-0.14	2.42	2.59	3.74		-1.56		3.72	-	
SEB Lux Euro Short Bond Fund	0.09	0.37	0.74	1.86	2.72	3.71	3.51	3.41		1.29	-	
MN Euro Korko	0.15	-0.15	0.19	1.46	2.48	3.68	3.74	3.52		0.60	0.47	
Fidelity Euro Cash	0.22	0.46	0.76	1.67	2.59	3.65	3.60	3.65		0.17	-	
Tapiola Money Market	0.21	0.46	0.81	<b>3.42</b>	<b>4.47</b>					1.44	0.45	
Alfred Berg Euro Korko Pro	0.25	0.54	0.87	2.06	3.17					0.21	0.10	
Hiisi Lyhytkorko	0.22	0.48	0.79							0.14	0.10	
JPMF Euro Fondo De Dinero	0.22										-	

	RETURN (%)								Example Investment	RISK		RETURN / RISK		
	Nominal (EUR)									Volatility (%, 12 mo.)	Beta (B) / Duraatio (D)	Sharpe ratio	Alfa	
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	12 mo.							
<b>BENCHMARK INDICES</b>										<b>RISK</b>				
3 month Euribor Index	0.28	2.25	<b>4.8</b>	4.44	3.95	3.73		0.20	0.25 D					
HEX Portfolio Yield Index	1.4	-1.8	-18.2	-19.8	3.4	11.2		23.9	1.00 B	-1.0	0.0			
HEX Yield Index	6.9	4.8	-30.6	-20.7	18.9	31.3		50.7	1.67 B	-0.7	2.8			
Sampo Government Bond Index	-1.0	3.6	5.7	6.3	3.5	5.9		3.0	4.5 D	0.3				
MSCI Emerging Markets (free)	8.8	-5.4	0.4	-13.8	12.0	-0.7		32.7		-0.1				
MSCI EMU	3.8	-8.6	-19.4	-11.3	2.3	14.1		23.0		-1.1				
MSCI Europe	3.5	-7.3	-16.8	-9.9	2.4	12.6		19.3		-1.1				
MSCI Far East	-4.4	-24.3	-25.1	-23.5	3.1	-2.5		19.0		-1.6				
MSCI Japan	-5.9	-26.2	-26.0	-24.4	2.1	-1.6		19.5		-1.6				
MSCI Nordic	5.5	-1.3	-26.1	-18.0	13.1	17.5		40.0		-0.8				
MSCI North America	1.5	-10.3	-8.8	-7.3	6.7	17.2		22.8		-0.6				
MSCI Pacific	-3.5	-22.3	-22.1	-21.3	3.9	-1.7		19.4		-1.4				
MSCI World Index	1.5	-11.0	-13.2	-10.3	4.9	12.2		20.5		-0.9				
HEX25 index	2.6	-5.4	-27.6	-26.5	6.3	16.7	-29.4	32.1	1.28 B	-1.0	-3.0			
SB EMU Gvmt Bond Index	-1.0	4.3	6.1	6.7	3.5			3.2	6.1 D	0.4				
SB World Gvmt Bond	-1.6	-0.2	4.5	7.0	8.4	10.1		20.4		0.0				
Deposit rate	0.29	2.22	4.8				3.82	0.00						

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

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

EQUITY 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	
<b>INTERNATIONAL</b>												
<b>Global</b>												
Elite	1.2	2.6	<b>48.0</b>	-4.6			<b>48.0</b>	<b>48.0</b>	27.2	27.2	1.6	
MST World Gold & Mining Fund	5.4	2.3	46.0	11.1	25.4	3.3	39.1	31.7	24.4	25.4	1.7	
Seligson Phoenix	3.5	-1.2	20.3				17.9	17.9	18.5	18.5	0.8	
MST World Mining Fund	7.4	-3.0	16.0	9.4	35.0		10.4	4.6	21.5	19.2	0.5	
Odin Maritim	9.3	-6.6	10.5	24.0	33.9	4.2	6.8	3.1	17.5	17.2	0.3	
MeritaNordbanken Foresta	3.5	<b>8.0</b>	9.8	0.8	16.9		7.7	7.7	20.7	20.7	0.2	
Roburs Skogs fond	1.7	6.3	9.7	1.3	19.2	11.7	7.5	13.2	23.1	23.1	0.2	
OP-Forest	0.9	5.2	8.0	0.9	16.5		4.8	4.8	19.7	19.7	0.2	
Templeton Global Growth (Euro) Fund	2.6	-7.3	-0.8	3.0	10.3	10.7	-3.7	-3.7	15.5	15.5	-0.4	
Roburs Råvarufond	3.5	-8.8	-1.7	-4.0	12.8	1.6	-3.7	1.5	21.5	21.5	-0.3	
Carnegie Medical	2.9	-6.2	-2.4	<b>38.0</b>	40.2		-2.4	-2.4	33.5	33.5	-0.2	
Seligson Global Top 25 Brands	4.1	-5.1	-3.8	0.2	12.8		-3.8	-3.8	20.9	20.9	-0.4	
FIM Rentto	5.0	-2.7	-4.0				-5.9	-5.9	17.3	17.3	-0.5	
Pictet G.S.F. Water	2.4	-12.4	-5.0				-8.3	-8.3	16.3	16.3	-0.6	
Pictet G.S.F. Biotech	1.2	-11.2	-5.9	31.2	<b>47.4</b>	<b>36.3</b>	-9.1	-13.9	42.3	40.8	-0.3	
FIM Rohto	1.8	-8.5	-7.3				-9.2	-9.2	18.6	18.6	-0.7	
Opstock Global Equity	2.0	-9.2	-7.7	-5.9	7.5		-9.5	-9.5	20.7	20.7	-0.6	
JPMF Global Dynamic	0.9	-6.3	-7.8				-10.9	-15.6	18.9	15.1	-0.7	
SEB Lux (F) Läkemedel&Bioteknik	0.9	-5.0	-7.9	16.4	20.6	22.3	-9.8	-9.8	22.4	22.4	-0.6	
Nordea MEDICA Life Science	0.6	-3.7	-8.0	12.6			-9.8	-9.8	20.4	20.4	-0.6	
WIP Market Leaders Global	3.2	-7.5	-9.0	-8.8			-10.0	-10.0	22.1	22.1	-0.6	
Conventum Pharma	-0.7	-4.5	-9.7	9.3			-11.4	-11.4	14.8	14.8	-1.0	
Carlson Global	3.6	-14.6	-10.1	-5.9	10.9	14.2	-10.9	-15.6	28.5	22.6	-0.5	
OP-Trendi	3.4	-14.4	-11.0				-12.7	-12.7	24.5	24.5	-0.6	
MST Emerging Markets TeleTech Fund	9.9	-6.2	-11.0				-15.3	-19.7	33.3	29.3	-0.5	
Nordea World	2.9	-9.4	-11.4	-10.4	7.0		-13.1	-13.1	25.8	25.8	-0.6	
Aktia Medica	0.8	-6.4	-11.4				-12.3	-12.3	22.6	22.6	-0.7	
Pictet G.S.F. Leisure	1.4	-18.1	-11.7	-11.0			-14.7	-19.2	26.4	23.7	-0.6	
JPMF Global Equity	2.3	-11.5	-11.8	-9.8	5.6	8.6	-14.7	-19.2	20.5	17.1	-0.8	
JPMF International Equity	2.3	-10.5	-12.1	-9.2	5.8	9.0	-15.0	-15.0	20.1	20.1	-0.8	
Seligson Global Top 25 Pharmaceuticals	-1.0	-5.7	-12.4				-12.4	-12.4	17.8	17.8	-1.0	
Trevise Global Equity	3.5	-11.1	-12.5	-9.9	9.5		-14.2	-14.2	22.8	22.8	-0.8	
Fidelity European Aggressive	3.6	-1.1	-13.2	-16.5	6.9		-17.6	-17.6	22.8	22.8	-0.8	
SP-Osakerahasto	1.4	-6.8	-13.6				-14.3	-14.3	21.1	21.1	-0.9	
MST Global Equity ex Europe Fund	1.0	-12.9	-13.7				-17.8	-17.8	22.8	22.8	-0.8	
Nordea 3 - Pro Global Equity	1.8	-9.7	-13.9	-10.8	6.9		-16.4	-16.4	24.7	24.7	-0.8	
OP-Medical	-1.4	-8.1	-13.9				-15.6	-15.6	18.5	18.5	-1.0	
JPMF Global Small Cap	5.6	-11.8	-14.1				-17.0	-21.4	27.8	24.7	-0.7	
MST Global Equity Fund	2.5	-11.2	-14.6	-12.5	6.3	11.8	-18.6	-22.9	20.7	17.3	-0.9	
Seligson Osakesalkku	1.4	-9.3	-14.7	-10.9			-16.4	-16.4	19.2	19.2	-1.0	
Roburs Privatiseringsfond	-1.0	-8.2	-14.7	-15.6	-1.1	5.2	-16.4	-12.0	18.3	18.3	-1.1	
Sampo Sectors (Global)	1.4	-10.6	-15.3	-9.4			-16.6	-16.6	23.4	23.4	-0.9	
Mandatum MediLife	2.5	-5.5	-15.4				-18.3	-18.3	27.7	27.7	-0.7	
Franklin Biotechnology Discovery Fund	2.3	-10.3	-15.4				-17.9	-22.2	41.0	39.2	-0.5	
CGNU PP Global Managed Equity	2.2	-14.6	-16.1	-11.6	4.1	10.6	-19.5	-23.7	22.4	18.9	-0.9	
Firstnordic Global	0.9	-12.3	-16.2	-15.7	2.3		-18.7	-18.7	19.5	19.5	-1.1	
Aktia Global	0.9	-9.6	-16.4	-10.0	7.3	11.5	-17.3	-17.3	22.9	22.9	-0.9	
Pictet G.S.F. New Finance	3.4	-13.1	-16.6				-19.4	-19.4	21.9	21.9	-1.0	
Evli Global	0.7	-13.2	-16.7	-12.9	5.1	11.7	-18.4	-18.4	24.1	24.1	-0.9	
Fidelity International	3.0	-14.6	-17.3	-14.9	6.5	14.4	-21.4	-25.5	24.5	21.4	-0.9	
Fidelity World	2.7	-13.3	-17.3	-10.8	7.1	14.4	-21.4	-21.4	21.9	21.9	-1.0	
SEB Lux (F) Miljöfond	2.9	-9.0	-17.8	-12.2	-3.2	0.4	-19.4	-19.4	24.2	24.2	-0.9	
FIM Mondo	2.5	-7.5	-17.8				-19.5	-19.5	20.4	20.4	-1.1	
Tapiola Institution	3.0	-6.1	-17.9	-4.7			-22.6	-22.6	16.8	16.8	-1.4	
MST Global Opportunities Fund	3.4	-12.9	-18.0	-5.8	25.9	19.3	-21.9	-26.0	24.8	21.5	-0.9	
A. Berg/ABN Global Life Society	1.1	-11.6	-18.3	2.1	9.0		-20.1	-24.3	20.6	17.9	-1.1	
ODIN Offshore	<b>13.3</b>	-25.3	-18.4				-20.0	-20.4	30.6	30.6	-0.8	
SEB Lux Global Fund	2.4	-12.3	-18.6	-17.3	-0.4	7.2	-20.2	-20.2	22.7	22.7	-1.0	

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

	RETURN (%)							Example Investment 12 mo.	RISK		RETURN / RISK Sharpe
	Nominal (EUR)								Nom. (EUR)	Dom. Curr.	
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	Nom. (EUR)	Dom. Curr.	Dom. Curr.	Dom. Curr.	
<b>EQUITY FUNDS</b>							<b>INTERNATIONAL</b>				
<b>Global</b>											
Alfred Berg Sicav Global	2.3	-11.0	-18.8	-11.0	3.8	10.7	-20.1	-24.4	20.7	17.8	-1.1
A. Berg/ABN Global Resources	3.4	-22.2	-18.9	8.0	22.8		-20.7	-24.8	21.6	18.9	-1.1
CAF Global Equities	2.1	-15.2	-19.7				-19.7	-23.9	23.4	19.0	-1.0
Sampo Kompassi Osake	0.7	-6.4	-20.7				-22.1	-22.1	22.7	22.7	-1.1
Mandatum Biotech+	0.1	-9.1	-23.1				-24.2	-24.2	44.4	44.4	-0.6
Firstnordic Global Biotech	-0.7	-13.3	-25.4				-27.6	-31.4	36.8	34.8	-0.8
Carnegie Multifund	2.0	-8.9	-18.8				-19.2	-19.2	23.4	23.4	-1.0
Handelsbanken International	2.1	-13.4	-19.0	-17.5	2.6	11.3	-20.6	-24.8	23.5	19.6	-1.0
Merita Internat. Equity Fund	3.9	-15.7	-19.8	-11.7	1.4	5.1	-20.6	-20.6	25.2	25.2	-1.0
Carnegie WorldWide	1.9	-13.9	-20.9	-6.5	16.7	19.7	-21.3	-21.3	21.0	21.0	-1.2
Mandatum Global	1.3	-16.5	-23.3	-13.1	9.4		-24.8	-24.8	22.5	22.5	-1.2
Ålandsbanken Global Blue Chip	0.5	-15.0	-23.8	-19.2	-4.8		-24.5	-24.5	19.7	19.7	-1.4
Handelsbanken Global IT	1.1	-11.7	-27.1				-27.1	-27.1	46.4	46.4	-0.7
Aurator BioMed	-2.2	-15.7	-27.9				-29.7	-29.7	26.8	26.8	-1.2
JPMF Global Life Sciences	2.5	-14.3	-28.1				-30.5	-34.2	44.2	41.4	-0.7
Hiisi Kasvu	2.2	-7.4	-29.4				-30.8	-30.8	30.7	30.7	-1.1
Myriadi Kasvu	-0.7	-9.9	-31.0	-22.9			-32.4	-32.4	33.2	33.2	-1.1
Aktia TMT	-0.4	-17.1	-31.2				-32.5	-32.5	38.1	38.1	-0.9
Conventum small_cap.com	1.2	-12.5	-32.7				-35.3	-35.3	37.7	37.7	-1.0
Fondita 2000+	-2.0	-18.5	-33.1	-8.7	17.5		-34.5	-34.5	32.5	32.5	-1.2
Roburs Kommunikationsfond	1.2	-21.1	-33.9	-34.7	0.1	18.0	-35.2	-31.7	44.6	44.6	-0.9
Firstnordic Global Technology	-0.9	-17.8	-34.3	-32.5			-36.2	-39.6	50.6	48.5	-0.8
Nordea IT	2.7	-17.7	-35.1	-39.2			-36.4	-36.4	45.5	45.5	-0.9
Evli IT-Informaatioteknologia	1.4	-12.1	-35.4	-30.3			-36.7	-36.7	52.7	52.7	-0.8
Roburs Aktiefond Contura	0.8	-17.6	-36.4	-21.1	5.4	19.3	-37.7	-34.4	47.5	47.5	-0.9
Carnegie Internet	6.0	-16.8	-37.5	-41.5			-38.7	-38.7	50.4	50.4	-0.8
SEB Lux (F) Teknologifond	1.0	-21.5	-37.9	-32.0	4.5	13.3	-39.1	-39.1	54.4	54.4	-0.8
OP-Teknologia	0.7	-16.3	-41.0				-42.1	-42.1	48.1	48.1	-1.0
Firstnordic Global Internet	2.7	-28.9	-43.3				-45.0	-47.9	57.6	55.5	-0.8
Mandatum Global Tech	0.2	-15.8	-44.6	-37.8	1.0		-45.4	-45.4	43.1	43.1	-1.1
Fides Telecom	-2.4	-13.5	-45.9	-39.2			-46.7	-46.7	37.2	37.2	-1.4
A. Berg/ABN Global Technology	0.8	-24.8	-47.2	-37.5	1.0		-48.3	-51.1	53.5	52.0	-1.0
Pictet G.S.F. Telecom	-0.5	-18.6	-47.7	-40.9	-3.0		-49.4	-52.4	39.0	37.6	-1.3
FIM Tekno	-0.2	-14.5	-47.8	-34.4	6.7		-48.8	-48.8	34.8	34.8	-1.5
Franklin Technology Fund	4.2	-17.1	-50.5				-52.0	-31.3	54.8	51.5	-1.0
Aurator Nexus	-1.9	-18.3	-55.5	-42.0			-56.6	-56.6	42.9	42.9	-1.4
Firstnordic Global IT Infrastructure	-2.7	-33.2	-56.2				-57.4	-59.7	65.5	63.4	-0.9
Fides New Media	-2.0	-26.4	-56.3	-53.5			-57.0	-57.0	51.4	51.4	-1.2
SEB Internetfond	6.2	-29.6	-58.4	-55.5			-59.2	-59.2	70.3	70.3	-0.9
SEB Lux Wireless Communication	-1.4	-23.0	-62.1				-62.9	-62.9	57.3	57.3	-1.2
MST World Healthscience Fund	2.9	-1.7							27.9	24.8	
Tapiola Future	1.8	-2.5							25.4	25.4	
Tapiola Trend	4.7	-4.2							13.6	13.6	
INVESCO Healthcare	0.2	-4.6							27.5	23.9	
Tapiola Wellbeing	3.0	-6.0							15.2	15.2	
Nordea Global Biotech	2.7	-6.3							44.2	44.2	
MST World Financials Fund	2.8	-9.0							20.5	18.1	
INVESCO Leisure	6.7	-9.9							28.5	25.1	
MST World Telecoms Fund	0.2	-10.2							24.2	21.6	
Nordea Global Growth Plus	3.4	-10.6							30.4	30.4	
INVESCO Global Enterprise	3.2	-10.9							25.8	24.0	
Alfred Berg Global	2.7	-12.2							21.2	21.2	
INVESCO WW Dynamic Theme	3.9	-12.6							26.8	23.5	
Carnegie Technology	3.9	-13.4							59.8	59.8	
SEB Lux Equity Fund - Gl. Chance/Risk	2.2	-14.3							22.6	22.6	
Nordea Global Mobility	1.1	-16.0							42.7	42.7	
Firstnordic Global Classic	1.1	-17.8							21.5	21.5	
MST World Energy Fund	6.6	-18.2							25.0	22.6	
MST World Technology Fund	2.4	-19.1							43.6	41.0	
INVESCO Technology	1.0	-20.0							52.6	50.7	
MST World Utilities Fund	0.1	-20.9							23.4	19.2	
INVESCO Telecommunications	0.8	-30.8							45.6	43.5	
MST New Energy Fund	1.6	-38.5							37.3	35.1	

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

EQUITY 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	
<b>Global</b>												
INVESCO Energy			10.0									
JPMF Global Financials			4.6									
JPMF Global 50 Equity			3.7									
JPMF Global Select Equity			3.4									
Baring Global Resources Fund			3.3									
Baring Global Equity Fund			3.0									
JPMF Renta Variable Global			2.9									
Baring Leading Sector Fund			2.5									
INVESCO Global Value			2.2									
JPMF Global Teletech			1.9									
INVESCO Financial Services			1.6									
Pictet Targeted Fund -Global Equities			1.5									
JPMF Global ex-US Select Small Cap			1.5									
INVESCO WW Technology			1.2									
INVESCO WW Telecommunication			0.1									
JPMF Global Healthtech			-0.1									
SEB Investment Concept Biotechnology			-1.2									
											43.0	43.0

EQUITY 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	
<b>North America</b>												
Carlson American Small Cap	4.2	1.0	32.6	36.6	29.6	23.4	31.3	24.4	39.7	37.4	0.7	
JPMF America Micro Cap	9.5	2.7	18.5	24.7	27.4	21.0	14.5	8.4	25.9	22.0	0.5	
JPMF US Strategic Value	4.2	-6.8	4.5				1.0	-4.4	21.0	16.2	0.0	
SEB Nordamerika Medelstora Bolagsfond	6.7	-4.4	1.3	13.8	27.3	27.1	-0.8	-0.8	30.7	30.7	-0.1	
Franklin U.S. Equity Fund	3.6	-11.3	-0.2	6.5			-3.1	-8.3	25.3	22.3	-0.2	
JPMF America Equity	3.6	-7.7	-2.3	3.1	5.4	13.7	-5.6	-10.6	23.8	19.5	-0.3	
Nordea American	0.9	-9.4	-5.9	-5.4	4.7		-7.8	-7.8	27.0	27.0	-0.4	
JPMF America Small Cap	8.6	-10.0	-6.3	-7.0	9.1	11.9	-9.5	-14.3	31.7	31.7	-0.4	
JPMF America Large Cap	3.0	-9.3	-7.4	-3.5			-10.6	-15.3	25.4	21.5	-0.5	
Pictet TF USA Index	1.8	-9.6	-7.8	-4.9			-10.9	-15.6	24.1	21.2	-0.5	
Alfred Berg North America	3.2	-6.2	-8.5	-0.5	10.4	14.9	-9.9	-14.7	25.3	22.3	-0.5	
Fidelity America	4.5	-10.7	-9.4	-5.8	6.2	16.0	-13.9	-18.5	26.9	23.8	-0.5	
MST North American Opportunities	6.9	-7.9	-12.3	-5.7	25.6	19.9	-16.5	-20.9	31.8	27.9	-0.5	
Handelsbanken America	1.3	-11.5	-12.8	-11.7	3.7	12.8	-14.5	-19.0	25.3	21.6	-0.7	
Firstrnordic US	1.2	-12.5	-13.4				-15.9	-20.3	25.8	22.7	-0.7	
SEB Lux North America	3.7	-9.7	-14.1	-11.0	4.8	15.5	-15.8	-15.8	26.2	26.2	-0.7	
Fidelity American Growth	5.9	-8.5	-14.6	-5.6	29.3		-18.8	-23.1	36.9	34.2	-0.5	
Roburs Amerikafond	0.3	-15.1	-15.3	-12.7	1.0	13.2	-16.9	-12.5	26.0	26.0	-0.8	
CGNU PP America Growth	1.9	-16.7	-15.6	-10.8	3.4	13.9	-19.0	-23.3	26.7	22.7	-0.8	
JPMF US Strategic Growth	2.0	-12.9	-17.6				-20.4	-24.6	29.0	25.7	-0.8	
Sampo Pohjois-Amerikka Osake	1.6	-10.7	-17.6	-14.5			-24.8	-24.8	27.8	27.8	-0.8	
MST North American Fund	2.6	-14.0	-21.0	-17.0	1.6	14.6	-24.8	-28.8	25.9	21.8	-1.0	
Invesco GT American Enterprise	6.8	-10.5	-21.9	-13.6	12.0	13.4	-25.7	-29.6	36.7	33.0	-0.7	
Baring North America Fund	2.4	-14.2	-23.8	-14.5	2.0	15.6	-27.4	-27.8	30.4	27.1	-0.9	
Invesco GT North America	0.7	-23.1	-40.1	-30.2	-9.9	7.6	-43.0	-46.0	49.4	46.0	-0.9	
JPMF US Technology	2.0	-32.7	-59.2	-51.3	-9.8		-60.5	-62.6	77.8	75.5	-0.8	
OP-Amerikka	4.9	-7.1							21.6	21.6		
CAF North America	2.4	-10.7							22.9	18.5		
INVESCO US Equity	-0.4	-24.2							58.7	55.1		
Evli U.S. Emerging Technologies	3.6	-27.4							74.0	74.0		
JPMF US Select Small Cap	8.8											
INVESCO US Smalls Co	6.3											
JPMF US Disciplined Equity	3.0											
JPMF US Select Equity	2.9											
CDC US Equities Indexed	2.4								24.7	20.8		

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

EQUITY 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	
<b>INTERNATIONAL</b>												
<b>Nordic Countries</b>												
WIP SmallTitans	3.4	<b>5.0</b>	<b>28.1</b>	<b>20.1</b>				<b>25.6</b>	<b>25.6</b>	14.1	14.1	1.7
Odin Sverige	4.7	1.9	20.6	13.9	<b>29.6</b>	18.2	16.5	12.5	12.5	18.6	18.2	0.8
Carnegie Aksje Norge	<b>5.7</b>	-6.5	-0.3	0.3	18.8	12.5	-3.3	-3.3	-3.3	27.4	27.4	-0.2
Odin Norden	4.8	-14.6	-4.8	-1.8	10.8	4.7	-8.0	-11.1	-11.1	19.5	19.1	-0.5
Odin Norge	5.4	-20.3	-10.0	0.8	24.2	7.7	-13.0	-16.0	-16.0	21.8	21.0	-0.7
SEB Lux Norge Aksjefond	5.2	-13.3	-12.9	-7.3	9.5		-14.6	-14.6	-14.6	24.3	24.3	-0.7
SEB Lux Sverigefond	5.0	-2.7	-15.6	-15.8	7.7	11.7	-17.3	-17.3	-17.3	33.3	33.3	-0.6
Fondita Nordic Small Cap	2.8	-6.1	-16.6	-0.4	23.2		-18.3	-18.3	-18.3	21.9	21.9	-1.0
Handelsbanken Sweden	4.4	-3.8	-17.0	-15.9	8.5	10.3	-18.6	-14.3	-14.3	34.5	31.8	-0.6
Handelsbanken Nordic Small Cap Growth	3.7	-6.4	-17.8				-17.8	-17.8	-17.8	22.3	22.3	-1.0
Carlson Scandinavia	2.2	-4.9	-18.8	-14.0	9.6		-19.6	-19.6	-19.6	32.9	32.9	-0.7
Firstrnordic Nordic	3.2	-6.6	-18.9	-16.5	9.1		-21.3	-21.3	-21.3	28.8	28.8	-0.8
Carnegie Sverige	2.9	-4.1	-20.0	-16.5	8.3	12.9	-22.3	-22.3	-22.3	37.5	37.5	-0.7
Nordea Nordia	4.2	-7.4	-21.4	-16.8	6.4	11.4	-22.9	-22.9	-22.9	32.5	32.5	-0.8
Alfred Berg Sverige	3.2	-6.4	-21.4	-20.6	3.0	10.6	-22.6	-18.5	-18.5	33.0	29.7	-0.8
Carnegie Nordic Markets	3.7	-7.3	-21.5	-5.8	15.2	<b>22.4</b>	-21.9	-21.9	-21.9	29.3	29.3	-0.9
SEB Lux Nordic	4.7	-7.0	-22.5	-14.8	8.9	14.6	-24.0	-24.0	-24.0	32.1	32.1	-0.9
Nordea Nordic Small Cap	3.5	-9.1	-24.1	-11.8	8.0		-25.6	-25.6	-25.6	22.7	22.7	-1.3
Handelsbanken Nordic	0.8	-7.1	-24.1	-14.2	10.2	14.4	-25.6	-21.7	-21.7	28.9	28.3	-1.0
CGNU PP Nordic Growth	3.8	-9.7	-24.2	-17.3	7.5		-27.3	-29.8	-29.8	28.9	28.1	-1.0
Fidelity Nordic	1.6	-10.1	-24.3	-12.4	10.4	15.4	-28.0	-24.2	-24.2	22.3	18.8	-1.3
SEB Östersjöfond/WWF	2.9	-9.1	-25.5	-13.3			-27.0	-27.0	-27.0	29.5	29.5	-1.0
Carlson Nordic Small Cap	1.6	-10.8	-25.6	-17.5	4.2		-26.3	-26.3	-26.3	20.0	20.0	-1.5
SEB Norden Småbolag	1.5	-10.1	-26.2	-17.8	5.6		-27.7	-27.7	-27.7	22.4	22.4	-1.4
Alfred Berg Norden	2.7	-6.7	-27.9	-22.9	-0.7	7.2	-29.1	-25.3	-25.3	33.9	29.7	-1.0
Merita Avanti	2.0	-9.0	-31.1	-26.1	2.5	9.1	-32.5	-32.5	-32.5	36.8	36.8	-1.0
Carnegie Småbolag	3.7	-10.9	-33.5	-22.5	8.7	10.9	-35.5	-35.5	-35.5	38.9	38.9	-1.0
Evli Nordic Smaller Companies	-0.2	-23.1	-56.7	-37.0	-7.0		-57.1	-57.1	-57.1	41.5	41.5	-1.5
FIM Nordic	1.5	-6.4								30.5	30.5	

EQUITY 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	
<b>INTERNATIONAL</b>												
<b>Japan</b>												
Invesco GT Nippon Enterprise	-6.8	-20.2	<b>-15.7</b>	-41.7	28.1	11.9	<b>-19.7</b>	<b>-13.4</b>	24.2	19.7	-0.8	
Baring Japan Smaller Companies	-9.2	-28.0	-16.3	-29.7	11.8	0.8	-20.3	-22.1	23.9	21.0	-0.9	
Fidelity Japan Smaller Companies	-8.4	-24.1	-17.3	-37.8	14.4	6.1	-21.4	-15.3	25.5	20.7	-0.9	
MST Japan Opportunities Fund	-9.0	-25.8	-17.7	<b>-22.6</b>	<b>33.8</b>	<b>19.3</b>	-21.6	-25.7	22.1	20.3	-1.0	
JF Japan Equity	-5.6	-22.9	-20.4	-28.8	21.1	10.7	-23.1	-27.2	26.8	24.0	-0.9	
JF Japan Small Cap	-8.6	-28.1	-22.8	-46.9	14.3	6.3	-25.4	-29.4	29.6	27.0	-0.9	
SEB Lux Japan	-4.6	-23.9	-24.2	-25.7	4.1	0.4	-25.7	-25.7	27.0	27.0	-1.1	
Gartmore SICAV Japanese Fund	-6.7	-24.9	-25.3				-28.8	-28.8	28.2	28.2	-1.1	
Nordea Japan	-5.7	-24.3	-25.3	-24.8	1.1		-26.8	-26.8	27.0	27.0	-1.1	
Pictet C.F. ValJapan	-5.1	-25.7	-26.0	-27.1			-28.2	-22.6	27.2	22.7	-1.1	
Alfred Berg Japan	-4.6	-24.3	-27.5	-29.4	1.3	-2.4	-28.7	-23.1	29.0	25.1	-1.1	
Invesco GT Nippon Growth	-5.6	-24.4	-28.1	-39.6	1.3	-2.2	-31.5	-26.1	27.6	23.9	-1.2	
Sampo Asia Osake	-6.3	-25.5	-28.1	-27.5			-29.3	-29.3	29.0	29.0	-1.1	
Selgison Topix Core 30	-5.7	-28.8	-28.7				-28.7	-28.7	29.9	29.9	-1.1	
Carlson Japan	-6.1	-27.9	-28.8	-29.3	0.4	-3.7	-29.5	-23.9	27.4	23.8	-1.2	
MST Japan Fund	-3.8	-26.9	-29.3	-29.4	3.6	1.2	-32.7	-36.2	26.7	24.1	-1.3	
Roburs Japanfond	-5.5	-25.1	-29.4	-28.2	6.3	2.0	-30.7	-27.1	27.5	28.1	-1.2	
Fidelity Japan	-4.3	-28.5	-29.5	-31.0	9.4	6.1	-33.0	-27.8	29.5	25.6	-1.2	
Handelsbanken Japan	-4.6	-25.6	-30.3	-29.1	4.0	1.9	-31.7	-26.3	27.1	23.7	-1.3	
Baring Japan	-5.9	-29.9	-31.3	-30.7	-7.7	-9.9	-34.5	-36.0	27.2	24.7	-1.3	
INVESCO Japan OTC Stocks	-4.3	<b>-13.8</b>							23.7	21.2		
INVESCO Japan Enterprise	-4.8	-18.6							22.1	19.1		
INVESCO Japan	<b>-3.5</b>	-23.8							26.8	24.6		
CAF Japan	-4.3	-25.5							25.9	23.4		
CDC Japanese Equities	-5.0								29.3	27.9		
Sampo Japani Osake	-5.2								24.4	24.4		
JPMF Japan Select Equity	-5.2											

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 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.		
<b>EQUITY FUNDS</b>						<b>INTERNATIONAL</b>						
<b>Europe</b>												
Templeton EuroMarket Growth Fund	2.6	-8.0	<b>-2.6</b>	<b>5.4</b>			<b>-5.4</b>	<b>-5.4</b>	17.0	17.0	-0.4	
JPMF Europe Strategic Value	3.8	-8.6	-3.2				-6.4	-6.4	17.6	17.6	-0.5	
JPMF Europe Dynamic	0.9	<b>0.5</b>	<b>-4.5</b>				-7.7	-7.7	17.3	17.3	-0.5	
Gyllenberg European Equity Value	3.7	-7.0	-8.6	2.1	9.7		-10.4	-10.4	16.8	16.8	-0.8	
Pictet C.F. UK Val	3.8	-6.0	-9.1	-4.8	7.7	11.0	-11.8	-14.0	19.0	17.7	-0.7	
MST United Kingdom Fund	3.2	-7.4	-10.0	-5.0	11.0		-14.3	-16.4	23.4	21.3	-0.6	
Fidelity Iberia	0.3	-7.3	-10.1	-12.3	-3.3	13.3	-14.6	-14.6	20.5	20.5	-0.7	
Fidelity European Growth	3.1	-10.0	-10.5	4.3	18.1	<b>22.5</b>	-15.0	-15.0	14.6	14.6	-1.1	
WIP Value Visions	-1.5	-5.5	-10.7	-8.0	7.9		-11.7	-11.7	22.1	22.1	-0.7	
Fidelity United Kingdom	3.0	-8.1	-11.1	-6.2	5.2	9.2	-15.5	-17.6	20.1	18.5	-0.8	
Gartmore SICAV Continental European Fund	3.5	-4.1	-11.6				-15.8	-21.0	24.9	25.3	-0.7	
Sampo Euro Value	2.3	-0.6	-11.7	-15.4		14.6	-14.7	-14.7	21.9	21.9	-0.8	
JPMF UK Equity	3.6	-8.0	-12.2	-10.7	4.9	12.0	-15.1	-17.2	21.6	19.6	-0.8	
SEB Lux CS - Europe Chance/Risk Fund	3.6	-8.4	-14.5	-6.3	5.9		-16.2	-16.2	24.0	24.0	-0.8	
Nordea Pro European	3.8	-6.2	-14.9	-4.5			-15.7	-15.7	23.8	23.8	-0.8	
Carlson Mediterranean	1.8	-8.6	-15.1	-12.8	-2.4	14.4	-15.9	-15.9	21.2	21.2	-0.9	
Aktia Euro	1.8	-8.9	-15.3	-6.7	7.1		-16.1	-16.1	23.6	23.6	-0.9	
Gyllenberg European Index	3.1	-7.9	-15.6	-9.1			-16.4	-16.4	22.5	22.5	-0.9	
Sampo Sectors (Europe)	2.3	-6.4	-15.7	-6.1			-16.9	-16.9	26.4	26.4	-0.8	
Nordea European Fund.fi	3.8	-6.5	-15.8	-4.7	7.3		-17.4	-17.4	24.4	24.4	-0.8	
Pictet TF Europe Index	3.0	-8.1	-15.9	-9.5			-18.8	-18.8	22.3	22.3	-0.9	
SEB Lux (F) Europafond	4.5	-6.6	-16.0	-9.9	3.2	12.2	-17.7	-17.7	23.5	23.5	-0.9	
Conventum Euro Value	1.8	-7.1	-16.6				-19.1	-19.1	27.5	27.5	-0.8	
JPMF Europe Equity	3.0	-8.4	-16.8	-7.1	5.3	12.4	-19.6	-19.6	22.3	22.3	-1.0	
CGNU PPEuropean Growth	2.8	-6.2	-16.9	-10.9	3.0	15.0	-20.3	-20.3	26.8	26.8	-0.8	
Nordea Eurooppa Plus	3.0	-4.6	-17.3	-7.6			-18.1	-18.1	22.9	22.9	-1.0	
MST Euro Markets Fund	2.6	-8.7	-17.6	-5.9			-21.5	-21.5	24.9	24.9	-0.9	
Pictet TF European Equities P	3.0	-7.9	-17.7	-13.2	1.0	9.4	-20.5	-20.5	22.2	22.2	-1.0	
SEB Lux Euro Equity Fund	3.6	-6.5	-17.7	-9.5	5.0		-19.3	-19.3	26.5	26.5	-0.9	
Evli European Growth	1.9	-3.5	-17.7				-18.0	-18.0	28.5	28.5	-0.8	
Mandatum Eurooppa	3.0	-8.1	-17.8	-13.9	1.3		-19.0	-19.0	23.7	23.7	-1.0	
Nordea Euroland	3.9	-8.1	-18.1	-6.1	8.5		-19.9	-19.9	25.0	25.0	-0.9	
Fidelity Italy	2.2	-9.6	-18.2	-5.2	2.4	19.7	-22.3	-22.3	20.9	20.9	-1.1	
SEB Lux Continental Europe	3.8	-8.2	-18.3	-9.1	2.2	12.3	-19.9	-19.9	25.0	25.0	-0.9	
Sampo Eurooppa Osake	2.0	-6.0	-18.3	-11.2	0.7		-19.2	-19.2	28.2	28.2	-0.8	
Seligson & Co Eurooppa 50-indeksirahasto	3.1	-7.5	-18.4	-10.9	4.3		-18.4	-18.4	28.5	28.5	-0.8	
JPMF Euroland Equity	3.1	-7.4	-18.5	-7.8	4.7	13.3	-21.3	-21.3	25.1	25.1	-0.9	
MST European Opportunities Fund	0.7	-14.8	-18.8	-8.4	10.7	15.3	-22.7	-26.8	20.1	20.0	-1.2	
Gartmore SICAV Pan European Fund	3.0	-7.4	-19.0				-22.8	-22.8	25.5	25.5	-0.9	
Hiisi Euro 50	3.7	-8.9	-19.1				-20.7	-20.7	31.2	31.2	-0.8	
MST European Fund	3.1	-9.6	-19.3	-10.3	3.1	12.7	-23.1	-27.2	26.3	25.7	-0.9	
OP-Euro Osake	3.4	-8.6	-19.4	-14.1	6.3		-21.0	-21.0	32.6	32.6	-0.7	
Carlson Europe	2.7	-8.5	-19.5	-11.7	0.8		-20.3	-20.3	24.5	24.5	-1.0	
Evli Euro 50	4.0	-10.5	-19.7	-11.2	5.6		-21.3	-21.3	27.1	27.1	-0.9	
Carnegie Eurooppa Osake	2.3	-12.7	-19.7	-9.0			-21.3	-21.3	24.3	24.3	-1.0	
Fidelity Euro STOXX 50	4.0	-10.4	-19.8	-11.5	5.0	16.5	-23.8	-23.8	27.3	27.3	-0.9	
Opstock Euro Index	3.6	-9.3	-20.1	-11.1			-20.1	-20.1	31.0	31.0	-0.8	
Pictet C.F. Germaval	3.0	-12.0	-20.2	-10.3	3.7	14.3	-22.5	-22.5	25.7	25.7	-1.0	
CAF Europe	2.7	-10.5	-20.2	-12.5	1.0		-20.2	-20.2	21.5	21.5	-1.2	
Fidelity Euro Blue Chip	3.1	-10.1	-20.7	-11.5	4.5		-24.6	-24.6	23.4	23.4	-1.1	

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 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.			
<b>EQUITY FUNDS</b>											<b>INTERNATIONAL</b>		
<b>Europe</b>													
Fidelity Switzerland	2.2	-10.7	-21.5	-0.4	9.4	18.2	-25.4	-27.4	19.9	20.5	-1.3		
Firstnordic Europe	2.6	-12.3	-21.6	-14.8	0.8		-23.9	-23.9	23.0	23.0	-1.1		
Evli European Smaller Companies	0.9	-16.3	-21.8	-11.2	6.8		-23.3	-23.3	15.7	15.7	-1.7		
JPMF Europe Strategic Growth	3.4	-10.9	-22.1				-24.8	-24.8	23.1	23.1	-1.2		
SEB Europa Småbolagsfond	-0.1	-12.9	-22.3	-8.8	4.5	4.9	-23.8	-23.8	21.5	21.5	-1.3		
Alfred Berg Germany	3.7	-15.3	-22.5	-8.8	8.8	15.1	-23.8	-23.8	27.1	27.1	-1.0		
FIM Unioni	3.3	-11.7	-22.6				-24.1	-24.1	26.2	26.2	-1.0		
Carlson Continental Europe	2.9	-11.6	-22.7	-11.4	-0.3	10.0	-23.5	-23.5	25.2	25.2	-1.1		
Alfred Berg Europe	2.5	-12.5	-23.1	-13.2			-23.8	-24.3	25.7	25.7	-1.1		
OP-Euro Kasvu	2.2	-9.1	-23.1	-14.0			-24.6	-24.6	18.5	18.5	-1.5		
Fidelity Germany	2.3	-14.7	-23.1	-9.9	4.1	13.1	-26.9	-26.9	24.6	24.6	-1.1		
JPMF Germany Equity	2.7	-14.5	-23.1				-25.7	-25.7	29.6	29.6	-0.9		
Fidelity France	2.0	-11.2	-23.6	-11.3	7.5	14.7	-27.4	-27.4	19.8	19.8	-1.4		
JPMF Europe Small Cap	2.7	-9.0	-23.6	-13.7	12.1	14.3	-26.2	-26.2	19.0	19.0	-1.5		
Baring Europa	3.4	-10.2	-24.5	-21.2	-4.3	9.5	-28.1	-29.5	22.7	22.1	-1.3		
Handelsbanken Euro Active	3.6	-9.3	-24.9	-14.5			-26.3	-26.3	26.4	26.4	-1.1		
Pictet C.F. ValFrance	2.1	-12.1	-25.5	-10.2	10.3	16.9	-27.7	-27.7	26.1	26.1	-1.2		
Handelsbanken Europa	3.6	-8.6	-26.3	-18.2	-3.8	10.4	-27.0	-23.1	32.0	28.8	-1.0		
Alfred Berg Switzerland	2.1	-15.5	-28.3	-6.7	1.3	12.1	-29.5	-31.3	19.5	20.2	-1.7		
Invesco GT Pan European	0.7	-10.8	-28.3	-20.4	1.3	15.7	-31.7	-31.7	30.4	30.4	-1.1		
Roburs Småbolagsf Europa	-1.7	-19.5	-29.2	-16.0	8.1		-30.6	-26.9	21.0	21.0	-1.6		
Fidelity Euro Smaller Companies	3.0	-14.5	-29.3	-12.1	12.6	15.1	-32.8	-32.8	18.6	18.6	-1.8		
Alfred Berg Small Cap Europe	0.6	-17.6	-29.9	-10.1			-31.3	-31.3	18.8	18.8	-1.8		
Gartmore SICAV European Smaller Co's	1.9	-19.0	-30.2				-33.6	-33.6	19.0	19.0	-1.8		
Pictet TF Small Cap: Europe	1.1	-15.2	-30.5	-10.9	18.9	14.2	-32.8	-32.8	18.6	18.6	-1.9		
JPMF Europe Technology	-1.5	-13.3	-37.2	-27.4			-39.4	-39.4	34.2	34.2	-1.2		
Invesco GT Pan European Enterprise	1.3	-15.6	-37.5	-30.2	-3.6	6.9	-40.4	-40.4	25.7	25.7	-1.6		
Handelsbanken Eurooppa Agressiivinen	3.6	-16.8	-37.8	-26.7			-39.0	-39.0	28.4	28.4	-1.5		
MST Digital Europe Fund	-0.2	-21.9	-44.1				-46.7	-46.7	40.0	40.0	-1.2		
Mandatum Uudet Yhtiöt (Eurooppa)	-0.7	-20.5	-47.1				-47.9	-47.9	29.7	29.7	-1.7		
Mandatum European Growth	-3.3	-26.5	-53.1	-40.4	-12.7		-53.9	-53.9	35.7	35.7	-1.6		
Evli Emerging Technologies	-0.7	-21.1	-66.7				-67.4	-67.4	59.1	59.1	-1.2		
Ålandsbanken Europe Value	3.0	-5.2							24.1	24.1			
OP-Britannia	3.4	-7.8							23.0	23.0			
CAF Eurostocks	3.5	-9.9							27.3	27.3			
INVESTCO German Growth	3.0	-10.1							32.5	32.5			
Firstnordic Europe Small Cap	2.1	-12.0							15.6	15.6			
INVESTCO Italia	1.4	-13.7							27.3	27.3			
INVESTCO Continental European Enterprise	1.6	-14.2							24.0	23.0			
INVESTCO Euroland	5.0												
CDC Europe Equities	3.3								28.5	28.5			
JPMF Europe Select Equity	2.8												
JPMF Europe Select Large Cap	2.7												
INVESTCO Continental European	2.5												
CDC Europe Small Cap	0.3								22.7	17.9			
CDC Europe NM	-1.1								27.7	27.7			

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

EQUITY 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
<b>INTERNATIONAL</b>											
Pacific Rim excl. Japan											
Fidelity Korea	5.1	12.5	<b>34.5</b>	-22.1	17.8	6.2	<b>27.8</b>	<b>21.0</b>	37.8	34.7	0.8
Selgson APS Far East	9.0	0.2	20.9	-0.1			17.9	17.9	23.2	23.2	0.7
Fidelity Taiwan	22.6	6.0	16.4	-20.6	3.1		10.6	4.7	36.2	33.7	0.3
Fidelity Thailand	0.2	-5.3	9.6	-27.5	-5.2	-19.1	4.1	-1.4	31.5	28.5	0.2
Invesco GT Asia Enterprise	11.7	7.8	9.1	-15.1	2.5		3.9	-2.1	28.6	26.0	0.2
MST Australia & New Zealand Fund	2.4	-4.1	6.7	<b>0.3</b>	14.0	8.4	1.7	-3.7	19.4	18.1	0.1
MST Asian Emerging Markets Fund	8.7	-1.0	3.9	-21.0	8.5	-6.8	-1.0	-6.3	30.0	25.8	0.0
Fidelity Australia	1.3	-5.7	2.3	-1.5	11.4	6.9	-2.8	0.1	21.3	15.7	-0.1
SEB Lux Asia Fund - ex Japan	10.0	-0.1	1.6	-15.5	8.5	-4.4	-0.5	-0.5	26.4	26.4	-0.1
Baring Asia Growth	8.1	-2.0	-0.3	-13.6	13.9	-4.7	-5.1	-7.2	27.5	23.8	-0.2
Fidelity Asean Special Situations	8.1	-4.2	-0.9	-13.7	20.7	2.5	-5.9	-10.8	27.6	23.9	-0.2
JPMF Asia Equity	8.1	2.5	-1.1	-8.4	28.3	7.1	-4.4	-9.5	24.8	20.4	-0.2
Carlson Far East	4.5	-6.5	-1.5	-11.7	13.1	-2.3	-2.4	-2.4	23.0	23.0	-0.3
Alfred Berg Far East	6.2	-8.9	-1.8	-10.6	16.0	-0.6	-3.2	-8.4	26.2	21.9	-0.3
Handelsbanken Pacific	6.1	-2.7	-1.9	-14.4	9.1	-1.8	-3.8	-8.9	23.3	20.3	-0.3
Fidelity South East Asia	8.2	-2.9	-2.1	-16.9	9.0	-3.7	-7.0	-11.9	27.0	23.3	-0.3
JF Pacific Technology	5.4	-4.3	-2.8				-6.1	-11.1	30.8	27.1	-0.2
MST Pacific Fund	8.9	-4.9	-3.1	-20.0	8.0	-6.2	-7.7	-12.6	29.0	24.7	-0.3
Roburs Pacificfonden	6.8	-3.4	-3.9	-19.0	8.5	-5.1	-5.8	-0.8	25.6	25.9	-0.3
Pictet TF AustralAsia	5.5	-5.6	-5.2	-12.2	11.6	0.0	-8.5	-13.3	21.4	16.7	-0.5
CAF Asian Growth	7.3	1.2	-6.0	-21.4	1.7	-12.0	-6.9		21.2	21.2	-0.5
Fidelity Asean	7.4	-2.5	-7.7	-20.5	10.1	-11.2	-12.3	-16.9	22.5	18.6	-0.6
Mandatum Emerging Asia	4.7	-7.8	-7.9	-16.9			-9.7	-9.7	20.7	20.7	-0.6
Firstnordic Far East	5.3	-6.5	-9.1	-16.9	11.4		-11.8	-16.4	25.7	21.5	-0.5
JF Pacific Equity	0.9	-12.8	-12.5	-20.6	<b>30.7</b>	<b>20.6</b>	-15.5	-19.9	19.8	15.6	-0.9
Fidelity Pacific	1.0	-16.6	-16.0	-24.1	13.0	8.0	-20.2	-24.4	24.3	21.2	-0.9
CAF Asian Renaissance	-0.6	-12.3	-16.4	-22.7			-16.4	-11.8	18.5	14.8	-1.4
Fidelity Singapore	10.9	-10.0	-17.8	-16.5	9.6	-4.7	-21.9	-26.1	27.4	24.5	-0.8
INVESCO Korea	3.4	<b>20.1</b>							35.5	33.0	
INVESCO Newly Industrialised Countries	10.5	5.6							28.5	25.3	
JF Taiwan	<b>23.0</b>	2.7							35.9	33.4	
INVESCO Asean	9.8	0.8							28.3	25.8	
Nordea Far East Fund.fi	7.5	-2.3							31.0	31.0	
JF Singapore	10.4	-8.0							24.9	21.4	
JF Hong Kong	0.5	-9.2							24.7	20.8	
OP-Aasia	0.6	-12.8							18.1	18.1	
INVESCO Hong Kong	4.5	-13.2							28.4	24.6	
INVESCO Taiwan Growth	19.9										
CDC Emerging Asia	8.2								29.7	25.8	
JPMF Asia Select Equity	7.9										
CDC Pacific Rim Equities	3.5								26.7	22.3	
Baring Hong Kong China Fund	2.5										
Baring Australia Fund	1.1										

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

	RETURN (%)					Example Investment		RISK		RETURN / RISK	
	Nominal (EUR)					12 mo.		Volatility (%), 12 mo.			
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	Sharpe
<b>EQUITY FUNDS</b>											<b>INTERNATIONAL</b>
<b>Emerging Markets</b>											
Seligson Prosperity Russia	12.7	<b>23.1</b>	<b>113.7</b>				<b>108.5</b>	<b>108.5</b>	26.9	26.9	4.1
Alfred Berg Russia	13.0	12.5	82.0	<b>39.4</b>	<b>78.5</b>		79.7	89.3	33.7	31.5	2.3
FIM Russia	12.3	14.6	69.4	27.3	56.3		62.7	62.7	24.2	24.2	2.7
Roburs Rysslandsfond	7.6	0.2	52.5	20.4	47.7		49.5	57.4	32.2	32.2	1.5
Carlson Eastern Europe	5.7	-0.9	25.8	13.3	24.9	5.8	24.6	18.0	34.7	29.5	0.6
Pictet TF Eastern Europe	4.1	8.5	23.5	13.2	22.5	8.2	19.3	19.3	24.7	24.7	0.8
Baring Eastern Europe	5.3	3.0	11.9	-1.0	19.6	<b>23.4</b>	6.5	4.5	26.2	23.8	0.3
A. Berg/ABN Eastern Europe	5.7	3.7	9.9	0.2	12.9	2.5	7.5	7.5	25.0	25.0	0.2
Gartmore SICAV Emerging Markets Fund	7.0	-0.7	8.8				3.6	3.6	26.6	26.6	0.1
MST Emerging Europe Fund	10.0	7.0	7.0	-6.4			1.9	1.9	27.9	27.9	0.1
Carnegie East-European	4.1	4.3	6.6	-0.9	10.4		3.5	3.5	19.9	19.9	0.1
Fidelity Malaysia	8.6	10.6	4.8	-4.0	42.4	-11.4	-0.4	-6.7	24.4	21.0	0.0
JPMF Latin America Equity	12.4	-8.4	4.4	-3.1	20.4	8.6	0.9	-4.5	28.5	25.0	0.0
Baring Global Emerging Markets	7.9	-4.7	4.0	-11.6	15.5	6.1	-0.9	-3.1	27.0	23.0	0.0
SEB Lux Eastern Europe	6.6	3.0	3.8	-1.3	13.0	3.2	1.7	1.7	30.9	30.9	0.0
A. Berg/ABN Latin America	12.8	-11.6	3.6	-5.4	17.9	6.9	1.5	-4.0	29.6	26.1	0.0
Carlson Latin America	13.4	-7.2	2.7	-3.0	18.0	6.3	1.7	-3.7	33.1	30.3	-0.1
Fidelity Emerging Markets	8.4	-5.5	1.3	-14.6	11.9	0.8	-3.8	-8.9	23.8	19.5	-0.1
MST Latin American Fund	14.3	-8.3	1.1	-5.0	20.6	7.9	-3.7	-8.8	29.6	26.0	-0.1
Nordbanken Östeuropa	2.1	-1.8	0.7	-1.9	7.9	-3.5	-1.2	-1.2	31.6	31.6	-0.1
JPMF Emerging Europe Equity	5.1	-0.5	0.6	-12.1	13.5		-2.8	-8.0	32.7	29.4	-0.1
A. Berg/ABN Global Emerg. Mkt	8.0	-4.9	0.2	-7.4	23.4		-2.0	-7.1	23.5	19.7	-0.2
Roburs Östeuropafond	1.0	-1.0	-1.4	-7.3	4.1	-2.5	-3.3	1.8	24.8	24.8	-0.2
Templeton Emerging Markets Fund	4.9	-11.0	-1.7	-15.3	7.9	-2.3	-4.5	-9.6	21.4	17.3	-0.3
Mandatum Baltic	1.7	3.9	-1.7	14.7	14.7		-5.6	-5.6	11.8	11.8	-0.6
SEB Lux Emerging Markets	8.5	-6.9	-2.3	-15.0	8.9	-1.5	-4.2	-4.2	27.2	27.2	-0.3
Handelsbanken Eastern Europe	6.4	-0.8	-2.7	-9.3	23.6		-4.6	-4.6	27.2	27.2	-0.3
JPMF Emerging Markets Equity	7.4	-4.7	-2.7	-13.3	15.0	4.6	-6.0	-11.0	25.4	21.6	-0.3
JF China	1.1	-20.2	-3.1	-5.4	19.1	1.7	-6.4	-11.3	33.0	29.0	-0.2
Fidelity Latin America	11.3	-10.6	-3.3	-7.4	14.9	6.1	-8.1	-12.5	30.7	27.3	-0.3
SEB Lux CS Baltic Smaller Companies	5.1	0.1	-3.6	-6.5	12.4		-5.5	-5.5	22.2	22.2	-0.4
Pictet TF Emerging Markets	5.5	-6.0	-4.3	-18.1	8.8	2.6	-7.6	-12.5	20.2	16.1	-0.5
JPMF Eastern Europe Equity	3.9	-0.5	-5.2	-4.6	9.5	2.9	-8.4	-8.4	28.6	28.6	-0.4
OP-Itä-Eurooppa	3.1	0.2	-5.8				-7.7	-7.5	25.8	25.8	-0.4
MST Emerging Markets Fund	9.5	-8.0	-6.1	-17.9	7.8	-0.2	-10.6	-15.3	25.8	21.9	-0.4
Templeton Eastern Europe Fund	3.3	-2.3	-6.2	4.9	19.9		-9.0	-9.0	17.9	17.9	-0.6
Fidelity Greater China	6.4	-9.0	-6.4	-8.6	20.2	6.0	-11.1	-15.8	25.5	21.6	-0.4
Fidelity Indonesia	3.8	-5.9	-6.9	-38.3	-3.2	-21.3	-11.5	-16.2	40.8	38.2	-0.3
Pictet C.F. Indiaaval	0.1	-6.5	-7.7	-23.2	15.7	7.5	-10.4	-15.1	26.4	23.4	-0.5
JF India	0.6	-2.1	-13.2	-18.3	22.0	16.7	-16.1	-20.6	28.7	25.7	-0.6
JPMF Europe Convergence Equity	0.3	-5.7	-14.4				-17.3	-17.3	24.7	24.7	-0.8
Mandatum Osake Konvergenssi	0.0	-4.6	-17.9				-19.5	-19.5	22.6	22.6	-1.0
JPMF Middle East Equity	1.5	-18.6	-27.8	-22.1	10.1		-30.2	-33.9	22.2	17.7	-1.5
Nordea Eastern Europe Fund.fi	3.4	-1.3							29.2	29.2	
JF Greater China	9.5	-3.0							24.8	21.0	
INVESCO Developing Markets	8.0	-6.0							27.8	24.9	
INVESCO Global Emerg. Markets	7.4	-8.9							28.3	25.3	
INVESCO Latin America	<b>14.8</b>	-11.2							29.7	26.9	
Nordea Latin America Fund.fi	13.0	-12.4							29.7	29.7	
INVESCO Greater China Opportun.	4.4	-12.5							28.0	24.1	
INVESCO Pacific	0.8	-18.8							23.2	20.6	
INVESCO PRC	1.4	-23.8							37.4	34.4	
JPMF Latin America Select Equity	13.6										
Pictet Targeted Fund -Latin America	13.0										
Baring Latin America Fund	11.0										
CDC Emerging Latin America	10.2								26.6	22.2	
Baring Emerging World Fund	8.0										
JPMF Emerging Markets Select Equity	7.7								22.1	16.9	
CDC Global Emerging Markets	3.5								21.2	16.4	
CDC Emerging Europe	3.0										
Baring Pacific Fund	-0.2										
INVESCO India	-0.3										

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

ASSET ALLOCATION FUNDS		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.		
Seligson Vakaasalkku	Euro	0.2	2.1	4.2	3.9			2.6	2.6	1.4	1.4	-0.5	
Templeton Global Balanced Fund	Global	1.4	-2.3	3.2	8.9	15.6	12.7	0.2	-5.1	13.3	9.3	-0.1	
Conventum Solid	Euro	-0.7	1.9	2.1	3.8	7.8		0.1	0.1	3.2	3.2	-0.9	
Mandatum Itä-Eurooppa	Global	4.5	-0.3	2.1				0.0	0.0	20.8	20.8	-0.1	
Fidelity PS Defensive	Global	-0.2	1.1	1.5	2.1	2.0	3.8	-2.0	-2.0	2.3	2.3	-1.5	
Gyllenberg 20	Global	0.4	3.1	1.2				-0.8	-0.8	4.1	4.1	-0.9	
Mandatum Safeguard	Europe	0.6	-0.1	0.7				0.7	0.7	4.2	4.2	-1.0	
Carnegie Plus	Euro	0.5	1.0	0.2	3.5	4.8		-0.3	-0.3	4.3	4.3	-1.1	
Sampo Kompassi 25	Global	-0.3	1.5	-0.3				-1.3	-1.3	6.1	6.1	-0.8	
Gyllenberg Forum	Global	-0.1	3.3	-0.6	-0.9			-2.6	-2.6	5.4	5.4	-1.0	
Evli Global Multi Manager 25	Global	-0.1	1.1	-0.7				-2.6	-2.6	4.7	4.7	-1.2	
Carlson International	Global	2.2	-10.7	-2.1	1.5	7.6	9.5	-3.1	-8.2	21.6	14.5	-0.3	
Seligson Joustosalkku	Global	0.4	-2.3	-2.4	-0.7			-4.3	-4.3	7.7	7.7	-0.9	
MST USD Triple A 30	Global	0.8	-3.0	-2.7				-7.3	-16.1	11.4	5.8	-0.7	
Mandatum Private Conservative	Global	0.5	-1.2	-2.9				-4.8	-4.8	5.2	5.2	-1.5	
Aurator Tellus	Global	-2.8	-4.5	-3.5	0.5			-4.9	-5.5	5.3	5.3	-1.6	
Fidelity PS Moderate Growth	Global	0.5	-2.7	-3.9	-1.3	4.5	8.4	-7.1	-7.1	8.0	8.0	-1.1	
JPMF Balanced Fund	Global	0.3	-0.4	-4.5	-3.1	1.0	4.9	-7.8	-7.8	10.2	10.2	-0.9	
Aktia Folkhälsan	Global	1.3	-3.0	-4.8	-3.3			-5.7	-6.3	12.9	12.9	-0.7	
Gyllenberg 50	Global	1.4	2.5	-5.1				-7.0	-7.0	9.3	9.3	-1.1	
Gyllenberg International	Global	1.5	-6.5	-5.8	-6.6	4.9	8.9	-7.6	-7.6	13.9	13.9	-0.8	
Nordea Granit	Europe	1.8	-0.5	-6.2				-8.0	-8.0	15.0	15.0	-0.7	
Evli Global Multi Manager 50	Global	0.6	-1.5	-6.2				-8.0	-8.0	9.6	9.6	-1.1	
Sampo 2010	Europe	0.2	-1.1	-6.3	-3.9			-7.7	-7.7	8.6	8.6	-1.3	
Opstock Global Balanced	Global	0.2	-7.3	-6.6	-4.5	4.3		-8.5	-8.5	13.7	13.7	-0.8	
Sampo Eurooppa Yhdistelmä	Europe	0.6	0.3	-6.8	-5.9	7.2		-7.7	-7.7	13.2	13.2	-0.9	
Merita Optima	Global	0.8	-1.8	-6.8	-5.4	4.1	8.3	-8.7	-8.7	11.6	11.6	-1.0	
Nordea Pro Balance	Global	2.3	-5.1	-7.0	-6.0			-7.9	-7.9	18.5	18.5	-0.6	
MST EUR Triple A 30	Global	0.1	-2.3	-7.2				-11.6	-11.6	6.5	6.5	-1.9	
Ålandsbanken Share Index Loan	Global	-0.3	-3.6	-7.5	-5.6	-2.5		-9.3	-9.3	3.2	3.2	-3.8	
Evli Euro Mix	Euro	0.6	-0.8	-7.6	-4.5	3.7		-8.9	-8.9	11.8	11.8	-1.1	
Aktia Secura	Global	0.4	-2.7	-7.6	-5.2	8.0	11.6	-8.6	-8.6	14.2	14.2	-0.9	
Nordea Optima Plus	Global	2.2	-5.8	-7.9				-8.4	-8.4	18.9	18.9	-0.7	
Carnegie Sijoitus+	Euro	1.8	-0.4	-8.1	-2.7	4.2		-8.6	-8.6	14.4	14.4	-0.9	
Tapiola 2010	Global	1.6	-4.1	-9.2	-2.3			-10.5	-10.5	13.5	13.5	-1.0	
MST USD Global Balanced Fund	Global	0.9	-9.0	-9.5	-8.0	5.0	12.4	-13.8	-18.4	14.9	11.8	-1.0	
OP-Spektri	Global	1.7	-1.9	-9.9				-11.6	-11.6	20.7	20.7	-0.7	
Gyllenberg Foundation	Europe	1.8	-5.7	-10.0	-4.6			-10.9	-10.9	16.1	16.1	-0.9	
Tapiola 2015	Global	1.9	-4.6	-10.1	-3.0			-11.4	-11.4	14.5	14.5	-1.0	
MST Euro Global Balanced Fund	Global	0.7	-8.3	-10.1	-7.7			-14.4	-14.4	14.3	14.3	-1.0	
Tapiola World	Global	1.9	-4.6	-10.3	-3.3			-12.5	-12.5	14.7	14.7	-1.0	
Mandatum Private	Global	1.0	-4.4	-10.4				-12.1	-12.1	10.9	10.9	-1.4	
Alfred Berg Optimal Europe	Europe	0.8	-4.8	-10.4	-4.6	2.2		-12.2	-12.2	11.8	11.8	-1.3	
Nordea 3 - Private	Global	1.5	-5.9	-10.5	-8.6	1.3	6.3	-13.1	-13.1	15.2	15.2	-1.0	
Fidelity Euro Balanced	Europe	1.3	-4.7	-10.6	-4.6	4.4	12.0	-13.6	-13.6	13.7	13.7	-1.1	
Gyllenberg European Balanced	Europe	1.3	-3.5	-10.6	-6.9	2.1		-12.4	-12.4	13.3	13.3	-1.2	
Tapiola 2020	Global	2.0	-4.9	-10.7	-3.4			-12.1	-12.1	15.6	15.6	-1.0	
SP-Yhdistelmärahasto	Global	0.7	-5.7	-11.3				-12.1	-12.1	18.0	18.0	-0.9	
Tapiola 2025	Global	2.1	-6.0	-12.4	-4.4			-13.7	-13.7	16.8	16.8	-1.0	
Evli European Allocation	Europe	1.6	-0.8	-12.4	-11.7			-14.1	-12.9	20.7	20.7	-0.8	
Evli Global Multi Manager 75	Global	1.4	-4.4	-12.5	-11.4			-14.2	-14.2	14.8	14.8	-1.2	

# PERFORMANCE OF INTERNATIONAL FUNDS DECEMBER 31ST, 2001

ASSET ALLOCATION FUNDS	RETURN (%)						Example Investment		RISK		RETURN / RISK
	Nominal (EUR)						12 mo.		Volatility (%), 12 mo.)		Sharpe
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	
<b>INTERNATIONAL</b>											
Gyllenberg 80	Global	2.3	0.1	-12.5			-14.2	-14.2	15.3	15.3	-1.1
Trevise AAA	Global	2.0	-3.5	-12.5	-9.4		-13.4	-13.4	16.9	16.9	-1.0
MST USD Triple A 50	Global	1.4	-6.6	-12.5			-16.7	-21.1	13.0	9.0	-1.3
MST EUR Triple A 50	Global	0.6	-6.3	-13.0			-17.2	-17.2	11.2	11.2	-1.6
Sampo Kestävä Arvo	Global	1.2	-11.4	-13.4	-11.7		-14.2	-14.2	19.9	19.9	-0.9
Fidelity PS Global Growth	Global	3.0	-11.8	-14.8	-10.1	9.6	-19.0	-23.3	22.3	19.2	-0.9
Sampo 2020	Europe	1.4	-5.3	-15.3	-10.7		-16.6	-16.6	16.7	16.7	-1.2
Mandatum Private Aggressive	Global	1.1	-7.8	-15.9			-17.5	-17.5	16.0	16.0	-1.3
MST USD Triple A 70	Global	2.2	-7.5	-16.0			-20.0	-24.2	16.0	12.1	-1.3
Ålandsbanken Europe Active Pf.	Europe	1.1	-6.3	-16.2	-9.6	-0.7	-17.0	-17.0	17.3	17.3	-1.2
Carnegie Optimi+	Euro	2.2	-3.9	-16.8	-9.9	2.8	-17.2	-17.2	25.3	25.3	-0.9
Fidelity PS Growth	Global	2.7	-11.9	-17.1	-10.7	7.7	14.3	-21.3	21.6	21.6	-1.0
Handelsbanken Multimarket	Global	1.3	-6.0	-17.4	-11.7	4.0	9.0	-19.1	-14.8	18.7	18.1
SEB Lux International	Global	3.3	-10.2	-17.6	-15.2	0.5	10.7	-19.3	-15.0	22.1	17.9
MST EUR Triple A 70	Global	1.3	-7.9	-17.8			-21.7	-21.7	14.8	14.8	-1.5
Sampo Globaali Yhdistelmä	Global	0.5	-5.9	-18.6	-18.1	3.1	-19.6	-19.6	19.5	19.5	-1.2
Alfred Berg Optimal Norden	Nordic	2.8	-2.7	-20.5	-16.8	1.0	7.6	-21.7	-17.5	20.5	16.9
FIM Forte	Global	1.8	0.1	-21.2	-17.8	20.0	27.3	-22.8	-22.8	19.4	19.4
Sampo 2030	Europe	2.4	-7.7	-21.9	-15.7		-23.0	-23.0	24.8	24.8	-1.1
Sampo Golden Piggy Bank	Global	0.3	-6.5	-22.0			-23.2	-23.2	20.0	20.0	-1.3
Fides Turun yliopiston rahasto	Global	-0.9	-8.5	-31.7			-32.7	-32.7	32.8	32.8	-1.1
Fides Portfolio	Global	-0.8	-8.2	-32.1	-17.3		-33.1	-33.1	33.0	33.0	-1.1
Aktia Solida	Global	-0.1	1.6						2.3	2.3	
FIM Piano	Global	-0.1	0.7						3.3	3.3	
Opstock Private	Global	1.9	-3.7						15.8	15.8	
JF Pacific Balanced	Global	2.4							11.9	5.9	
JPMF USD Global Balanced	Global	2.0									
JPMF Global Capital Appreciation	Global	1.8									
INVESCO Investment	Global	1.6									
JPMF EUR Global Balanced Fund	Global	1.1									
JPMF Global Capital Preservation	Global	0.5									

RISK FUNDS	RETURN (%)						Example Investment		RISK		RETURN / RISK
	Nominal (EUR)						12 mo.		Volatility (%), 12 mo.)		Sharpe
	1 mo.	6 mo.	12 mo.	2 yr, p.a.	3 yr, p.a.	5 yr, p.a.	Nom. (EUR)	Dom. Curr.	Nom. (EUR)	Dom. Curr.	
<b>INTERNATIONAL</b>											
Phalanx	Nordic	-0.5	11.0	31.3	11.9	13.2	28.6	28.6	10.2	10.2	2.6
Ramsay & Tuutti Avenir	Nordic	-0.1	5.1	15.2			14.1	14.1	4.5	4.5	2.3
3C Alpha	Global	-1.0	5.1	8.6			6.5	6.5	6.7	6.7	0.6
Mandatum Vega	Global	1.6	27.0	-5.7			-8.9	-8.9	37.3	37.3	-0.3
Conventum Futura Euro Growth	Euro	1.4	-4.7	-33.5	-31.8	-9.5	1.8	-34.8	39.5	39.5	-1.0
Conventum Focus Tekno	Global	0.6	-8.1	-35.6	-31.9	-10.8		-36.4	-36.4	45.1	45.1
SEB Optionsräatter Europa	Europe	-0.8	-17.6	-42.4	-36.5	-3.2	25.7	-43.6	-40.6	32.3	29.9
Mandatum Omega	Global	0.3	4.1						1.7	1.7	
Opstock RM Optimus	Global	0.2	0.5						1.6	1.6	
Evli Citius	Global	0.5	-0.2						1.4	1.4	
INVESCO European Warrant	Europe	3.6									

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

	Portfolio manager	Reg. Country	Net Size	No. of subs.	Start investors	Minimum month	Value of invest-ment	Divi-dends share	Subscrip-tion / min	Redemp-tion fee / min	Manag-and cust.
			MEUR	MEUR			EUR	2001	EUR	EUR	(% / yr)
<b>3C Fund Management +358 9 3481 5100</b>											
3C Alpha	3C	Finland	31.1	1.2	147	06/00	50,000	104.04	doesn't pay	1.0 %	1 % <sup>b</sup> 1.6
		Total:	31.1	1.2	147						
<b>Aktia Fund Management Ltd +358 10 247 6844</b>											
Aktia Capital	L. Grandell	Finland	64.5	0.3	18,827	05/92	100 FIM/ 20	70.31 [B]/100 sh.	1.74	1.0 %	0 % 1.95
Aktia Euro	T. Lehto	Finland	68.2	0.4	11,484	04/98	100 FIM/ 20	19.76 [B]/100 sh.	0.66	1.0 %	0 % 1.95
Aktia Folkhälsan	L. Grandell	Finland	6.0	0.0	267	06/99	100 FIM/ 20	109.94 [B]/100 sh.	3.3	1.0 %	0 % 2.23
Aktia Global	T. Lehto	Finland	56.7	0.0	13,027	05/94	100 FIM/ 20	26.83 [B]/100 sh.	0.85	1.0 %	0 % 1.95
Aktia Interest	J. Juslin	Lux.	63.0	-1.8	1,709	12/91	100 FIM/ 20	38.41 [B]	-	1%	0 % 1.06
Aktia Likvida	M. Westerlund	Finland	77.9	-4.0	2,373	01/96	100 FIM/ 20	20.43 / 100 sh.	doesn't pay	0.0 %	0 % 0.55
Aktia Medica	Lehto, Santavirta	Finland	41.0	0.3	11,818	04/00	100 FIM/ 20	102.11 / 100 sh.	3.23	1%	0 % 1.95
Aktia Secura	T. Lehto	Finland	151.2	0.2	19,596	10/87	100 FIM/ 20	40.36 [B]/100 sh.	1.11	1.0 %	0 % 1.95
Aktia Solida	J. Juslin	Finland	5.3	1.1	600	04/01	100 FIM/ 20	101.20 / 100 sh.	-	0.5 %	1 % 1.07
Aktia TMT	Lehto, Kuhalampi	Finland	2.9	0.2	1,902	11/00	100 FIM/ 20	59.52 / 100 sh.	-	1.0 %	1 % 1.95
SP-Osakerahasto	L. Grandell	Finland	3.1	0.1	906	09/00	100 FIM/ 20	79.53 / 100 sh.	-	1% + 2	1% + 2 0.2
SP-Yhdistelmärahasto	L. Grandell	Finland	4.1	0.0	808	09/00	100 FIM/ 20	80.89 / 100 sh.	-	1% + 2	1% + 2 0.2
		Total:	543.9	-3.1	83,317						
<b>Alfred Berg Rahasto Oy +358 9 2283 2600</b>											
A. Berg Avkastningsfond	D. Falkeborn	Sweden	77.9	-	-	09/94	5,000	1,050.67 SEK	-	1%/17	84 0.7
A. Berg Euro Korko	M. Vartiainen	Finland	83.6	-30.5	1,028	10/95	5,000	204.36 [B]/100 sh.	7	0.0 %	0-0.5% 0.5
A. Berg Euro Korko Pro	M. Vartiainen	Finland	44.2	-5.9	53	03/01	3,000,000	103.56 [B]/100 sh.	-	0.0 %	0.5% 0.3
A. Berg Euro Obligaatio	M. Vartiainen	Finland	61.2	-2.9	663	09/93	5,000	254.47 [B]/100 sh.	11	0.0 %	0.5%/17 0.7
A. Berg Euro Obligaatio Pro	M. Vartiainen	Finland	44.3	-0.1	37	03/01	3,000,000	104.36 [B]/100 sh.	-	0.0 %	0.5% 0.4
A. Berg Euro Yhdistelmäkorko	M. Vartiainen	Finland	6.9	-0.1	64	05/99	5,000	108.33 [B]/100 sh.	5	0.0 %	1%/17 0.7
A. Berg Europe	ABN Amro	Finland	96.5	-0.4	1,013	07/99	5,000	91.65 [B]/100 sh.	7	1%/17	1%/17 1.3
A. Berg Finland	J. Vainio	Finland	89.3	0.7	2,461	12/92	5,000	805.33 [B]/100 sh.	52	1%/17	1%/17 1.3
A. Berg Finland HPI	J. Vainio	Finland	27.9	0.0	29	11/01	1,000,000	102.52 [B]/100 sh.	-	1%/17	1%/17 0.7
A. Berg Global	ABN AMRO Asset Mgmt.	Finland	35.8	0.1	112	03/01	5,000	88.74 [B]/100 sh.	-	1%/17	1%/17 1.3
A. Berg Optimal	Vainio, Vartiainen	Finland	126.8	5.6	3,157	07/98	5,000	400.97 [B]/100 sh.	23	1%/17	1%/17 1.9
A. Berg Optimal Europe	Vartiainen, ABN Amro	Finland	35.1	-0.7	1,098	07/98	5,000	176.87 [B]/100 sh.	11	1%/17	1%/17 1.9
A. Berg Optimal Norden	Kratz, Falkeborn	Sweden	39.7	-	-	04/93	5,000	180.38 SEK	-	1%/17	84 1.6
A. Berg Portfolio	J. Vainio	Finland	90.6	0.0	160	06/93	1,000,000	61.82 [B]	3.99	0-1%	1% 0.7
A. Berg Russia	J. Olsson	Sweden	19.7	-	-	03/98	5,000	109.33 SEK	doesn't pay	2,5%/17	1%/17 2.5
A. Berg Sicav Far East	Cazenove & Co.	Lux.	10.6	-	-	10/92	5,000	122.00 USD	-	1%/17	84 1.45
A. Berg Sicav Germany	ABN Amro, Amsterdam	Lux.	9.4	-	-	07/89	5,000	295.39	-	1%/17	84 1.45
A. Berg Sicav Global	ABN AMRO Asset Mgmt.	Lux.	42.5	-	-	08/87	5,000	243.70 USD	-	1%/17	84 1.45
A. Berg Sicav Japan	ABN Amro, Tokio	Lux.	2.6	-	-	02/93	5,000	7,411.00 JPY	-	1%/17	84 1.45
A. Berg Sicav Norden	B. Losnedal	Lux.	31.3	-	-	08/87	5,000	3,413.57 SEK	-	1%/17	84 1.45
A. Berg Sicav North America	Namco	Lux.	37.9	-	-	03/91	5,000	238.80 USD	-	1%/17	84 1.45
A. Berg Sicav Switzerland	ABN Amro, Zurich	Lux.	4.0	-	-	12/89	5,000	368.02 CHF	-	1%/17	84 1.45
A. Berg Small Cap	J. Vainio	Finland	34.5	0.1	1,087	11/98	5,000	246.70 [B]/100 sh.	19	1%/17	1%/17 1.60
A. Berg Small Cap Europe	ABN Amro	Finland	100.3	2.0	1,019	08/99	5,000	124.03 [B]/100 sh.	11	1%/17	1%/17 1.60
A. Berg Sverige	B. Kratz	Sweden	82.4	-	-	04/94	5,000	301.46 SEK	-	1%/17	84 1.60
A. Berg/ABN Eastern Europe	ABN AMRO Asset Mgmt.	Lux.	173.9	-	-	06/95	5,000	108.56	-	1%+25	1% 1.50
A. Berg/ABN Global Emerging Markets	ABN AMRO Asset Mgmt.	Lux.	711.1	-	-	07/97	5,000	40.17 USD	-	1%+25	1% 1.50
A. Berg/ABN Global Life Society	ABN AMRO Asset Mgmt.	Lux.	18.6	-	-	05/98	5,000	53.32 USD	-	1%+25	1% 1.50
A. Berg/ABN Global Resources	ABN AMRO Asset Mgmt.	Lux.	32.4	-	-	05/98	5,000	57.09 USD	-	1%+25	1% 1.50
A. Berg/ABN Global Technology	ABN AMRO Asset Mgmt.	Lux.	109.9	-	-	05/98	5,000	49.45 USD	-	1%+25	1% 1.50
A. Berg/ABN Latin America	ABN AMRO Asset Mgmt.	Lux.	110.2	-	-	06/94	5,000	48.01 USD	-	1%+25	1% 1.50
A. Berg/ABN Socially Responsible	ABN AMRO Asset Mgmt.	Lux.	5.8	-	-	12/01	5,000	51.57 EUR	-	1%+25	1% 1.50
		Total:	2,397.1	-32.1	11,981						
<b>Aurator Funds +358 2 6516 6663</b>											
Aurator BioMed	Autio, Paalijärvi	Finland	1.8	-0.1	81	05/00	5,000	68.47	doesn't pay	1.5% <sup>d</sup>	1% 1.80 <sup>b</sup>
Aurator Likvidi	J. Suonpää	Finland	8.9	-5.7	79	07/00	16,000	107.20	doesn't pay	0 %	0 0.7
Aurator Nexus	K. Kevo	Finland	1.8	0.0	76	12/99	5,000	34.89	doesn't pay	1.5% <sup>d</sup>	1% 1.80 <sup>b</sup>
Aurator Tellus	J. Aaltonen	Finland	3.7	-0.3	68	06/99	5,000	105.46	doesn't pay	1.5% <sup>d</sup>	100 1.80 <sup>b</sup>
		Total:	16.2	-6.1	304						

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

Portfolio manager	Reg. Country	Net Size MEUR	No. of subs. MEUR	Start investors	Minimum month	Value of invest-ment EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
<b>Banque Pictet S.A. +411 225 44 00</b>										
Pictet C.F. Germaval	P. Lang	Lux.	63.28	-	-	10/93	1,000	121.73	-	max. 5%
Pictet C.F. Indiaval	N. Mahurkar	Lux.	52.44	-	-	06/96	1,000	69.73 USD	-	max. 5%
Pictet C.F. UK Val	R. Williamson	Lux.	93.09	-	-	02/93	1,000	124.65 GBP	-	max. 5%
Pictet C.F. Valfrance	S. Howald	Lux.	52.02	-	-	09/93	1,000	487.72	-	max. 5%
Pictet C.F. Valjapan	A. Tavazzi	Lux.	225.69	-	-	02/99	1,000	4,953.51 JPY	-	max. 5%
Pictet F.I.F. (EUR) High Yield-P	G. Bucaille	Lux.	74.56	-	-	10/01	1,000	106.16	-	max. 5% max. 1%
Pictet F.I.F. EUR Bonds-P Cap.	R. de Mello	Lux.	975.47	-	-	02/92	1,000	297.77	-	max. 5% max. 1%
Pictet F.I.F. Euro Cash Plus-P Cap.	R. de Mello	Lux.	235.61	-	-	10/98	1,000	112.43	-	max. 5% max. 1%
Pictet F.I.F. Global Bonds-P Cap.	J-M. Bongard	Lux.	80.66	-	-	06/95	1,000	96.44	-	max. 5% max. 1%
Pictet F.I.F. Global Corporate Bonds-P	G. Bucaille	Lux.	303.74	-	-	11/99	1,000	108.72	-	max. 5% max. 1%
Pictet F.I.F. Global Emerging Debt-P	D. Downes	Lux.	52.17	-	-	09/97	1,000	104.18 USD	-	max. 5% max. 1%
Pictet F.I.F. USD Bonds-P Cap.	J-M. Bongard	Lux.	319.45	-	-	02/92	1,000	365.22 USD	-	max. 5% max. 1%
Pictet F.I.F. USD Cash Plus-P Cap.	K. Catley	Lux.	139.12	-	-	06/95	1,000	109.28 USD	-	max. 5% max. 1%
Pictet G.S.F. Biotech-P	M. Sjöström	Lux.	1,790.11	-	-	03/95	1,000	240.25 USD	-	max. 5% max. 1%
Pictet G.S.F. Leisure-P	M. Brumby	Lux.	39.62	-	-	03/99	1,000	74.22 USD	-	max. 5% max. 1%
Pictet G.S.F. New Finance-P	F. Maccarone	Lux.	21.04	-	-	10/00	1,000	82.01	-	max. 5% max. 1%
Pictet G.S.F. Telecom-P	A. Uckunkaya	Lux.	189.55	-	-	11/97	1,000	90.32 USD	-	max. 5% max. 1%
Pictet G.S.F. Water-P	H. Portner	Lux.	453.93	-	-	01/00	1,000	115.71	-	max. 5% max. 1%
Pictet T.F. Australasia-P	L. Wang-Simond	Lux.	123.52	-	-	12/94	1,000	87.69 USD	-	max. 5% max. 1%
Pictet T.F. Eastern Europe-P	J. Ostrowski	Lux.	153.03	-	-	06/95	1,000	118.61	-	max. 5% max. 1%
Pictet T.F. Emerging Markets-P	J.-P. Smith	Lux.	401.26	-	-	09/91	1,000	145.46 USD	-	max. 5% max. 1%
Pictet T.F. Europe Index-P	R. Riat	Lux.	150.92	-	-	04/99	1,000	100.28	-	max. 5% max. 1%
Pictet T.F. European Equities-P	S. Jaffray	Lux.	300.54	-	-	09/90	1,000	475.46	-	max. 5% max. 1%
Pictet T.F. Global Equities-P	F. Paolini	Lux.	86.76	-	-	02/98	1,000	66.37 USD	-	max. 5% max. 1%
Pictet T.F. Latin America-P	T. Rodwell	Lux.	3.50	-	-	04/97	1,000	86.85 USD	-	max. 5% max. 1%
Pictet T.F. Small Cap: Europe-P	R. Treich	Lux.	345.47	-	-	01/91	1,000	322.75	-	max. 5% max. 1%
Pictet T.F. USA Index-P	A. Ujvari	Lux.	478.21	-	-	11/99	1,000	86.13 USD	-	max. 5% max. 1%
	Total:	7,204.8	0.0	0.0						0.20

## Baring Asset Management, promoter Capinordic Oy +358 9 686 1550

Baring Asia Growth	K. Do	Ireland	51.1	-	-	02/87	3,500	27.55	-	5 % 0 1.35
Baring Australia	K. Do	Ireland	77.4	-	-	12/81	3,500	44.26	-	5 % 0 1.35
Baring Eastern Europe	K. Bockstaller	Ireland	370.5	-	-	09/96	3,500	23.55	-	5 % 0 1.60
Baring Emerging World	K. Munday	Ireland	46.9	-	-	05/94	3,500	1.163	-	5 % 0 1.60
Baring Euro Bond	P. Thursby	Ireland	10.6	-	-	10/99	3,500	9.99	-	5 % 0 0.88
Baring Europa	N. Robson	Ireland	64.3	-	-	04/87	3,500	29.09	-	5 % 0 1.35
Baring Global Emerg. Markets	K. Munday	Ireland	328.6	-	-	10/78	3,500	11.46	-	5 % 0 1.35
Baring Global Equity	A. Cole	Ireland	26.2	-	-	06/99	3,500	7.88	-	5 % 0 1.60
Baring Global Resources	J. Payne	Ireland	15.5	-	-	12/94	3,500	11.46	-	5 % 0 1.60
Baring High Yield Bond	M. Valensise	Ireland	234.4	-	-	07/93	3,500	12.05	-	5 % 0 1.10
Baring Hong Kong China	L. Co	Ireland	141.9	-	-	12/82	3,500	191.30	-	5 % 0 1.35
Baring International Bond	P. Thursby	Ireland	249.8	-	-	07/78	3,500	20.33	-	5 % 0 0.85
Baring Japan	P. Thursby	Ireland	13.6	-	-	03/76	3,500	10.43	-	5 % 0 1.35
Baring Japan Smaller Comp.	W. Nishimuri	Ireland	18.8	-	-	01/96	3,500	6.90	-	5 % 0 1.35
Baring Latin America	G. Wallach	Ireland	26.3	-	-	04/93	3,500	12.34	-	5 % 0 1.35
Baring Leading Sector	A. Underhill	Ireland	50.9	-	-	02/01	3,500	9.74	-	5 % 0 1.60
Baring North America	C. Lees	Ireland	282.4	-	-	11/57	3,500	69.93	-	5 % 0 1.35
Baring Pacific	R. Chan	Ireland	13.2	-	-	10/78	3,500	60.87	-	5 % 0 1.35
Baring Sterling World Bond	P. Thursby	Ireland	84.6	-	-	10/97	3,500	1.598	-	5 % 0 1.10
Baring US\$ Corporate High Yield	M. Valensise	Ireland	28.0	-	-	09/00	3,500	9.46	-	5 % 0 1.10
	Total:	2,135.0	0.0	0						

## Crédit Agricole Indosuez +358 9 696 991

CAF Asian Growth	J. Sofian	Lux.	147.7	-	-	12/90	500,000	884.59 USD	doesn't pay	0 0 1.00
CAF Asian Renaissance	R. Jovanovich	Lux.	78.8	-	-	11/74	500,000	908.79 USD	doesn't pay	0 0 1.00
CAF Euro Bond	S. Gros	Lux.	219.0	-	-	12/97	500,000	1,043.94	doesn't pay	0 0 0.50
CAF Euro Corporate Bonds	L. Crosnier	Lux.	267.8	-	-	11/99	500,000	1,040.33	doesn't pay	0 0 0.50
CAF Europe	Y. Kaepplin	Lux.	75.1	-	-	04/01	500,000	918.12	doesn't pay	0 0 0.70
CAF Eurostocks	L. Sina	Lux.	561.9	-	-	12/00	500,000	769.29	doesn't pay	0 0 0.70
CAF Global Bond	C. Morisseau	Lux.	84.2	-	-	12/97	500,000	1,023.72 USD	doesn't pay	0 0 0.50
CAF Global Equities	O. Gingue	Lux.	95.0	-	-	02/90	500,000	884.31 USD	doesn't pay	0 0 0.70
CAF Japan	B. Masters	Lux.	88.8	-	-	02/90	500,000	79,293.00 JPY	doesn't pay	0 0 0.70
CAF North America	L. Shirai	Lux.	413.3	-	-	12/00	500,000	850.70 USD	doesn't pay	0 0 0.70
	Total:	2,031.6	0.0	0						

## Carlson Funds

American Small Cap	P. Szozigiel	Lux.	-	-	-	01/94	100,000 FIM	1.96 USD	doesn't pay	1.0 % 0 1.75
Continental Europe	H. Johnsson	Lux.	-	-	-	09/90	100,000 FIM	2.46	doesn't pay	1.0 % 0 1.25
Eastern Europe	A. Gibbs	Lux.	-	-	-	05/98	100,000 FIM	0.95	doesn't pay	1.0 % 0 1.75
Euro Bond	S. Elowson	Lux.	-	-	-	08/98	100,000 FIM	1.10	doesn't pay	0.5% 0 0.7
Europe	H. Johnsson	Lux.	-	-	-	08/98	100,000 FIM	1.02	doesn't pay	1.0 % 0 1.25
Far East	T. Segerstedt	Lux.	-	-	-	09/90	100,000 FIM	1.76	doesn't pay	1.0 % 0 1.25
Global	M. Josefsson	Lux.	-	-	-	09/90	100,000 FIM	2.22	doesn't pay	1.0 % 0 1.25
International	M. Josefsson	Lux.	-	-	-	09/90	100,000 FIM	1.62	doesn't pay	1.0 % 0 1.25
International Bond	S. Elowson	Lux.	-	-	-	01/91	100,000 FIM	1.54	doesn't pay	0.5% 0 0.95
Japan	R. Max	Lux.	-	-	-	09/90	100,000 FIM	73.50 JPY	doesn't pay	1.0 % 0 1.25
Latin America	M. Mansoury	Lux.	-	-	-	08/96	100,000 FIM	0.94 USD	doesn't pay	1.0 % 0 1.75
Mediterranean	D. Le Conte	Lux.	-	-	-	09/90	100,000 FIM	1.95	doesn't pay	1.0 % 0 1.25
Nordic Small Cap	E. Sjöström	Lux.	-	-	-	12/97	100,000 FIM	0.83	doesn't pay	1.0 % 0 1.75
Scandinavia	E. Sjöström	Lux.	-	-	-	01/98	100,000 FIM	1.35	doesn't pay	1.0 % 0 1.25
	Total:	0.0	0.0	0						

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

Portfolio manager	Reg. Country	Net Size MEUR	No. of subs. MEUR	Start investors	Minimum month	Value of invest-ment EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
<b>Carnegie Funds +358 9 6187 1420</b>										
Carnegie Aksje Norge	P. Christensen	Norway	-	-	07/95	1,000	346.10	doesn't pay	0-1%	0.5% 1.20
Carnegie East-European	M. Springborg	Lux.	6.0	0.5	98 04/98	1,000	16.36	doesn't pay	0-1%	0.5% 2.20
Carnegie Eurokorko	K. Jansson	Finland	40.8	-0.2	70 05/94	1,000	18.09	0.69	0	0.3-1.0% 0.50
Carnegie Eurooppa Osake	L. Wincentsen	Lux.	45.8	-0.3	191 08/99	1,000	12.32	doesn't pay	0-1%	0.5% 1.60
Carnegie Internet	T. Kristiansen	Lux.	9.8	-0.1	648 10/99	1,000	5.61	doesn't pay	0-1%	0.5% 2.00
Carnegie Likvidi	K. Jansson	Finland	53.0	-3.0	181 02/96	1,000	17.74	0.68	0	0 0.30
Carnegie Medical	Henrik Rhenman	Lux.	532.0	4.5	2,312 12/98	1,000	55.53	doesn't pay	0-1%	0.5% 1.70
Carnegie Multifund	J. Kujala	Finland	1.7	0.2	51 12/00	30,000	14.02	doesn't pay	0	0.5% 0.00
Carnegie Nordic Markets	B. Seger	Lux.	148.2	-0.4	265 04/96	1,000	55.66	doesn't pay	0-1%	0.5% 1.60
Carnegie Optimi+	K. Jansson	Finland	6.0	-0.3	250 09/98	500 FIM	21.95	doesn't pay	0-1%	0.5% 1.80
Carnegie Plus	K. Jansson	Finland	5.8	0.0	104 09/98	500 FIM	20.14	doesn't pay	0-1%	0.5% 0.90
Carnegie Sijoitus+	K. Jansson	Finland	9.7	0.0	165 09/98	500 FIM	21.42	doesn't pay	0-1%	0.5% 1.50
Carnegie Småbolag	H. Telander	Sweden	6.4	0.3	- 11/96	1,000	22.65	-	0-1%	0.5% 1.70
Carnegie Suomi Osake	A. Ojala	Finland	18.2	0.7	140 12/92	1,000 <sup>c</sup>	62.59	doesn't pay	0-1%	0.5% 1.25
Carnegie Sverige	H. Telander	Sweden	4.7	-0.2	- 10/96	1,000	23.82	-	0-1%	0.5% 1.70
Carnegie Technology	J. Miöen	Lux.	42.0	3.5	114 12/00	1,000	6.10	doesn't pay	0-1%	0.5% 1.70
Carnegie Worldwide	E. Barlebo	Lux.	667.0	-2.9	838 12/95	1,000	44.96	doesn't pay	0-1%	0.5% 1.60
		<b>Total:</b>	<b>1,597.0</b>	<b>2.2</b>	<b>5,427</b>					
<b>CDC International Fund</b>										
CDC Emerging Asia	R. Bellanger (CDC IXIS AM Asia)	Lux.	42.078	-	- 06/99	no min.	13,333.58 USD		5 %	0 2.00
CDC Emerging Europe	D. Delaporte	Lux.	13.408	-	- 10/99	no min.	7,139.99 USD		5 %	0 2.00
CDC Emerging Latin America	D. Delaporte	Lux.	12.398	-	- 12/00	no min.	9,556.76 USD		5 %	0 2.00
CDC Euro Bonds	S. Potard	Lux.	14.921	-	- 09/00	no min.	59.28		3 %	0 0.90
CDC Europe Equities	G. Meshaka	Lux.	188.595	-	- 04/99	no min.	239.05		4 %	0 1.50
CDC Europe NM	Missoffe, Mariaud	Lux.	3.637	-	- 09/00	no min.	53.13		4 %	0 1.70
CDC Europe Small Cap	Missoffe, Mariaud	Lux.	139.525	-	- 04/99	no min.	246.57		4 %	0 1.70
CDC Global Bonds	C.Bourgeois	Lux.	35.159	-	- 12/00	no min.	1,078.92 USD		3 %	0 1.00
CDC Global Emerging Markets	D. Delaporte	Lux.	17.708	-	- 09/00	no min.	9,597.90 USD		5 %	0 2.00
CDC Hong Kong Renaissance	B. Sung (CDC IXIS AM Asia)	Lux.	6.701	-	- 12/00	no min.	95.33 USD		5 %	2% 2.80
CDC Japanese Equities	A. Pereira (CDC IXIS AM Japan)	Lux.	29.836	-	- 12/99	no min.	697.70 JPY		4 %	0 1.50
CDC Pacific Rim Equities	B. Sung (CDC IXIS AM Asia)	Lux.	82.965	-	- 05/00	no min.	1,112.59 USD		5 %	0 1.50
CDC US Equities Indexed	T. Anichini (Westpeak)	Lux.	14.655	-	- 12/00	no min.	1,001.34 USD		4 %	0 1.50
		<b>Total:</b>	<b>601.6</b>	<b>0.0</b>	<b>0</b>					
<b>CGNU Luxembourg +352 40 282 0261</b>										
PP America Growth	D. Clott	Lux.	-	-	- 07/90	15,000 FIM	5.13 USD	doesn't pay	4.25%	0 1.25
PP European Growth	B. Berry	Lux.	-	-	- 07/90	15,000 FIM	5.40	doesn't pay	4.25%	0 1.25
PP Global Managed Equity	S. Cleal	Lux.	-	-	- 07/90	15,000 FIM	3.00 USD	doesn't pay	4.25%	0 1.25
PP Nordic Growth	I. McNeill	Lux.	-	-	- 03/98	15,000 FIM	11.48 NOK	doesn't pay	4.25%	0 1.25
PP Short-Term Euro Bond	V. Gor	Lux.	-	-	- 07/98	15,000 FIM	11.18	-	1%	0 0.50
		<b>Total:</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>					
<b>Danske Capital Finland Oy (09) 8567 6350</b>										
Firstnordic EMU Bond Accumula	U. Frolich	Lux.	67.3	-	- 07/98	5,000	11.37	-	3%	0 % 0.90
Firstnordic EMU Bond Distributio	U. Frolich	Lux.	8.1	-	- 07/89	5,000	10.82	0.45	3%	0 % 0.90
Firstnordic Europe	C. Jensen	Lux.	66.5	-	- 07/98	5,000	9.06	-	3%	0 % 1.50
Firstnordic Europe Small Cap	Singer&Friedlander Inv.	Lux.	5.2	-	- 02/01	5,000	15.54	-	3%	0 % 1.75
Firstnordic Far East	T. Hansen	Lux.	10.5	-	- 04/98	5,000	15.81 USD	-	3%	0 % 1.75
Firstnordic Global	M. Ekmann	Lux.	38.5	-	- 02/93	5,000	22.91	-	3%	0 % 1.50
Firstnordic Global Biotech	D. Asmussen	Lux.	8.9	-	- 10/00	5,000	13.25 USD	-	3%	0 % 1.75
Firstnordic Global Classic	K. Dalsgaard	Lux.	5.8	-	- 02/01	5,000	16.54	-	3%	0 % 1.50
Firstnordic Global High Income AB	Lystbaek	Lux.	71.3	-	- 02/01	5,000	20.14	-	3%	0 % 0.90
Firstnordic Global Internet	M. Wiegand	Lux.	4.8	-	- 04/00	5,000	5.69 USD	-	3%	0 % 1.75
Firstnordic Global IT Infrastr.	M. Wiegand	Lux.	2.7	-	- 10/00	5,000	5.01 USD	-	3%	0 % 1.75
Firstnordic Global Technology	M. Wiegand	Lux.	9.9	-	- 07/99	5,000	14.85 USD	-	3%	0 % 1.75
Firstnordic Nordic	R. Solgård	Lux.	42.5	-	- 12/90	5,000	37.89	-	3%	0 % 1.50
Firstnordic US	K. Dalsgaard	Lux.	10.3	-	- 07/99	5,000	12.35 USD	-	3%	0 % 1.50
Firstnordic US Dollar Bond Acc.	U. Frolich	Lux.	17.8	-	- 04/97	5,000	26.76 USD	-	3%	0 % 0.90
Myriadi Kasvu	M. Kelloniemi	Finland	8.9	-0.1	282 04/99	5,000	19.07	doesn't pay	1%	1% 1.56
		<b>Total:</b>	<b>379.2</b>	<b>-0.1</b>	<b>282</b>					

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

	Portfolio manager	Reg. Country	Net Size	No. of subs.	Start investors	Minimum month	Value of invest-ment	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
			MEUR	MEUR			share EUR				
<b>Evli Fund Management Company Ltd +358 9 4766 9320</b>											
Altius	U. Österberg	Finland	61.7	-	63	07/00	150,000	106.27 [B]	4.2	1 %	1 % / 20 0.50 <sup>b</sup>
Citius	Lassila, Örmä, Borgström	Finland	20.1	-	36	04/01	150,000	99.85 [B]	-	1 %	1 % / 20 1.10 <sup>b</sup>
Corporate Bond	M. Lundström	Finland	111.2	-3.1	439	09/99	5,000	111.61 [B]	4.2	0.5-1%	1 % / 20 0.35 <sup>b</sup>
Emerging Technologies	M. Lehtimäki	Finland	8.0	0.0	531	05/00	5,000 <sup>c</sup>	21.58 [B]	2	0.5-1%	1 % / 20 2.00
Euro 50	K. Gerkman	Finland	65.4	-1.0	946	06/98	5,000 <sup>c</sup>	19.65 [B]	0.9	0.5-1%	1 % / 20 0.50
Euro Comm. Fixed Income	R. Siljamäki	Finland	120.2	-9.2	430	09/97	5,000	20.31 [B]	0.55	0 %	0.5% / 20 0.45
Euro Government Bond	R. Siljamäki	Finland	105.5	-4.3	818	12/94	5,000 <sup>c</sup>	26.41 [B]	0.9	0 %	0.5% / 20 0.65
Euro Interest	R. Siljamäki	Finland	270.2	-181.9	1,566	12/94	5,000	22.32	doesn't pay	0 %	20 0.45
Euro Mix	Gerkman, Hildebrandt	Finland	34.3	-1.6	560	01/99	5,000 <sup>c</sup>	11.14 [B]	0.15	0.5-1%	1 % / 20 1.83
European Allocation	M. Lehtimäki	Finland	60.4	-0.1	101	04/99	150,000	102.02 [B]	6.3	0 %	1 % / 20 1.00
European Growth	K. Gerkman	Finland	23.5	0.0	804	08/00	5,000 <sup>c</sup>	64.70 [B]	3	0.5-1%	1 % / 20 0.85 <sup>b</sup>
European High Yield	M. Lundström	Finland	9.5	-0.6	305	03/01	150,000	97.56 [B]	-	1 %	1 % 1.00
European Investment Grade	M. Lundström	Finland	59.2	3.5	370	05/01	5,000	103.82 [B]	-	1 %	1 % / 20 0.75
European Smaller Companies	Lombard Odier Intl.	Finland	27.8	-0.2	763	06/98	5,000 <sup>c</sup>	18.37 [B]	0.95	0.5-1%	1 % / 20 1.60
Finland Small Tech	S. Krokfors	Finland	8.4	-0.2	2,490	2/00	5,000 <sup>c</sup>	32.91 [B]	1.8	0.5-1%	1 % / 20 0.85 <sup>b</sup>
Global	Lombard, Odier & Cie	Finland	55.4	-0.4	705	04/94	5,000 <sup>c</sup>	11.63 [B]	0.5	0.5-1%	1 % / 20 1.60
Global Multi Manager 25	M. Moilanen	Finland	3.1	-0.1	69	03/00	5,000 <sup>c</sup>	94.27 [B]	3.8	0.5-1%	1 % / 20 0.30 <sup>b</sup>
Global Multi Manager 50	M. Moilanen	Finland	7.1	0.0	315	03/00	5,000 <sup>c</sup>	83.16 [B]	3.5	0.5-1%	1 % / 20 0.40 <sup>b</sup>
Global Multi Manager 75	M. Moilanen	Finland	35.9	-1.0	1,395	11/99	5,000 <sup>c</sup>	93.17 [B]	4	0.5-1%	1 % / 20 0.50 <sup>b</sup>
IT-informaatioteknologia	Evli Varainhoito Oy	Finland	28.5	0.4	2,282	03/99	5,000 <sup>c</sup>	9.79 [B]	0.5	0.5-1%	1 % / 20 0.85 <sup>b</sup>
Mix	Koskimies, Hildebrandt	Finland	60.7	-5.3	1,127	11/95	5,000 <sup>c</sup>	3.30 [B]	0.15	0.5-1%	1 % / 20 1.83
Money Manager+	K. Pessala	Finland	106.2	-47.5	467	10/00	5,000	105.86 [B]	4.1	1 %	1 % / 20 0.25 <sup>b</sup>
Nordic Smaller Companies	S. Krokfors	Finland	15.3	-0.1	833	11/97	5,000 <sup>c</sup>	10.78 [B]	0.75	0.5-1%	1 % / 20 1.60
Select	E. Koskimies	Finland	91.1	0.8	1,196	10/89	5,000 <sup>c</sup>	10.37 [B]	0.4	0.5-1%	1 % / 20 2.08
U.S. Emerging Technologies	Evli Varainhoito Oy	Finland	8.8	0.1	152	01/01	5,000 <sup>c</sup>	55.32 [B]	- [A]	0.5-1%	1 % / 20 2.00
			<b>Total:</b>	<b>1,397.4</b>	<b>-251.9</b>	<b>18,763</b>					

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

America	M. Wonisch	Lux.	1,062.3	-	-	10/90	2,000	3.63 USD	-	5 %	0 1.50
American Growth Fund	N. Miller	Lux.	787.9	-	-	07/97	2,000	21.11 USD	-	5 %	0 1.50
Asean Fund	A. Liu	Lux.	164.2	-	-	10/90	2,000	7.56 USD	-	5 %	0 1.50
Asian Special Situations	A. Liu	Lux.	189.4	-	-	10/94	2,000	8.70 USD	-	5 %	0 1.50
Australia Fund	I. Gibson	Lux.	178.8	-	-	12/91	2,000	25.16 AUD	0.2329	5 %	0 1.50
Emerging Markets Fund	Satterthwaite	Lux.	118.4	-	-	10/93	2,000	5.86 USD	-	5 %	0 1.50
Euro Balanced Fund	Scurlock, Lavelle	Lux.	43.5	-	-	12/91	2,000	11.28	0.1739	4 %	0 1.00
Euro Blue Chip Fund	A. Scurlock	Lux.	540.1	-	-	10/94	2,000	13.51	-	5 %	0 1.50
Euro Bond Fund	P. Lavelle	Lux.	426.0	-	-	10/90	2,000	11.33	0.4566	4 %	0 0.75
Euro Cash Fund	A. D. Wells	Lux.	636.2	-	-	09/93	2,000	9.53	0.3635	0	0 0.40
Euro Smaller Companies	C. Stone	Lux.	524.5	-	-	12/95	2,000	15.33	-	5 %	0 1.50
Euro STOXX 50 Fund	C. Hernandez	Lux.	1,070.1	-	-	11/98	2,000	11.29	0.0603	0	0 0.60
European Aggressive Fund	A. Scurlock	Lux.	873.4	-	-	02/98	2,000	11.99	-	5 %	0 1.50
European Growth	A. Bolton	Lux.	7,395.7	-	-	10/90	2,000	7.27	0.021	5 %	0 1.50
FPS Defensive Fund	R. Skelt	Lux.	28.6	-	-	06/95	2,000	6.44	-	4 %	0 0.50
FPS Global Growth Fund	R. Skelt	Lux.	163.4	-	-	06/95	2,000	11.72 USD	-	5 %	0 0.50
FPS Growth Fund	R. Skelt	Lux.	483.0	-	-	01/98	2,000	12.71	-	5 %	0 0.50
FPS Moderate Growth Fund	R. Skelt	Lux.	161.7	-	-	06/95	2,000	9.26	-	4 %	0 0.50
France Fund	A. Hartmann	Lux.	163.3	-	-	10/90	2,000	27.40	-	5 %	0 1.50
Germany Fund	A. Hartmann	Lux.	213.7	-	-	10/90	2,000	21.46	-	5 %	0 1.50
Greater China Fund	J. Tse	Lux.	220.3	-	-	10/90	2,000	48.93 USD	0.2116	5 %	0 1.50
Iberia Fund	T. Toraasen	Lux.	38.8	-	-	10/90	2,000	24.19	-	5 %	0 1.50
Indonesia Fund	A. Tandiono	Lux.	23.6	-	-	12/94	2,000	2.37 USD	0.0146	5 %	0 1.50
International	D. Habermann	Lux.	3,007.5	-	-	12/91	2,000	24.12 USD	-	5 %	0 1.50
International Bond Fund	A. Veys	Lux.	194.4	-	-	10/90	2,000	0.88 USD	0.034	4 %	0 0.75
Italy Fund	T. Toraasen	Lux.	36.3	-	-	10/90	2,000	19.19	-	5 %	0 1.50
Japan	Y. Tilley	Lux.	1,091.0	-	-	10/90	2,000	139.80 JPY	-	5 %	0 1.50
Japan Smaller Companies	A. Kibe	Lux.	146.7	-	-	12/91	2,000	985.50 JPY	-	5 %	0 1.50
Korea Fund	H. Chung	Lux.	135.2	-	-	10/95	2,000	6.35 USD	-	5 %	0 1.50
Latin America	P. Satterthwaite	Lux.	95.3	-	-	05/94	2,000	7.98 USD	-	5 %	0 1.50
Malaysia Fund	J. Lo	Lux.	48.1	-	-	10/90	2,000	13.59 USD	-	5 %	0 1.50
Nordic	T. Toraasen	Lux.	572.8	-	-	10/90	2,000	446.40 SEK	-	5 %	0 1.50
Pacific Fund	W. Kennedy	Lux.	220.0	-	-	01/94	2,000	8.74 USD	-	5 %	0 1.50
Singapore Fund	R. Chan	Lux.	38.9	-	-	10/90	2,000	14.23 USD	-	5 %	0 1.50
South East Asia	P. Phillips	Lux.	665.5	-	-	10/90	2,000	1.71 USD	-	5 %	0 1.50
Sterling Bond Fund	I. Spreadbury	Lux.	121.8	-	-	11/90	2,000	0.28 GBP	0.0037	4 %	0 0.75
Switzerland Fund	A. Edzard	Lux.	470.6	-	-	02/95	2,000	31.02 CHF	-	5 %	0 1.50
Taiwan Fund	W. Lin	Lux.	80.5	-	-	03/97	2,000	6.75 USD	-	5 %	0 1.50
Thailand Fund	T. Chanpong sang	Lux.	220.8	-	-	10/90	2,000	5.61 USD	-	5 %	0 1.50
United Kingdom Fund	F. Gautier	Lux.	191.4	-	-	10/90	2,000	1.46 GBP	-	5 %	0 1.50
US Dollar Bond Fund	I. Spreadbury	Lux.	300.9	-	-	11/90	2,000	5.83 USD	0.1207	4 %	0 0.75
US Dollar Cash Fund	A. D. Wells	Lux.	462.1	-	-	09/93	2,000	11.89 USD	0.6671	0.40 %	0 0.00
World Fund	R. Skelt	Lux.	264.4	-	-	10/96	2,000	10.51	-	5 %	0 1.50
			<b>Total:</b>	<b>23,871.6</b>	<b>0.0</b>	<b>0</b>					

Total: 23,871.6 0.0 0

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JANUARY 2002

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

	Portfolio manager	Reg. Country	Size MEUR	Net subs. MEUR	No. of investors	Start month	Minimum invest-ment EUR	Value of share EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
<b>Fides Fund Ltd +358 9 2285 060</b>												
Fides Eurobond	M. Schröder	Finland	9.4	-0.2	73	01/99	15,000	105.90	-	0,5% / 30	0.5% / 30	0.47
Fides High Yield Bond	T. Kokkarinen	Finland	8.6	0.3	56	03/01	1,000,000	99.24	-	1 %	0	0.80
Fides New Media	M. Söderström	Finland	9.8	-1.1	311	10/99	15,000	45.29	-	1% / 30	0.5% / 30	1.60
Fides Portfolio	H. Damstén	Finland	9.5	0.5	358	06/99	15,000	126.15	-	1% / 30	0.5% / 30	1.20
Fides Telecom	H. Angervuo	Finland	26.9	0.4	261	01/99	15,000	76.23	-	1% / 30	0.5% / 30	1.60
Fides Turun yliopiston rahasto	H. Damstén	Finland	3.8	0.0	95	10/00	12,000 FIM	64.71	-	1% / 30	0.5% / 30	1.80
	Total:		<b>68.0</b>	<b>-0.1</b>	<b>1,154</b>							
<b>FIM Fund Ltd +358 9 6134 6250</b>												
FIM Euro	A. Konttas	Finland	26.2	-9.5	129	09/98	1,000	18.82	doesn't pay	0.4 %	0.4 %	0.70
FIM Fennio	M. Kaloniemi	Finland	27.8	0.8	975	08/98	1,000	52.03	doesn't pay	1%	1%	1.60
FIM Forte	M. Kaloniemi	Finland	129.1	-2.7	5,867	07/94	1,000	90.59	doesn't pay	1%	1%	2.10
FIM Likvidi	A. Konttas	Finland	48.1	-5.2	622	11/97	1,000	19.25	doesn't pay	0 %	0	0.50
FIM Mondo	T. Eräjuuri	Finland	13.4	0.3	74	10/00	500,000	773.20	-	1%	1%	1.10
FIM Nordic	M. Heikkinen	Finland	4.6	0.8	199	05/01	1,000	8.99	doesn't pay	1%	1%	1.80
FIM Piano	Eräjuuri, Konttas	Finland	3.0	0.2	75	05/01	1,000	10.04	doesn't pay	1%	1%	2.10
FIM Rento	J. Holtari	Finland	5.0	0.1	167	05/00	1,000	9.01	doesn't pay	1%	1%	1.80
FIM Rohto	T. Jaakkola	Finland	13.2	0.6	940	05/00	1,000	10.25	doesn't pay	1%	1%	1.80
FIM Russia	A. Pohjola	Finland	41.4	1.4	2,348	03/98	1,000	16.75	doesn't pay	2%	2%	3.30
FIM Tekno	M. Kaloniemi	Finland	20.7	0.6	2,249	01/99	1,000	12.16	doesn't pay	1%	1%	1.80
FIM Unioni	J. Holtari	Finland	10.3	-0.6	410	05/00	1,000	6.86	doesn't pay	1%	1%	1.80
	Total:		<b>342.9</b>	<b>-13.2</b>	<b>14,055</b>							

<b>Franklin Templeton Investment Funds; Representative office / Stockholm +46 8 611 5115</b>												
Franklin Biotech. Discovery	E. McCulloch	Lux.	145.2	-	-	04/00	5,000	10.01 USD	-	5 %	0	1.50
Franklin High Yield (Euro)	C. Molumphy	Lux.	6.3	-	-	04/00	5,000	8.07	0.704	3 %	0	1.20
Franklin Technology	I. Link	Lux.	52.8	-	-	04/00	5,000	5.85 USD	-	5 %	0	1.50
Franklin U.S. Equity	K. Shepard	Lux.	788.1	-	-	07/99	5,000	15.25 USD	-	5 %	0	1.50
Templeton Eastern Europe	M. Mobius	Lux.	47.5	-	-	11/97	5,000	9.19	-	5 %	0	2.10
Templeton Emerging Markets	M. Mobius	Lux.	259.4	-	-	02/91	5,000	12.49 USD	-	5 %	0	2.10
Templeton EuroMarket Growth	K. Cox	Lux.	200.9	-	-	01/99	5,000	12.82	-	5 %	0	1.50
Templeton Global Balanced	Ritchie, Calvo	Lux.	116.1	-	-	06/94	5,000	14.60 USD	0.258	5 %	0	1.30
Templeton Global Bond (Euro)	A. Calvo	Lux.	107.6	-	-	02/91	5,000	6.63	0.066	3 %	0	1.05
Templeton Global Growth (Euro)	G. Ritchie	Lux.	673.3	-	-	04/91	5,000	13.45	0.107	5 %	0	1.50
	Total:		<b>2,397.2</b>	<b>0.0</b>	<b>0</b>							

## **JPMorgan Fleming Asset Management, promoter OKO / Opstock +358 9 404 2554**

JF Asia Equity	Ellis, Pulling	Lux.	645.8	-	-	10/89	15,000 FIM	21.99 USD	-	2.5 %	0.5 %	1.25
JF China	S. Luk	Lux.	276.2	-	-	07/94	15,000 FIM	11.38 USD	-	2.5 %	0.5 %	1.50
JF Greater China	S. Luk	Lux.	40.3	-	-	05/01	10,000 USD	8.71 USD	-	2.5 %	0.5 %	1.50
JF Hong Kong	F. Ding	Lux.	25.5	-	-	05/01	10,000 USD	15.11 USD	-	2.5 %	0.5 %	1.50
JF India	E. Pulling	Lux.	118.5	-	-	08/95	15,000 FIM	12.61 USD	-	2.5 %	0.5 %	1.50
JF Japan Equity	S. Jones	Lux.	979.2	-	-	12/88	15,000 FIM	18.04 USD	-	2.5 %	0.5 %	1.25
JF Japan Small Cap	A. Emori	Lux.	105.6	-	-	07/94	15,000 FIM	6.30 USD	-	2.5 %	0.5 %	1.50
JF Pacific Balanced	M. Geldard	Lux.	37.3	-	-	06/01	15,000 FIM	14.74 USD	-	2.5 %	0.5 %	1.50
JF Pacific Equity	R. Ellis	Lux.	1042.3	-	-	12/88	15,000 FIM	35.38 USD	-	2.5 %	0.5 %	1.25
JF Pacific Technology	Ellis, Lee	Lux.	22.0	-	-	12/88	10,000 USD	5.88 USD	-	2.5 %	0.5 %	1.50
JF Singapore	J. Tay	Lux.	4.5	-	-	05/01	10,000 USD	7.57 USD	-	2.5 %	0.5 %	1.50
JF Taiwan	J. Pan	Lux.	70.0	-	-	05/01	15,000 FIM	12.43 USD	-	2.5 %	0.5 %	1.50
JPMF America Equity	Simon, Foss	Lux.	1829.1	-	-	12/88	15,000 FIM	72.58 USD	-	2.5 %	0.5 %	1.25
JPMF America Large Cap	J. Simon	Lux.	476.6	-	-	04/00	15,000 FIM	9.25 USD	-	2.5 %	0.5 %	1.25
JPMF America Micro Cap	S. Jones	Lux.	375.8	-	-	11/88	15,000 FIM	77.74 USD	-	2.5 %	0.5 %	1.50
FF American Smaller Co's	Jones, Parton	Lux.	261.5	-	-	09/84	10,000 USD	78.38 USD	-	2.5 %	0.5 %	1.25
JPMF Asia Select Equity	JPMF Asset Management	Lux.	27.1	-	-	-	15,000 FIM	100.91 USD	-	2.5 %	0.5 %	2.00
JPMF Balanced Fund	Bhargava, Atkinson	Lux.	23.0	-	-	08/95	15,000 FIM	6.80	0.12	2.5 %	0.5 %	1.00
JPMF Eastern Europe Equity	J. Healy	Lux.	406.8	-	-	07/94	15,000 FIM	13.72	-	2.5 %	0.5 %	1.50
JPMF Emerging Europe Equity	J. Healy	Lux.	83.7	-	-	04/97	10,000 USD	11.19 USD	-	2.5 %	0.5 %	1.50
JPMF Emerging Markets Bond	JPMF Asset Management	Lux.	27.3	-	-	-	15,000 FIM	128.76 USD	-	2.5 %	0.5 %	1.75
JPMF Emerging Markets Equity	Forey, Lloyd	Lux.	327.1	-	-	04/94	10,000 USD	7.98 USD	-	2.5 %	0.5 %	1.50
JPMF Emerging Markets Select Equity	JPMF Asset Management	Lux.	149.7	-	-	-	10,000 USD	64.05 USD	-	2.5 %	0.5 %	2.50
JPMF EUR Global Balanced Fund	JPMF Asset Management	Lux.	157.0	-	-	-	10,000 USD	1,010.72	-	2.5 %	0.5 %	1.65
JPMF EUR Global Bond	JPMF Asset Management	Lux.	279.2	-	-	-	10,000 USD	108.81	-	2.5 %	0.5 %	1.00
JPMF Euro Fondo De Dinero	JPMF Asset Management	Lux.	-	-	-	-	15,000 FIM	844.67	-	2.5 %	0.5 %	0.65
JPMF Euroland Equity	Spencer, Elliot	Lux.	476.2	-	-	12/88	10,000 USD	36.78	-	2.5 %	0.5 %	1.25

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

Portfolio manager	Reg. Country	Size MEUR	Net subs. MEUR	No. of investors	Start month	Minimum invest-ment EUR	Value of share EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
<b>JPMorgan Fleming Asset Management, promoter OKO / Opstock +358 9 404 2554</b>											
JPMF Europe Bond	JPMF Asset Management	Lux.	531.3	-	-	-	15,000 FIM	123.61	-	2.5 %	0.5 % 1.00
JPMF Europe Convergence Equity	J. Healy	Lux.	14.4	-	-	11/00	15,000 FIM	8.00	-	2.5 %	0.5 % 1.50
JPMF Europe Dynamic	Elliot, Hollyman	Lux.	34.9	-	-	12/00	15,000 FIM	9.33	-	2.5 %	0.5 % 1.50
JPMF Europe Equity	Spencer, Complin	Lux.	449.5	-	-	12/88	15,000 FIM	35.01	-	2.5 %	0.5 % 1.25
JPMF Europe High Yield Bond	S. Holmes	Lux.	143.3	-	-	10/98	15,000 FIM	3.69	0.41	2.5 %	0.5 % 0.75
JPMF Europe Select Equity	JPMF Asset Management	Lux.	3.1	-	-	-	10,000 USD	775.01	-	2.5 %	0.5 % 1.50
JPMF Europe Select Large Cap	JPMF Asset Management	Lux.	449.5	-	-	-	10,000 USD	146.00	-	2.5 %	0.5 % 1.65
JPMF Europe Small Cap	Cambell, Conte	Lux.	508.0	-	-	04/94	15,000 FIM	23.23	-	2.5 %	0.5 % 1.50
JPMF Europe Strategic Growth	Spencer, Elliot	Lux.	100.5	-	-	02/00	15,000 FIM	6.61	-	2.5 %	0.5 % 1.25
JPMF Europe Strategic Value	Spencer, Complin	Lux.	471.4	-	-	02/00	15,000 FIM	11.32	-	2.5 %	0.5 % 1.25
JPMF Europe Technology	Elliot, Gamphir	Lux.	453.2	-	-	04/99	15,000 FIM	8.83	-	2.5 %	0.5 % 1.50
JPMF FF Emerging Markets Debt	Dickson, Grills	Lux.	61.2	-	-	03/97	15,000 FIM	11.75 USD	1.43	2.5 %	0.5 % 1.00
JPMF FF Euro Bond	G. Dunham	Lux.	321.9	-	-	05/95	15,000 FIM	6.11	0.16	2.5 %	0.5 % 0.75
JPMF FF Global Bond	J. Cunningham	Lux.	77.5	-	-	12/88	15,000 FIM	11.91 USD	0.7	2.5 %	0.5 % 0.75
JPMF FF USD Bond	T. Neumann	Lux.	31.7	-	-	11/00	15,000 FIM	10.85 USD	0.21	2.5 %	0.5 % 0.75
JPMF Germany Equity	Webb, Howard	Lux.	16.0	-	-	06/00	10,000 USD	6.51	-	2.5 %	0.5 % 1.50
JPMF Global 50 Equity	JPMF Asset Management	Lux.	162.7	-	-	-	10,000 USD	97.94 USD	-	2.5 %	0.5 % 1.90
JPMF Global Capital Appreciation	JPMF Asset Management	Lux.	121.4	-	-	-	10,000 USD	118.57	-	2.5 %	0.5 % 1.75
JPMF Global Capital Preservation	JPMF Asset Management	Lux.	98.0	-	-	-	15,000 FIM	906.96	-	2.5 %	0.5 % 1.45
JPMF Global Dynamic	S. Mainie	Lux.	72.1	-	-	12/00	10,000 USD	8.94 USD	-	2.5 %	0.5 % 1.50
JPMF Global Enhanced Bond	JPMF Asset Management	Lux.	37.3	-	-	-	15,000 FIM	104.74	-	2.5 %	0.5 % 1.10
JPMF Global Equity	S. Bhargava	Lux.	42.8	-	-	12/88	10,000 USD	18.12 USD	-	2.5 %	0.5 % 1.25
JPMF Global ex-US Bond	JPMF Asset Management	Lux.	216.4	-	-	-	10,000 USD	137.90 USD	-	2.5 %	0.5 % 1.00
JPMF Global ex-US Select Small Cap	JPMF Asset Management	Lux.	107.3	-	-	-	10,000 USD	129.84	-	2.5 %	0.5 % 1.90
JPMF Global Financials	JPMF Asset Management	Lux.	17.2	-	-	-	10,000 USD	92.36 USD	-	2.5 %	0.5 % 1.90
JPMF Global Healthtech	JPMF Asset Management	Lux.	56.8	-	-	-	10000 USD	94.61 USD	-	2.5 %	0.5 % 1.90
JPMF Global High Yield Bond	JPMF Asset Management	Lux.	70.3	-	-	-	15,000 FIM	99.35	-	2.5 %	0.5 % 1.25
JPMF Global Life Sciences	C. Jones	Lux.	122.7	-	-	04/00	10,000 USD	9.34 USD	-	2.5 %	0.5 % 1.50
JPMF Global Select Equity	JPMF Asset Management	Lux.	75.8	-	-	-	15,000 FIM	103.38 USD	-	2.5 %	0.5 % 1.65
JPMF Global Small Cap	S. Bhargava	Lux.	12.3	-	-	06/00	10,000 USD	6.78 USD	-	2.5 %	0.5 % 1.50
JPMF Global Strategic Bond	JPMF Asset Management	Lux.	99.1	-	-	-	10,000 USD	123.10 USD	-	2.5 %	0.5 % 1.25
JPMF Global Teletech	JPMF Asset Management	Lux.	42.9	-	-	-	15,000 FIM	36.92	-	2.5 %	0.5 % 1.90
JPMF International Equity	Bhargava, Atkinson	Lux.	390.0	-	-	12/88	10,000 USD	58.30	-	2.5 %	0.5 % 1.25
JPMF Japan Select Equity	JPMF Asset Management	Lux.	125.8	-	-	-	15,000 FIM	7,523.00 JPY	-	2.5 %	0.5 % 1.65
JPMF Latin America Equity	Richdale, Schmidt	Lux.	126.6	-	-	05/92	10,000 USD	11.57 USD	-	2.5 %	0.5 % 1.50
JPMF Latin America Select Equity	JPMF Asset Management	Lux.	9.9	-	-	-	15,000 FIM	70.40 USD	-	2.5 %	0.5 % 2.50
JPMF Middle East Equity	Seif, Rubinstein	Lux.	7.7	-	-	05/98	10,000 USD	7.60 USD	-	2.5 %	0.5 % 1.50
JPMF Renta Variable Global	JPMF Asset Management	Lux.	2.2	-	-	-	10,000 USD	674.72	-	2.5 %	0.5 % 1.50
JPMF Sterling Bond	P. Clelland	Lux.	126.0	-	-	04/92	15,000 FIM	1.03 GBP	0.03	2.5 %	0.5 % 0.75
JPMF Sterling Liquidity	JPMF Asset Management	Lux.	-	-	-	-	30,000 GBP	11,172.40 GBP	-	2.5 %	0.5 % 0.65
JPMF UK Equity	Spencer, Gambhir	Lux.	355.1	-	-	04/92	15,000 FIM	7.40 GBP	-	2.5 %	0.5 % 1.25
JPMF US Bond	JPMF Asset Management	Lux.	679.2	-	-	-	10,000 USD	130.30 USD	-	2.5 %	0.5 % 0.90
JPMF US Disciplined Equity	JPMF Asset Management	Lux.	110.0	-	-	-	10,000 USD	81.55 USD	-	2.5 %	0.5 % 1.50
JPMF US Dollar Liquidity	JPMF Asset Management	Lux.	-	-	-	-	50,000 USD	11,161.33 USD	-	2.5 %	0.5 % 0.55
JPMF US Select Equity	JPMF Asset Management	Lux.	422.0	-	-	-	10,000 USD	140.07 USD	-	2.5 %	0.5 % 1.60
JPMF US Select Small Cap	JPMF Asset Management	Lux.	80.4	-	-	-	10,000 USD	89.23 USD	-	2.5 %	0.5 % 1.65
JPMF US Short Duration Bond	JPMF Asset Management	Lux.	506.0	-	-	-	10,000 USD	113.71 USD	-	2.5 %	0.5 % 0.75
JPMF US Strategic Growth	H. Lartique	Lux.	49.1	-	-	12/00	15,000 FIM	6.90 USD	-	2.5 %	0.5 % 1.50
JPMF US Strategic Value	J. Simon	Lux.	74.1	-	-	12/00	15,000 FIM	10.62 USD	-	2.5 %	0.5 % 1.50
JPMF US Technology	G. Liberman	Lux.	241.5	-	-	12/97	15,000 FIM	8.19 USD	-	2.5 %	0.5 % 1.50
JPMF USD Global Balanced	JPMF Asset Management	Lux.	631.9	-	-	-	10,000 USD	114.17 USD	-	2.5 %	0.5 % 1.45
JPMF USD Global Bond	JPMF Asset Management	Lux.	605.7	-	-	-	10,000 USD	126.28 USD	-	2.5 %	0.5 % 1.00

Total: 17,833.1 0.0 0.0

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

Portfolio manager	Reg. Country	Size MEUR	Net subs. MEUR	No. of investors	Start month	Minimum invest-ment EUR	Value of share EUR	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
<b>Fondita Rahastoyhtiö Oy +358 9 668 9890</b>											
Fondita 2000+	A. Svartbäck	Finland	34.1	-0.4	652	09/98	no min.	30.52 [B]	2.5	0.5-1%	1% 2.13
Fondita Equity Spice	A. Svartbäck	Finland	8.2	0.3	181	04/97	no min.	33.54 [B]	1.9	0.5-1%	1% 2.13
Fondita Nordic Small Cap	A. Svartbäck	Finland	24.0	-0.4	250	09/97	no min.	28.87 [B]	2.1	0.5-1%	1% 2.13
	Total:		66.4	-0.6	1,083						
<b>Gartmore SICAV 44 20 7782 2231</b>											
Pan European	A. Steele	Lux.	-	-	-	09/00	2,500	3.76	-	5 %	0 1.75
Continental European	R. Guy	Lux.	-	-	-	09/00	2,500	4.18	-	5 %	0 1.75
European Smaller Companies	J. Sharpe	Lux.	-	-	-	09/00	2,500	3.16	-	5 %	0 1.75
Japanese	N. Reid	Lux.	-	-	-	09/00	2,500	2.93	-	5 %	0 1.75
Emerging Markets	C. Palmer	Lux.	-	-	-	09/00	2,500	4.46	-	5 %	0 1.75
	Total:		0.0	0.0	0						
<b>Gyllenberg Funds Ltd +358 9 131 551</b>											
European Balanced	Rothschild Asset M.	Finland	39.6	-1.3	878	11/98	5,000 <sup>c</sup>	95.20 [B]	4.4	0.5-1%	1% 1.30
European Bond	Rothschild Asset M.	Finland	91.4	-2.2	550	11/98	5,000 <sup>c</sup>	94.33 [B]	6.1	0	0.5% 0.70
European Equity Value	Morgan Stanley A. M.	Finland	147.2	-1.9	1,163	06/97	5,000 <sup>c</sup>	121.49 [B]	7.5	1%	1% 1.30
European Index	Gyllenberg & Barclays Global Inv.	Finland	154.5	-0.1	63	12/99	0	88.54 [B]	6.3	0	1% 0.40
Finlandia	K. Havimo	Finland	51.0	1.6	1,035	10/93	5,000 <sup>c</sup>	238.23 [B]	14.6	0.5-1%	1% 1.30
Forum	Tuuri, Björklund	Finland	39.8	-	227	04/99	5,000 <sup>c</sup>	115.43 [B]	6.8	1%	1% 0.90
Foundation	SEB Asset Manag.	Finland	80.2	1.0	195	06/99	100,000	102.13 [B]	6.4	0.5-1%	0-1% 0.90
Gyllenberg 20	A. Mäkinen	Finland	2.2	-0.1	139	11/00	5,000	100.26	-	1%	1% 0.25
Gyllenberg 50	A. Mäkinen	Finland	4.1	0.1	325	11/00	5,000	91.56	-	1%	1% 0.35
Gyllenberg 80	A. Mäkinen	Finland	3.8	0.1	318	11/00	5,000	82.38	-	1%	1% 0.45
International	Rothschild Asset M.	Finland	129.9	0.2	1,495	04/95	5,000 <sup>c</sup>	146.91 [B]	8.45	0.5-1%	1% 1.60
Momentum	C. Backholm	Finland	31.8	0.2	2,389	01/97	5,000 <sup>c</sup>	182.08 [B]	14.6	1%	1% 2.50
Money Manager	A. Björklund	Finland	287.8	-61.2	1,195	02/96	5,000 <sup>c</sup>	102.83 [B]	3.7	0	40 0.40
Optimum	Triumf, Björklund	Finland	100.8	-3.9	2,082	02/91	5,000 <sup>c</sup>	230.16 [B]	13.4	0.5-1%	1% 1.30
Small Firm	O. Tuuri	Finland	26.6	0.1	822	04/94	5,000 <sup>c</sup>	216.11 [B]	16.9	1%	1% 2.50
SEB Europa Småbolagsfond	K. Eriksson	Sweden	128.9	-	23,491	08/94	5,000	1.84	-	1%	1% 1.75
SEB Internetfond	T. Udenaes	Sweden	71.0	-	65,702	06/99	5,000	0.69	-	1%	1% 1.50
SEB Inv. Concept Biotechnology	H. Theorell	Sweden	28.3	-	2,386	10/00	5,000	34.57	-	1%	1% 1.50
SEB Lux (F) Europafond	T. Forssgren	Lux.	437.2	-	543	10/93	5,000	1.82	-	1%	1% 1.40
SEB (F) Miljöfond	C. Björck	Lux.	5.0	-	283	10/93	5,000	0.89	-	1%	1% 1.50
SEB Lux (F) Teknologifond	T. Udenaes	Lux.	106.7	-	4,655	10/93	5,000	2.87	-	1%	1% 1.50
SEB Lux Asia - ex Japan	U. Wisaeus	Lux.	87.3	-	11,679	10/87	5,000	3.45	doesn't pay	1%	1% 1.75
SEB Lux Continental Europe	A. Lundberg	Lux.	269.6	-	18,241	12/88	5,000	3.18	doesn't pay	1%	1% 1.40
SEB Lux Corporate Bond - Inv. Grade	A. Boberg	Lux.	36.9	-	22	10/01	5,000	0.99	-	0.5-1%	0.5% 1.02
SEB Lux CS Baltic Sm.Comp.	M. Vincent	Lux.	14.6	-	4,150	06/98	5,000	1.34	doesn't pay	1%	1% 1.75
SEB Lux CS-Europe Chance/Risk	S. Lystedt	Lux.	48.9	-	1,467	12/98	5,000	1,102.92	doesn't pay	1%	1% 1.40
SEB Lux Eastern Europe	M. Vincent	Lux.	39.6	-	12,221	09/96	5,000	0.97	doesn't pay	1%	1% 1.75
SEB Lux Emerging Markets	M. Vincent	Lux.	21.2	-	6,487	04/92	5,000	0.91	doesn't pay	1%	1% 1.75
SEB Lux Equity Fund-Global C/R	J. Holmsved	Lux.	51.9	-	9,774	12/00	5,000	0.84	doesn't pay	1%	1% 1.75
SEB Lux Euro Bond	T. Kristansson	Lux.	12.5	-	719	12/89	5,000	0.99	-	0	0.5% 0.80
SEB Equity Fund Euro	A. Lundberg	Lux.	22.6	-	3,021	06/98	5,000	1.04	-	1%	1% 1.40
SEB Lux Euro Short Bond	T. Kristansson	Lux.	72.0	-	538	07/89	5,000	1.10	0.02	0	40 0.60
SEB Lux Global	B. Olsson	Lux.	202.8	-	8,594	12/88	5,000	2.18	doesn't pay	1%	1% 1.50
SEB Lux International	B. Olsson	Lux.	56.1	-	2,615	10/87	5,000	24.06	-	1%	1% 1.50
SEB Lux International Bond	A. Boberg	Lux.	64.7	-	909	10/87	5,000	17.75	-	0	0.5% 1.10
SEB Lux Japan	U. Wisaeus	Lux.	28.8	-	4,130	06/88	5,000	0.58	doesn't pay	1%	1% 1.50
SEB Lux Nordic	N. Röken	Lux.	40.2	-	1,962	12/88	5,000	4.10	doesn't pay	1%	1% 1.30
SEB Lux Norge Aksjefond	H. A. Bale	Lux.	7.1	-	606	07/97	5,000	1.25	doesn't pay	1%	1% 1.30
SEB Lux North America	L. Rodert	Lux.	154.0	-	7,279	12/88	5,000	5.28	doesn't pay	1%	1% 1.50
SEB Lux Sverige Offensivfond	M. Redin	Lux.	95.7	-	632	10/93	5,000	3.32	-	1%	1% 1.30
SEB Lux Wireless Communic.	T. Udenaes	Lux.	29.7	-	18,502	06/00	5,000	0.28	doesn't pay	1%	1% 1.50
SEB Lux (F) Läkemedels & Bioteknik	H. Theorell	Lux.	208.9	-	8,321	10/93	5,000	3.67	-	1%	1% 1.50
SEB Nordam. Småbolagsf.	L. Rodert	Sweden	111.0	-	10,190	05/95	5,000	110.50	-	1%	1% 1.75
SEB Norden Småbolagsfond	N. Röken	Sweden	31.8	-	11,933	12/97	5,000	1.25	-	1%	1% 1.50
SEB Optionsrättar Europafond	J. Romlin	Sweden	189.4	-	32,500	01/91	5,000	134.27	-	1%	1% 1.75
SEB Östersjöfond/WWF	C. Björck	Sweden	13.2	-	4,086	01/99	5,000	1.36	-	1%	1% 1.50
	Total:		3,878.6	-67.4	290,514						

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

Portfolio manager	Reg. Country	Net Size	No. of subs.	Start month	Minimum invest-ment	Value of share	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
		MEUR	MEUR	investors	EUR	EUR				
<b>Handelsbanken Fonder AB +358 10 444 2922</b>										
America	Y. Sörberg	Lux.	31.2	-	01/88	800	37.12	doesn't pay	1%	1% 1.50
Eastern Europe	S. Lindfeldt	Lux.	2.6	-	01/98	800	13.30	-	1%	1% 1.50
Euro Active	C. Liljegren	Lux.	29.7	-	12/90	800 <sup>c</sup>	53.13	doesn't pay	1%	1% 1.50
Eurokorko	S. Nygren	Finland	38.5	0.4	1,815	03/98	200 <sup>d</sup>	1,895.24 / 1,000 sh.	55	0 0.63
Euro-Obligaatio	S. Nygren	Finland	25.2	0.6	2,129	03/98	200 <sup>d</sup>	1,957.16 / 1,000 sh.	75	0.25 % 0.25 % 0.63
Eurooppa Aggressiivinen	Christopher Sundman	Finland	96.3	-0.3	29,213	05/99	200 <sup>d</sup>	8.60	doesn't pay	1 % 1.89
Europa	G. Johansson	Sweden	351.7	-	-	05/89	800	33.35	-	1% 1% 1.50
Global IT	Handelsbanken	Lux.	8.9	-	-	09/00	800	10.22	doesn't pay	1% 1% 0.90
International	C. Halldin	Lux.	19.6	-	-	11/84	800	94.85	doesn't pay	1% 1% 1.50
International Bonds	S. Nygren	Lux.	5.0	-	-	08/89	800	17.11	doesn't pay	0.5% 0.5% 0.90
Japan	T. Evrenos	Lux.	9.1	-	-	05/88	800	2.67	doesn't pay	1% 1% 1.50
Multimarket	T. Johansson	Lux.	29.5	-	-	04/93	800 <sup>c</sup>	24.14	doesn't pay	1% 1% 1.50
Nordic	P. Schols	Lux.	27.2	-	-	05/94	800 <sup>c</sup>	34.71	doesn't pay	1% 1% 1.50
Nordic Small Cap Growth	C. Granqvist	Lux.	2.1	-	-	09/00	800	7.49	doesn't pay	1% 1% 1.50
Osake	K. Blomqvist	Finland	10.7	0.1	4,090	03/98	200 <sup>d</sup>	1.80	doesn't pay	1 % 1.88
Pacific	G. Pähllsson	Lux.	9.2	-	-	07/89	800	6.74	doesn't pay	1% 1% 1.50
Sweden	D. Bergkvist	Lux.	17.5	-	-	06/95	800	29.52	doesn't pay	1% 1% 1.50
Swedish Bonds	A. Lundgren	Lux.	23.6	-	-	01/91	800	238.86	doesn't pay	0.5% 0.5% 0.90
	<b>Total:</b>	<b>737.6</b>	<b>0.9</b>	<b>37,247</b>						
<b>Hiisi Funds Ab, +358 9 6841 9661</b>										
Hiisi Euro 50	I. Härkönen	Finland	18.7	0.0	188	07/00	1,000 <sup>d</sup>	74.11	doesn't pay	0 0-0.4% <sup>a</sup> 0.45
Hiisi Kasvu	H. Kallio	Finland	4.0	0.1	130	10/00	1,000 <sup>d</sup>	67.83	doesn't pay	1% 1% 0.75 <sup>b</sup>
Hiisi Short Rate	I. Härkönen	Finland	0.9	-0.3	107	07/01	1,000 <sup>d</sup>	101.23	doesn't pay	0 0 0.30
Hiisi Yrityskorko	I. Härkönen	Finland	10.5	0.0	134	07/00	1,000 <sup>d</sup>	109.09	doesn't pay	20 20 0.45
	<b>Total:</b>	<b>34.2</b>	<b>-0.2</b>	<b>559</b>						
<b>INVESTCO International Ltd. promoter Capinordic Oy +358 10 2324 200 , Conventum +358 9 231 23355</b>										
American Enterprise	S. Cowell	Lux.	40.5	-	-	01/99	2,500 USD	16.22 USD	-	5.25 % 0 1.70
ASEAN	J. Wat	Irlanti	58.6	-	-	09/92	2,500 USD	31.45 USD	-	5.25 % 0 1.77
Asia Enterprise	A. Ho	Lux.	209.7	-	-	03/97	2,500 USD	34.74 USD	-	5.25 % 0 1.70
Bond	M. Dowding	Irlanti	334.8	-	-	09/92	2,500 USD	19.20 USD	-	5.25 % 0 0.74
Continental European	A. Hibbert	Lux.	232.2	-	-	01/84	2,500 USD	89.07 USD	-	5.25 % 0 1.70
Continental European Enterprise	C. Griffiths	Irlanti	68.0	-	-	01/93	2,500 USD	46.07 USD	-	5.25 % 0 2.43
Developing Markets	M. Kerley	Irlanti	129.7	-	-	09/92	2,500 USD	10.70 USD	-	5.25 % 0 2.40
Dollar Reserve	D. Taylor	Lux.	442.5	-	-	01/99	2,500 USD	73.80 USD	-	0 0 0.70
Emerging Markets Bond	Clearay, Lue-Fong, Mann	Irlanti	75.4	-	-	03/00	2,500 USD	14.64 USD	-	5.25 % 0 1.03
Energy	J. Segner	Lux.	27.1	-	-	02/01	2,500 USD	8.91 USD	-	5.25 % 0 1.70
Euro Reserve	D. Taylor	Lux.	118.0	-	-	10/99	2,500 USD	267.71	-	0 0 0.65
Euroland	C. Zervoudakis	Lux.	5.0	-	-	11/00	2,500 USD	7.33	-	5.25 % 0 1.70
Euroland Bond	J. Bartenstein	Lux.	56.5	-	-	11/00	2,500 USD	10.70	-	5.25 % 0 0.95
European Bond	J. Bartenstein	Lux.	413.3	-	-	04/96	2,500 USD	3.61	-	5.25 % 0 0.95
European Corporate Bond	A. Cordery	Lux.	46.5	-	-	10/97	2,500 USD	2.23	-	5.25 % 0 1.45
European Warrant	R. Powe	Lux.	62.1	-	-	02/90	100,000 USD	5.12 USD	-	5.25 % 0 2.65
Financial Services	J. Morris	Lux.	5.6	-	-	02/90	2,500 USD	8.94 USD	-	5.25 % 0 1.70
German Growth	A. Sunderji	Irlanti	31.2	-	-	11/96	2,500 USD	2.77	-	5.25 % 0 1.53
Gilt	M. Dowding	Irlanti	128.7	-	-	11/94	2,500 USD	12.11 GBP	-	5.25 % 0 0.67
Global Bond	M. Dowding	Lux.	29.8	-	-	07/94	2,500 USD	4.95 USD	-	5.25 % 0 0.95
Global Emerging Markets	M. Kerley	Lux.	38.1	-	-	01/91	2,500 USD	4.81 USD	-	5.25 % 0 2.20
Global Enterprise	A. Callender	Irlanti	164.6	-	-	11/96	2,500 USD	44.36 USD	-	5.25 % 0 1.54
Global Value	Davidson, Granade	Lux.	18.0	-	-	02/01	2,500 USD	9.24 USD	-	5.25 % 0 1.70
Greater China Opportunities	B. Chan	Lux.	75.9	-	-	07/92	2,500 USD	8.40 USD	-	5.25 % 0 1.70
Healthcare	T. Wald	Irlanti	595.0	-	-	03/94	2,500 USD	58.54 USD	-	5.25 % 0 2.02
Hong Kong	B. Chan	Irlanti	11.9	-	-	09/92	2,500 USD	79.67 USD	-	5.25 % 0 1.55
India	I. Hargreaves	Lux.	18.1	-	-	12/94	2,500 USD	7.81 USD	-	5.25 % 0 2.00
Investment	R. Beggs	Lux.	127.7	-	-	10/75	2,500 USD	28.75 USD	-	5.25 % 0 1.70
Italia	C. Zervoudakis	Lux.	34.5	-	-	08/98	2,500 USD	6.47	-	5.25 % 0 1.70
Japan	A. Hiramine	Irlanti	129.9	-	-	01/93	2,500 USD	15.78 USD	-	5.25 % 0 1.54
Japan Enterprise	M. Kawada	Irlanti	184.2	-	-	01/93	2,500 USD	17.83 USD	-	5.25 % 0 1.80
Japan OTC Stocks	M. Kawada	Irlanti	75.2	-	-	01/93	2,500 USD	13.69 USD	-	5.25 % 0 2.04
Korea	Hargreaves, Cheung	Irlanti	38.7	-	-	11/96	2,500 USD	7.09 USD	-	5.25 % 0 2.15
Latin America	D. Manuel	Irlanti	44.7	-	-	03/94	2,500 USD	16.28 USD	-	5.25 % 0 2.40
Leisure	M. Greenberg	Lux.	228.4	-	-	10/94	2,500 USD	15.24 USD	-	5.25 % 0 1.70
Maximum Income	R. Robelin	Lux.	159.1	-	-	06/90	1,000 GBP	0.96 GBP	-	5.25 % 0 0.83
Newly Industrialised Countries	A. Ho	Irlanti	163.0	-	-	01/00	2,500 USD	44.10 USD	-	5.25 % 0 1.90
Nippon Enterprise	M. Kawada	Lux.	-	-	-	01/91	2,500 USD	842.00 JPY	-	5.25 % 0 1.70
Nippon Growth	A. Hiramine	Lux.	69.1	-	-	01/91	2,500 USD	284.00 JPY	-	5.25 % 0 1.70
North America	F. Meyer	Lux.	118.7	-	-	12/96	2,500 USD	4.69 USD	-	5.25 % 0 1.70
Pacific	S. Parks	Irlanti	42.5	-	-	09/92	2,500 USD	14.68 USD	-	5.25 % 0 1.80
Pan European	S. Chamberlain	Lux.	1134.4	-	-	01/91	2,500 USD	10.74	-	5.25 % 0 1.70
Pan European Enterprise	Wells, West	Lux.	615.3	-	-	01/91	2,500 USD	10.33	-	5.25 % 0 1.70
PRC	Chan, Lau	Irlanti	58.5	-	-	10/95	2,500 USD	9.03 USD	-	5.25 % 0 2.33
Strategic Bond	Dowdling, Cleary	Irlanti	334.8	-	-	01/94	2,500 USD	10.26 USD	-	5.25 % 0 1.50
Taiwan Growth	H. Chan	Lux.	22.7	-	-	10/91	2,500 USD	3.68 USD	-	5.25 % 0 2.20
Technology	J. Nakahara	Irlanti	806.5	-	-	01/93	2,500 USD	16.42 USD	-	5.25 % 0 2.02
Telecommunications	B. Hayward	Irlanti	323.4	-	-	01/92	2,500 USD	15.07 USD	-	5.25 % 0 1.90
US Dollar Liquidity	D. Taylor	Irlanti	22.7	-	-	11/97	2,500 USD	100.05 USD	-	0 0 0.72
US Equity	T. May	Irlanti	32.0	-	-	01/93	2,500 GBP	43.93 USD	-	5.25 % 0 1.52
US Smalls Co	S. Cowell	Lux.	29.8	-	-	12/86	2,500 USD	45.45 USD	-	5.25 % 0 1.70
WW Dynamic Theme	B. Hayward	Lux.	52.3	-	-	01/91	2,500 GBP	6.83 USD	-	5.25 % 0 1.70
WW Technology	J. Nakahara	Lux.	15.7	-	-	11/00	2,500 GBP	5.45 USD	-	5.25 % 0 2.20
WW Telecommunication	B. Hayward	Lux.	7.7	-	-	06/92	2,500 USD	4.58 USD	-	5.25 % 0 1.70
	<b>Total:</b>	<b>8,308.4</b>	<b>0.0</b>	<b>0</b>						

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

Portfolio manager	Reg. Country	Net Size MEUR	No. of subs. MEUR	Minimum investors	Start month	Value of share EUR	Divi- dends 2001	Subscrip- tion fee / min EUR	Redemp- tion fee / min EUR	Manag- and cust. (% / yr)
<b>Merrill Lynch Investment Managers, promoter Gyllenberg Rahastoyhtiö Oy +358 9 131 551 ja Evli Pankki Oyj +358 9 4766 9320</b>										
MST Asian Emerging Markets	N. Waller	Lux.	49.6	-	02/96	5,000 USD	13.17 USD	-	5 %	0 1.50
MST Australian & New Zealand	J. Mellor	Lux.	39.1	-	05/87	5,000 USD	26.87 USD	-	5 %	0 1.15
MST Digital Europe	G. Sharma	Lux.	8.7	-	09/00	5,000 USD	4.14	-	5 %	0 1.50
MST Emerging Europe	Bourrier, Monovski	Lux.	186.5	-	12/95	5,000 USD	26.29	-	5 %	0 1.50
MST Emerging Markets	D. Soden	Lux.	306.5	-	11/93	5,000 USD	8.11 USD	-	5 %	0 1.50
MST Emerging Market TeleTech	Khalpey, Monovski	Lux.	5.4	-	09/00	5,000 USD	5.41 USD	-	5 %	0 1.50
MST Euro Global Balanced	Prideaux, Turner	Lux.	57.8	-	01/99	5,000 USD	8.45	-	5 %	0 1.50
MST Euro Global Bond	P. Geikie-Cobb	Lux.	896.8	-	06/89	5,000 USD	7.75	0.3716	5 %	0 1.15
MST Euro Reserve	P. McCalla	Lux.	218.4	-	11/93	5,000 USD	7.07	-	5 %	0 0.75
MST Euro Short-Term Global Bond	I. Frost	Lux.	96.8	-	01/99	5,000 USD	10.92	0.1373	5 %	0 1.00
MST Euro Triple A 30	Dalton, Robson	Lux.	65.5	-	05/00	5,000 USD	15.98	0.2111	5 %	0 1.50
MST Euro Triple A 50	Dalton, Robson	Lux.	170.5	-	05/00	5,000 USD	12.65	-	5 %	0 1.65
MST Euro Triple A 70	Dalton, Robson	Lux.	69.8	-	05/00	5,000 USD	66.90	-	5 %	0 1.75
MST European Bond	N. Gartside	Lux.	510.6	-	03/94	5,000 USD	10.73	0.4741	5 %	0 1.15
MST European	A. Utermann	Lux.	1127.6	-	11/93	5,000 USD	14.07 USD	-	5 %	0 1.15
MST European High Yield Bond	Healey, Lake	Lux.	386.6	-	01/99	5,000 USD	52.34	0.7893	5 %	0 1.35
MST European Markets	P. Degorce	Lux.	323.9	-	01/99	5,000 USD	7.14	-	5 %	0 1.15
MST European Opportunities	E. Mercadante	Lux.	1508.1	-	05/87	5,000 USD	48.83 USD	-	5 %	0 1.50
MST Global Equity	Lowe, Sekhon	Lux.	218.4	-	06/62	5,000 USD	8.16 USD	-	5 %	0 1.15
MST Global Equity ex-Europe	Lowe, De Gale	Lux.	15.1	-	12/01	5,000 USD	83.29	-	5 %	0 1.15
MST Global High Yield Bond	Healey, Schwartz	Lux.	78.1	-	06/01	5,000 USD	9.85 USD	-	5 %	0 1.35
MST Global Opportunities	L. Kymisis	Lux.	130.6	-	02/96	5,000 USD	18.77 USD	-	5 %	0 1.50
MST Japan	M. Desmidt	Lux.	176.5	-	12/85	5,000 USD	14.62 USD	-	5 %	0 1.15
MST Japan Opportunities	H. Tateda	Lux.	515.6	-	05/87	5,000 USD	28.65 USD	-	5 %	0 1.50
MST Latin American	O. Muyshondt	Lux.	106.8	-	03/94	5,000 USD	9.52 USD	-	5 %	0 1.50
MST New Energy	R. Batchelor	Lux.	22.8	-	04/01	5,000 USD	7.59 USD	-	5 %	0 1.75
MST North American	R. Boon	Lux.	1539.3	-	12/85	5,000 USD	62.55 USD	-	5 %	0 1.15
MST North American Opportunities	J. A. Skinner	Lux.	345.6	-	05/87	5,000 USD	72.29 USD	-	5 %	0 1.50
MST Pacific	T. Orchard	Lux.	96.0	-	05/87	5,000 USD	9.89 USD	-	5 %	0 1.15
MST Sterling Reserve	P. McCalla	Lux.	35.2	-	11/93	5,000 USD	154.41 GBP	-	5 %	0 0.75
MST Swiss Franc Global Bond	P. Geikie-Cobb	Lux.	20.5	-	11/93	5,000 USD	114.65 CHF	-	5 %	0 1.15
MST USD Global Balanced	Prideaux, Turner	Lux.	180.4	-	02/93	5,000 USD	17.80 USD	-	5 %	0 1.50
MST US Dollar Global Bond	P. Geikie-Cobb	Lux.	830.5	-	05/87	5,000 USD	16.12 USD	0.4994	5 %	0 1.15
MST US Dollar Reserve	P. McCalla	Lux.	294.7	-	11/93	5,000 USD	136.60 USD	-	5 %	0 0.75
MST US\$ Triple A 30	Dalton, Robson	Lux.	87.9	-	05/00	5,000 USD	8.42 USD	0.109	5 %	0 1.50
MST US\$ Triple A 50	Dalton, Robson	Lux.	215.7	-	05/00	5,000 USD	7.48 USD	-	5 %	0 1.65
MST US\$ Triple A 70	Dalton, Robson	Lux.	116.6	-	05/00	5,000 USD	6.89 USD	-	5 %	0 1.75
MST United Kingdom	C. Alexander	Lux.	296.9	-	12/85	5,000 USD	40.02 GBP	-	5 %	0 1.15
MST World Energy	R. Batchelor	Lux.	25.0	-	04/01	5,000 USD	8.18 USD	-	5 %	0 1.75
MST World Financials	J. Ellman	Lux.	11.7	-	04/01	5,000 USD	9.91 USD	-	5 %	0 1.75
MST World Gold & Mining	T. Steel	Lux.	77.5	-	12/94	5,000 USD	8.05 USD	-	5 %	0 1.50
MST World Healthscience	J. Schrieber	Lux.	29.2	-	04/01	5,000 USD	12.50 USD	-	5 %	0 1.75
MST World Mining	E. Hambro	Lux.	30.1	-	03/97	5,000 USD	11.50 USD	-	5 %	0 1.50
MST World Technology	Meeks, Salter	Lux.	18.2	-	04/01	5,000 USD	9.55 USD	-	5 %	0 1.75
MST World Telecoms	V. Hastings	Lux.	13.7	-	04/01	5,000 USD	8.09 USD	-	5 %	0 1.75
MST World Utilities	W. Rogers	Lux.	15.9	-	04/01	5,000 USD	7.72 USD	-	5 %	0 1.75
Total:	11,572.7	0.0	0.0							

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

Merita International Bond	J. Jakobsson	Lux.	83.1	-0.1	-	10/91	20,000 FIM	4.34 [A]	-	1% 0 1.00
Merita International Equity	N. Adams	Lux.	49.7	-0.1	-	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. Haavisto	Lux.	143.9	-1.1	-	09/96	3,000,000 FIM	4.17 [A]	0.2	3% 0 1.50
Nordea 3 - Pro Global Equity	J. Grünler	Lux.	61.2	0.2	-	04/97	1,000,000	5.20 [A]	0.2	3% 0 0.75
Nordea American	K. Hansson	Finland	54.0	6.7	5,061	10/97	1 share	24.84 / 100 sh.	0.505	1% 1% 1.60
Nordea Avanti	Hellström, Nieminen	Finland	87.2	0.1	21,885	10/87	1 share	6.56 / 100 sh.	0.182	1% 1% 2.30
Nordea Bond Fund.fi	J. Salmenkivi	Finland	101.6	-3.4	7,475	12/93	1 share	230.70 / 1,000 sh.	8.64	0.5% 0.5% 0.60
Nordea Eastern Europe.fi	M. Wandrell	Finland	5.6	0.9	1,653	01/01	1 share	932.85 / 100 sh.	-	1% 1% 1.60
Nordea Euro Bond	J. Salmenkivi	Finland	241.2	-8.2	14,743	10/87	1 share	4.81 / 100 sh.	0.181	0.5% 0.5% 0.60
Nordea Euro Medium Term Bond	T. Hyllinen	Finland	84.4	-1.2	8,827	01/00	1 share	109.25 / 100 sh.	2.928	0.5% 0.5% 0.60
Nordea Euro Money Market	T. Hyllinen	Finland	298.9	-76.5	7,076	01/99	1 share	110.10 / 100 sh.	2.772	9 9 - 18 0.60
Nordea Euroland	P. van Berlekom	Finland	136.1	-0.1	12,733	10/98	1 share	243.45 / 100 sh.	5.917	1% 1% 1.60
Nordea Europe Plus	P. van Berlekom	Finland	2.8	0.2	141	12/99	no min.	869.98	-	1% 1% 1.60
Nordea European Fund.fi	P. van Berlekom	Finland	410.7	2.2	43,568	10/97	1 share	26.83 / 100 sh.	0.593	1% 1% 1.60
Nordea Fennia	M. Laine	Finland	93.9	0.4	14,019	05/92	1 share	688.26 / 1,000 sh.	15.16	1% 1% 2.00
Nordea Fennia Plus	J. Nieminen	Finland	9.6	-1.2	733	02/96	no min.	893.58	24.787	1% 1% 2.00
Nordea Fjärran Ostern.fi	L. Sörensen	Finland	13.6	1.1	3,663	02/01	1 share	889.47 / 100 sh.	-	1% 1% 1.60
Nordea Foresta	O. Elovaainio	Finland	71.5	0.9	10,078	11/93	1 share	376.86 / 1,000 sh.	6.66	1% 1% 1.60
Nordea Global Biotech	M. Sigurd	Finland	20.4	1.5	7,848	02/01	1 share	991.58 / 100 sh.	-	1% 1% 1.60
Nordea Global Growth Plus	K. Hansson	Finland	17.0	3.6	1,293	03/01	1 share	937.15 / 100 sh.	-	1% 1% 1.60
Nordea Global Mobility	T. Andersson	Finland	4.0	0.7	1,016	03/01	1 share	700.52	-	1% 1% 1.60
Nordea Granit	E. Haavisto	Finland	25.5	0.0	253	01/00	200,000	102.18 / 100 sh.	3.091	1% 1% 1.50
Nordea IT	Andersson, Ljungqvist	Finland	82.1	1.3	29,467	09/99	1 share	64.63 / 100 sh.	1.91	1% 1% 1.60
Nordea Japan	Krohn, Madsen	Finland	104.9	-2.1	26,164	10/97	1 share	16.20 / 100 sh.	0.426	1% 1% 1.60
Nordea Latin America Fund.fi	R. Petersen	Finland	1.6	0.0	481	02/01	1 share	848.93 / 100 sh.	-	1% 1% 1.60
Nordea Medica Life Science	A. Norrman	Finland	247.4	0.1	35,041	04/99	1 share	119.73 / 100 sh.	2.504	1% 1% 1.60
Nordea Money Market Fund.fi	T. Hyllinen	Finland	165.8	-21.0	3,793	02/96	1 share	191.69 / 1,000 sh.	5.75	8.41 8.41-16.82 0.60
Nordea Nordia	Hellström,Elovaainio	Finland	163.7	0.0	15,530	10/87	1 share	7.35 / 100 sh.	0.176	1% 1% 2.30
Nordea Nordic Small Cap	P. Martinelle	Finland	29.3	-0.4	4,284	06/98	1 share	155.30 / 100 sh.	4.057	1% 1% 1.60
Nordea Optima Fund.fi	E. Haavisto	Finland	627.5	1.5	81,291	12/87	1 share	263.81 / 1,000 sh.	5.58	1% 1% 2.30
Nordea Optima Plus	E. Haavisto	Finland	78.7	1.0	19,000	08/00	1 share	85.17 / 1,000 sh.	8.87	1% 1% 2.30
Nordea Pro Balance	E. Haavisto	Finland	48.7	0.1	75	09/99	1,000,000	109.99 / 100 sh.	6.666	1% 0 0.80
Nordea Pro Corporate Bond	J. Särkkä	Finland	94.7	1.2	67	03/00	1,000,000	110.22 / 100 sh.	5.272	0.5% 0 0.40
Nordea Pro Euro Bond	J. Salmenkivi	Finland	92.6	-5.9	174	05/94	1,000,000	11.40	0.444	0.5% 0 0.30
Nordea Pro Euro Money Mar.	T. Hyllinen	Finland	398.9	-65.2	294	04/96	1,000,000	8.34	0.188	8.41 0 0.30
Nordea Pro European	P. van Berlekom	Finland	127.4	5.2	86	08/99	1,000,000	111.17 / 100 sh.	2.544	1% 0 0.75
Nordea Pro Finland Equity	M. Laine	Finland	21.2	0.0	309	03/93	1,000,000	24.25	0.563	1% 0 0.50
Nordea World	J. Grünler	Finland	141.2	0.8	24,788	10/97	1 share	23.30 / 100 sh.	0.514	1% 1% 1.60
Trevise AAA	T. Söderberg	Finland	6.5	0.0	74	11/99	no min.	919.96	28.465	0.5% 0.5% 0.90
Trevise Global Equity	L. Krohn	Lux.	-	-	-	01/97	20,000 FIM	197.25	doesn't pay	2% 0 1.50
Total:	4,448.4	-157.0	402,983							

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

Portfolio manager	Reg. Country	Net Size	No. of subs.	Start month	Minimum invest-ment	Value of share	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
		MEUR	MEUR	investors	month	EUR				
ODIN Forvaltning AS, promoter Fondex Rahastotori + 358 10 5501412										
Odin Finland	T. Haugen	Norway	39.4	-0.4	5,602	12/90	2,000 FIM	163.78	doesn't pay	1-3%
Odin Maritim	R. Wiborg	Norway	9.4	-0.3	2,190	10/94	2,000 FIM	21.19	doesn't pay	1-3%
Odin Norden	R. Wiborg	Norway	454.6	-2.4	161,184	06/90	2,000 FIM	57.19	doesn't pay	1-3%
Odin Norge	J. Ulrin	Norway	348.5	6.5	112,691	06/92	2,000 FIM	92.41	doesn't pay	1-3%
Odin OffShore	R. Wiborg	Norway	16.5	-3.0	6,882	11/00	2,000 FIM	8.88	doesn't pay	1-3%
Odin Sverige	N-P. Hollekim	Norway	29.8	0.9	5,187	10/94	2,000 FIM	57.82	doesn't pay	1-3%
	Total:	898.2	1.4	293,736						

## OP Fund Management Company Ltd. +358 9 404 771

OP-Aasia	OP Rahastoyhtiö/J.P.Morgan Fleming	Finland	0.8	0.0	338	04/01	no min.	86.26	doesn't pay	1% / 8	1% / 8	0.62
OP-Amerikka	OP Rahastoyhtiö/J.P.Morgan Fleming	Finland	1.9	0.6	384	06/01	no min.	94.79	doesn't pay	1% / 8	1% / 8	0.62
OP-Brittannia	OP Rahastoyhtiö/J.P.Morgan Fleming	Finland	0.4	0.0	147	06/01	no min.	93.13	doesn't pay	1% / 8	1% / 8	0.62
OP-Delta	J. Lindén	Finland	208.9	1.7	21,317	02/93	no min.	88.58	doesn't pay	1% / 8	1% / 8	2.03
OP-Euro	O. Valtanen	Finland	146.5	4.0	3,555	04/96	no min.	18.40	0.37	0	8	0.52
OP-Euro Bond	T. Leskinen	Finland	103.7	-1.4	5,169	12/93	no min.	21.19	0.63	0.25% / 8	0.25% / 8	0.52
OP-Euro Kasvu	J.P.Morgan Fleming Asset Mng.	Finland	32.8	0.3	6,127	05/99	no min.	114.67	doesn't pay	1% / 8	1% / 8	2.03
OP-Euro Osake	Mattila, Wikström	Finland	71.1	3.1	7,884	06/98	no min.	19.06	doesn't pay	1% / 8	1% / 8	1.83
OP-Euro Yrityslaina	Valtanen, Leskinen	Finland	103.4	1.1	770	12/00	no min.	101.84	3.05	0.25% / 8	0.25% / 8	0.63
OP-Forest	M. Leskinen	Finland	47.3	0.3	5,265	10/87	no min.	45.91	doesn't pay	1% / 8	1% / 8	2.03
OP-Itä-Eurooppa	J.P.Morgan Fleming Asset Mng.	Finland	9.8	0.5	3,509	10/00	no min.	90.10	doesn't pay	1% / 8	1% / 8	2.03
OP-Medical	T. Mattila	Finland	64.9	0.2	13,022	04/00	no min.	103.93	doesn't pay	1% / 8	1% / 8	2.15
OP-Pirkka	J. Lindén	Finland	196.0	2.8	25,601	03/89	no min.	54.64	doesn't pay	1% / 8	1% / 8	2.03
OP-Spektri	T. Mattila	Finland	143.4	-0.2	27,577	01/00	no min.	82.06	doesn't pay	1% / 8	1% / 8	1.83
Opstock Euro Bond Index	T. Leskinen	Finland	56.0	-6.3	59	11/99	700,000	106.57	3.15	0	0-0.15 % <sup>a</sup>	0.15
Opstock Euro Index	E. Kohonen	Finland	208.2	-3.4	169	04/99	300,000	106.16	doesn't pay	0	0-0.30 % <sup>a</sup>	0.48
Opstock Finland Bond Index	T. Leskinen	Finland	100.6	3.2	56	11/99	700,000	106.54	3.15	0	0-0.15 % <sup>a</sup>	0.11
Opstock Finland Index	E. Kohonen	Finland	35.7	-0.4	104	12/98	300,000	21.00	doesn't pay	0	0-0.30 % <sup>a</sup>	0.48
Opstock Global Balanced	Schroder Investment M.	Finland	17.5	-	81	05/97	80,000	19.77	0.66	1% / 8	1%	1.03
Opstock Global Equity	J.P.Morgan Fleming Asset Mng.	Finland	53.3	0.4	161	06/97	80,000	24.33	doesn't pay	1% / 8	1%	1.03
Opstock Private	S. Hämäläinen	Finland	15.0	0.2	114	04/01	30,000	94.27	doesn't pay	1% / 8	1% / 8	0.53
Opstock RM Optimus	T. Talponen	Finland	14.5	-0.4	891	04/01	no min.	99.71	doesn't pay	1% / 8	1% / 8	1.6 <sup>b</sup>
OP-Teknologia	T. Ritari	Finland	19.9	1.4	5,129	04/00	no min.	41.46	doesn't pay	1% / 8	1% / 8	2.15
OP-Trendi	T. Ritari	Finland	4.4	0.0	1,086	04/00	no min.	79.59	doesn't pay	1% / 8	1% / 8	2.15
OP-Yield	E. Kohonen	Finland	273.2	2.8	24,843	10/87	no min.	27.54	0.84	1% / 8	1% / 8	2.03
	Total:	1,929.1	10.3	153,358								

## Pohjola Fund Ltd +358 9 5499 3355

Aktive	Heikkilä, Sormunen	Finland	2.1	0.0	110	09/00	1,000	80.41 [B]	4.72	1%	1 %	1.79
Balanced	S. Sormunen	Finland	15.9	-0.2	782	08/94	5,000	2.67 [B]	0.16	3%	1%	2.05
Euro Julkisyhteisö	K. Nihtilä	Finland	10.0	-1.0	62	11/95	5,000	22.72	- [A]	0	33.64	0.49
Euro Likvidi	K. Nihtilä	Finland	29.2	-7.6	150	05/96	5,000	20.23	- [A]	0	16.82	0.51
Euro Obligaatio	K. Nihtilä	Finland	7.5	-1.2	110	06/94	5,000	22.55 [B]	0.79	0	0.5%	0.54
Euro Value	T. Sarre	Finland	38.3	12.4	208	12/00	5,000	83.36 [B]	5.49	2%	1%	1.75
Finland Value	M. Heikkilä	Finland	52.1	2.8	618	06/94	5,000	62.59 [B]	3.14	1%	1%	1.54
Focus Tekno	J-P Leppä	Finland	6.4	-0.2	346	12/97	5,000	17.76 [B]	0.97	1%	1%	3.08
Forte	M. Heikkilä	Finland	22.2	-1.6	520	06/94	5,000	36.17 [B]	1.78	1%	1%	1.79
Futura Euro Growth	J-P Leppä	Finland	10.0	2.0	304	06/94	5,000	36.50 [B]	2.04	1%	1%	2.05
Osake	M. Heikkilä	Finland	9.8	-0.1	98	09/93	5,000	40.45 [B]	- [A]	2%	1%	1.55
Pharma	J-P Leppä	Finland	31.7	-0.6	412	01/99	5,000	125.37 [B]	7.09	1%	1 %	2.25
small_cap.com	S. Sormunen	Finland	2.7	0.0	203	04/00	5,000	37.69 [B]	2.26	3%	1%	2.28
Solid	K. Nihtilä	Finland	8.2	-0.9	146	01/98	5,000	21.78 [B]	0.37	1%	1%	1.34
Vision	S. Sormunen	Finland	12.1	0.1	162	10/99	5,000	85.46 [B]	4.92	1%	1 %	1.30
	Total:	258.4	3.9	4,231								

## PYN Funds +358 9 270 70400

Elite	P. Deryng	Finland	7.0	-0.1	258	02/99	5,000	15.66	doesn't pay	0	0	1.00 <sup>b</sup>
	Total:	7.0	-0.1	258								

## Ramsay & Tuutti Rahastoyhtiö Oy +358 9 6811 520

Avenir	Ramsay, Tuutti	Finland	79.2	17.4	106	12/00	100,000	1,142.29	doesn't pay	1.0%	0	1.06
	Total:	79.2	17.4	106								

# DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001

Portfolio manager	Reg. Country	Net Size	No. of subs.	Start month	Minimum invest-ment	Value of share	Divi-dends 2001	Subscrip-tion fee / min EUR	Redemp-tion fee / min EUR	Manag-and cust. (% / yr)
		MEUR	MEUR		EUR	EUR				
<b>Robur Fonder Ab, promoter Aktia Funds +358 10 247 6843</b>										
Roburs Aktiekond Contura	A. Ramsten	Sweden	1415.9	-	504,045	09/83	20	1,603.21 / 100 sh.	-	1%
Roburs Amerikafond	J. Gemmel	Sweden	119.0	-	44,085	04/94	20	349.12 / 100 sh.	3.2	1%
Roburs Japanfond	J. Heden	Sweden	78.3	-	71,361	09/94	20	90.27 / 100 sh.	1.6	1%
Roburs Kommunikationsfond	A. Ramsten	Sweden	435.2	-	213,043	04/94	20	296.69 / 100 sh.	-	1%
Roburs Obligationsfond	C. Tovi	Sweden	297.7	-	16,367	04/86	20	1,223.66 / 100 sh.	-	1%
Roburs Pacificfonden	N. Peacock	Sweden	193.7	-	125,072	03/89	20	191.95 / 100 sh.	4.8	1%
Roburs Privatiseringsfond	J. Heden	Sweden	12.3	-	3,862	09/94	20	179.26 / 100 sh.	5.3	1%
Roburs Rysslandsfond	D. Dinef	Sweden	167.2	-	124,668	06/94	20	67.65 / 100 sh.	-	1%
Roburs Råvarufond	D. Mårtensson	Sweden	10.7	-	7,160	03/98	20	145.54 / 100 sh.	1.6	1%
Roburs Skogsford	D. Mårtensson	Sweden	62.1	-	22,054	09/88	20	362.65 / 100 sh.	5.8	1%
Roburs Småbolagsfond Europa	B. Stenbäck	Sweden	241.7	-	108,655	08/98	20	133.39 / 100 sh.	-	1%
Roburs Östeuropafond	D. Dinef	Sweden	109.3	-	84,442	01/96	20	100.52 / 100 sh.	-	1%
	Total:		3,143.0	0.0	1,324,814					

## Sampo Fund Management Ltd. 010 515 230

Mandatum Baltic	T. Rossi	Finland	4.7	-0.3	275	04/98	500	128.48 [K]/1,000 sh	3.75	1% / 8	2% / 8	2.40
Mandatum BioTech+	Dresdner RCM	Finland	86.2	0.2	4,698	03/00	500	21.35	1,04 [B]	1 %	1 %	2.35
Mandatum Emerging Asia	Dresdner RCM	Finland	20.6	-0.1	1,500	06/99	500	19.59	1,03 [B]	1 %	1 %	1.90
Mandatum Euro Bond	Dresdner RCM	Finland	13.8	0.0	48	06/99	500	21.87	0.61 [B]	0.5%	0.5%	0.35
Mandatum Euro Yrityslaina	M. Kuisma	Finland	103.9	-1.2	225	10/99	500	183.22 [K]/1,000 sh	8.9	0.5% / 8	0.5% / 8	0.85
Mandatum Eurooppa	Dresdner RCM	Finland	64.5	-0.6	1,140	01/99	500	17.50	1,02 [B]	1 %	1 %	1.30
Mandatum European Growth	T. Äikäs	Finland	13.0	1.0	5,186	12/98	500	111.77 [K]/1,000 sh	5.03	1% / 8	1% / 8	1.50
Mandatum Global	Dresdner RCM	Finland	187.1	3.9	1,778	09/98	500	26.16	1,70 [B]	1 %	1 %	1.65
Mandatum Global Tech	A. Koskela	Finland	56.7	1.4	14,092	12/98	500	172.49 [K]/1,000 sh	6.14	1% / 8	1% / 8	1.70
Mandatum Itä-Eurooppa	T. Rossi	Finland	2.7	0.2	584	11/00	500	990.08 [K]/1,000 sh	-	1% / 8	1% / 8	0.70
Mandatum Kontra	R. Manninen	Finland	2.4	-0.5	211	10/97	500	13.74	doesn't pay	0	1 %	2.10
Mandatum Korko Konvergenssi	T. Rossi	Finland	32.6	0.1	223	11/00	500	1,198.86 / 1,000 sh.	-	0.5% / 8	0.5% / 8	0.10
Mandatum MediLife	J. Yliheikkilä	Finland	62.3	0.3	7,039	08/00	500	856.72 [K]/1,000 sh	- [T]	1% / 8	1% / 8	1.95
Mandatum Neutral	R. Manninen	Finland	139.4	-1.6	3,155	10/98	500	21.54	0.42 [B]	1 %	1 %	1.10
Mandatum Nordic IT Small Firm	Niemelä, Holmqvist	Finland	5.9	0.8	2,933	01/00	500	6.89	doesn't pay	1 %	1 %	2.35
Mandatum Omega	Manninen, Tornberg	Finland	43.1	-3.5	519	04/01	500	21.42	doesn't pay	1 %	1 %	1.10
Mandatum Optimum	Mandatum Omaisuudenhoito Oy	Finland	17.8	0.0	1,868	10/96	500	28.69	doesn't pay	1 %	1 %	1.50
Mandatum Osake Konvergenssi	T. Rossi	Finland	16.0	0.0	359	11/00	500	868.12 / 1,000 sh.	-	1% / 8	1% / 8	0.30
Mandatum Private	Mandatum Omaisuudenhoito Oy	Finland	2.4	0.1	204	11/00	500	17.18	-	1 %	1 %	0.40
Mandatum Private Aggressive	Mandatum Omaisuudenhoito Oy	Finland	1.9	-0.3	278	11/00	500	15.37	-	1 %	1 %	0.50
Mandatum Private Conservative	Mandatum Omaisuudenhoito Oy	Finland	2.2	0.1	93	11/00	500	19.05	-	1 %	1 %	0.30
Mandatum Risk	R. Manninen	Finland	7.1	0.1	1,285	10/96	500	27.82	doesn't pay	0	1 %	2.10
Mandatum Safeguard	P. Tornberg	Finland	18.3	-0.5	1,045	09/00	500	20.07	0.1 [B]	1 %	1 %	1.85
Mandatum Suomi Kasvuosake	P. Nurmi	Finland	10.0	-0.1	2,641	08/96	500	19.92	0.76	1% / 8	1% / 8	1.30
Mandatum Uudet Yhtiöt (Eurooppa)	T.Äikäs	Finland	5.2	0.0	313	05/00	500	305.12 / 1,000 sh.	13.89	1% / 8	1% / 8	1.80
Mandatum Vega	Mandatum Omaisuudenhoito Oy	Finland	2.6	-1.0	62	09/00	10,000	723.07 / 1,000 sh.	-	3%	0	2.2 <sup>b</sup>
Sampo 2010	Rautala, Yliheikkilä	Finland	11.2	0.3	150	05/99	500	1,038.96 [K]/1,000 sh	49.24	1% / 8	1% / 8	1.60
Sampo 2020	Rautala, Yliheikkilä	Finland	4.6	0.5	90	05/99	500	986.38 [K]/1,000 sh	48	1% / 8	1% / 8	1.60
Sampo 2030	Rautala, Yliheikkilä	Finland	8.9	0.2	52	05/99	500	930.44 [K]/1,000 sh	45.32	1% / 8	1% / 8	1.60
Sampo Asia Osake	H. Lautjärvi	Finland	63.0	7.4	6,988	10/99	500	106.31 [K]/1,000 sh	6.41	1% / 8	1% / 8	1.50
Sampo Euro Bond	J. Rautala	Finland	9.8	0.0	212	05/99	500	1,083.46 [K]/1,000 sh	52.31	0.5% / 8	0.5% / 8	0.70
Sampo Euro Liquidity	J. Rautala	Finland	19.5	0.1	1,389	05/99	500	1,100.33 [K]/1,000 sh	41.92	0	0	0.50
Sampo Euro Value	Niemelä, Holmqvist	Finland	12.1	-0.9	1,226	10/96	500	37.27	doesn't pay	1 %	1 %	1.30
Sampo Eurooppa Osake	M. Koskineni	Finland	113.0	12.6	2,923	12/97	500	20.32 / 100 sh.	1.03	1% / 8	1% / 8	1.35
Sampo Eurooppa Yhdistelmä	M. Koskineni	Finland	156.0	-4.9	17,046	04/98	500	217.52 [K]/1,000 sh	10.26	1% / 8	1% / 8	1.70
Sampo Globaal Yhdistelmä	H. Lautjärvi	Finland	65.0	0.1	10,795	12/98	500	189.78 [K]/1,000 sh	9.39	1% / 8	1% / 8	1.70
Sampo Golden Piggy Bank	T. Äikäs	Finland	2.6	0.1	2,032	12/00	30	739.99 / 1,000 sh.	-	0	1.5%	0.50
Sampo Japani	Schroeder Inv. Mng.	Finland	88.0	0.1	39	06/01	500	883.08 [K]/1,000 sh	-	1% / 8	1% / 8	1.50
Sampo Kestävä Arvo	P. Nurmi	Finland	19.6	0.2	1,429	11/99	500	149.75 [K]/1,000 sh	7.98	1% / 8	1% / 8	1.60
Sampo Kompassi 25	T. Rossi	Finland	11.5	0.8	1,579	05/00	500	972.07 [K]/1,000 sh	47.7	0.5% / 8	0.5% / 8	0.10
Sampo Kompassi 50	T. Rossi	Finland	0.1	0.1	25	12/01	500	993.06	0	1%	1%	0.25
Sampo Kompassi 75	T. Rossi	Finland	0.0	0.0	6	12/01	500	999.59	0	1%	1%	0.35
Sampo Kompassi Korko	M. Kuisma	Finland	36.1	1.7	2,972	05/00	500	1,098.61 [K]/1,000 sh	42.37	0	0.5% / 8	0.10
Sampo Kompassi Osake	T. Äikäs	Finland	13.7	1.4	2,971	05/00	500	622.52 [K]/1,000 sh	32.37	1% / 8	1% / 8	0.50
Sampo Korko	A. Kilpi	Finland	242.7	9.4	14,562	09/97	500	193.81 / 1,000 sh.	7.28	0	0	0.60
Sampo Obligatio	H. Linden	Finland	50.7	-2.2	4,688	09/97	500	208.00 [K]/1,000 sh	9.44	0.5%	0.5%	0.70
Sampo Pohjois-Amerikka Osake	A. Koskela	Finland	27.7	4.8	1,858	12/99	500	124.33 [K]/1,000 sh	6.5	1% / 8	1% / 8	1.50
Sampo Sectors (Europe)	Lombard Odier	Finland	15.2	0.1	273	05/99	500	1,155.85 [K]/1,000 sh	52.87	1% / 8	1% / 8	1.60
Sampo Sectors (Finland)	J. Yliheikkilä	Finland	2.4	0.2	108	05/99	500	1,148.80 [K]/1,000 sh	56.15	1% / 8	1% / 8	1.60
Sampo Sectors (Global)	Lombard Odier	Finland	16.8	0.3	208	05/99	500	1,049.95 [K]/1,000 sh	47.88	1% / 8	1% / 8	1.60
Sampo Short Term	Mandatum Omaisuudenhoito Oy	Finland	77.7	-35.5	2,630	10/96	500	20.22	doesn't pay	0	0	0.40
Sampo Suomi Osake	P. Nurmi	Finland	92.5	0.9	16,629	10/87	500	170.94 [K]/1,000 sh	7.74	1% / 8	1% / 8	1.90
Sampo Suomi Yhteisöösake	M. Koskineni	Finland	33.4	0.6	97	10/97	150,000	24.74 [K]	1.11	0.5%	0.5%	0.95
Sampo Valtionobligatio	Mandatum Omaisuudenhoito Oy	Finland	7.1	-0.9	438	10/96	500	20.81	0,79 [B]	0.5%	0.5%	0.60
Sampo Yhteisökorko	R. Louhento	Finland	499.5	-120.9	816	06/96	100,000	20.67 [K]	0.77	0	0	0.33
Sampo Yhteisöobligaatio	M. Kuisma	Finland	52.6	-4.5	61	09/97	100,000	20.86 [K]	0.94	0	0.25 %	0.53
	Total:		2,675.4	-129.3	146,046							

## **DATA OF MUTUAL FUNDS AS AT DECEMBER 31ST, 2001**

Portfolio manager	Reg. Country	Net Size	No. of subs.	Minimum invest-	Value of share	Divi-	Subscript-	Redemp-	Manag.	
		MEUR	MEUR	investors	Start month	ment EUR	2001	fee / min EUR	fee / min EUR	and cust. (% / yr)
<b>Seligson &amp; Co +358 9 6817 8200</b>										
APS Far East	M. Paasi	Finland	11.7	0.0	161	07/99	30,000 FIM	11.88	-	0-2.5%
Euro Corporate Bond	J. Niemi	Finland	20.7	0.0	32	09/01	30,000 FIM	10.13 [A]	-	0
Euro Obligatioindeksirahasto	J. Niemi	Finland	6.9	-3.8	122	10/98	30,000 FIM	1.90 [A]	0.07	0
Euro-Area 50	M. Paasi	Finland	17.0	0.0	54	06/01	30,000 FIM	9.08 [A]	-	0
Eurooppa 50-indeksirahasto	M. Paasi	Finland	35.9	0.6	375	06/98	30,000 FIM	1.92 [A]	-	0
Global Top 25 Brands	M. Paasi	Finland	55.0	0.9	311	06/98	30,000 FIM	2.46 [A]	0,10	0
Global Top 25 Pharma	M. Paasi	Finland	30.5	0.3	196	01/00	30,000 FIM	11.63 [A]	0.53	0
HEX25-indeksirahasto	M. Paasi	Finland	13.4	0.1	331	04/98	30,000 FIM	2.00 [A]	- [B]	0
Joustosalkku	Annanollia, Paasi	Finland	1.7	0.0	57	11/99	30,000 FIM	10.24 [A]	0.42	1%
Osakesalkku	Annanollia, Paasi	Finland	5.4	0.0	91	11/99	30,000 FIM	8.92 [A]	-	1%
Phalanx	Langenskiöld	Finland	17.2	-	159	12/97	30,000 FIM	2.93 [A]	0,09 [B]	2%
Phoenix	Langenskiöld	Finland	30.4	0.1	74	09/00	100,000 FIM	11.45 [A]	-	2%
Prosperity Russia	Langenskiöld, Paasi	Finland	4.8	0.5	204	03/00	30,000 FIM	14.10	-	0-2.5%
Rahamarkkinarahasto	J. Niemi	Finland	104.0	-6.1	557	04/98	30,000 FIM	19.25 [A]	0.07	0
Topix Core 30	M. Paasi	Finland	3.3	0.2	105	01/00	30,000 FIM	4.41 [A]	-	0
Vakaasalkku	Annanollia, Paasi	Finland	8.8	0.0	53	09/99	30,000 FIM	10.81 [A]	-	1%
		Total:	366.8	-7.4	2,882					0.5%

**Tapiola Rahastoyhtiö Oy (09) 453 3644**

Tapiola 2010	J. Järvinen	Finland	4.6	0.3	73	09/99	500	11.02	-	0.8-1%	0.5%	0.35
Tapiola 2015	J. Järvinen	Finland	3.7	0.1	68	09/99	500	10.93	-	0.8-1%	0.5%	0.35
Tapiola 2020	J. Järvinen	Finland	3.0	0.5	71	09/99	500	10.92	-	0.8-1%	0.5%	0.35
Tapiola 2025	J. Järvinen	Finland	2.9	0.4	75	09/99	500	10.76	-	0.8-1%	0.5%	0.35
Tapiola Euro Bond	M. Utrainen	Finland	17.8	0.1	71	01/01	500	10.46	-	0	0.25%	0.60
Tapiola Future	Varis, Kalpio, Tapiola Om.hoit. Oy	Finland	14.3	0.0	115	01/01	500	8.37	-	0.8-1%	1%	1.40
Tapiola Institution	Kalpio, Varis	Finland	33.0	0.5	112	09/99	5,000	10.92	-	1,8-2%	1%	0.60
Tapiola Money Market	M. Utrainen	Finland	32.7	2.5	171	01/01	500	10.52	-	0	0	0.40
Tapiola Trend	Kalpio, Varis	Finland	16.1	0.0	68	01/01	500	9.96	-	0.8-1%	1%	1.40
Tapiola Wellbeing	Kalpio, Varis	Finland	16.1	0.1	121	01/01	500	9.74	-	0.8-1%	1%	1.40
Tapiola World	J. Järvinen	Finland	15.4	1.7	141	10/99	500	10.85	-	0.8-1%	0.5%	0.50
<b>Total:</b>			<b>159.6</b>	<b>6.2</b>	<b>1,086</b>							

**WIP Fund Management Company +358 9 6122 8350**

WIP Market Leaders Global	Immonen, Wahlström	Finland	8.3	-	65	11/99	2,000	16.92 [A]	0.69 [B]	1%	0.1% / 1,000	0.75 <sup>b</sup>
WIP SmallTitans	Wahlström, Immonen	Finland	19.4	-	119	09/99	2,000	36.71 -	doesn't pay	1%	20	0.75 <sup>b</sup>
WIP Value Visions	Immonen, Wahlström	Finland	11.6	-	138	11/98	2,000	23.00 [A]	0.87 [B]	1%	20	0.75 <sup>b</sup>
	<b>Total:</b>		<b>39.3</b>	<b>0.0</b>	<b>322</b>							

Bank of Åland Fund Management Company +358 18 29 088

## Funds Registered in Finland

a) Subscription fee depends on investments maturity

d) Minimum investment in savings program 100 EUR

b) In addition a return dependent fee

c) Minimum investment in savings program 500 FIM

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

### Orderings:

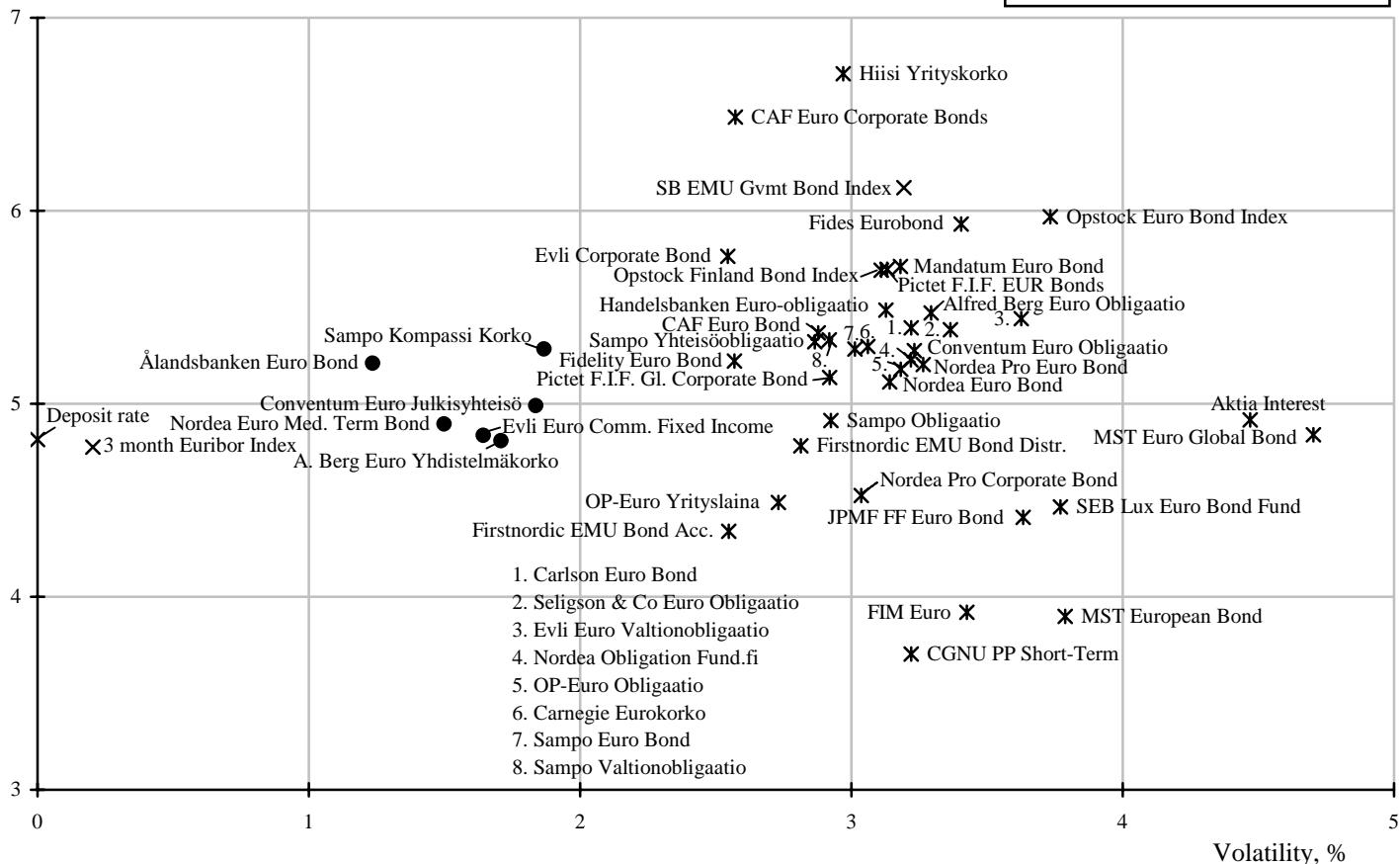
**by telephone +358 9 6166 7772**

by fax +358 9 6166 7299

by e-mail: rahastot@hex.fi

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

Return, %



## EXPLANATIONS OF THE FIGURES

### Nominal return

Nominal return of fund is the per cent change in share price with paid dividends, management and custodian fees, and splits taken into account. Dividends are assumed to have been reinvested on the ex-dividend date. No taxes have been taken into account. The two, three and five year returns are expressed in a per annum basis.

### Example Investment return

Return of the example investment is the return of a one-year investment of 100,000 FIM that is realised at the end of the period. This figure takes into account everything that nominal return does and also subscription and redemption fees for a 100,000 FIM investment. If the minimum investment of the fund is greater than 100,000 FIM, subscription and redemption fees for the minimum investment have been used. For international funds, return of the example investment is calculated both in FIM and the domestic currency of the fund.

### Volatility

Volatility describes how rapidly the price of a fund share is likely to change and therefore measures the risk of the investment. It is calculated from the standard deviation of daily returns and is expressed in per cents annually. An often used basic rule is that if volatility is, for example, 20%, the fund's return is within the range of  $\pm 20\%$  of fund's expected return on average in two or three years.

### Beta

Beta describes the sensitivity of the share price of the fund to the changes in the HEX Portfolio Yield Index. For example, a Beta of 0.7 means that on average a change in HEX Portfolio Yield Index of one per cent causes a 0.7 per cent change in fund price to the respective direction.

### Duration

Duration is a measure of a fund's interest rate sensitivity. The greater the duration, the more sensitive the fund is to shifts in interest rates. Duration figures are reported by funds.

### Sharpe ratio

Sharpe ratio describes how much extra return compared to a riskless investment the fund has earned per each percentage point of volatility. The larger the Sharpe ratio, the better the fund has performed relative to its risk. The Sharpe ratio is not a reliable measure for money market funds, and thus is not reported for them.

### Alfa

Alfa describes how much the annual return of the fund has exceeded the return of a corresponding benchmark portfolio. The benchmark consists of a HEX portfolio and riskless deposit. The larger the Alfa, the better the fund has performed relative to the market.

### Publisher

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