

Sampo Housing Loan Bank

Cover pool - Characteristics

Pool notional, EUR	2 159 339 839
Number of loans	43 079
Supplementary collateral, EUR	100 000 000
Residential/commercial	100% residential
WA indexed LTV, pct.	36
WA Seasoning, month	59
WA Remaining Term, month	189
Rate type	Floating and fixed rate
Geographical location	100% Finland
OC at cut-off date, pct.	7.6
Loans in arrears (>90 days), pct.*	0.17
Cut-off date	31.12.2010

* Not used as collateral

Cover pool - Indexed LTV

Indexed LTV (pct.)	Number of loans	Pool notional (EUR 1 000)	Pct (number of loans)	Pct (pool notional)
0-<=40%	33 301	1 151 589	77.3	55.9
>40%-<=50%	6 556	546 220	15.2	26.5
>50%-<=60%	2 809	324 463	6.5	15.8
>60%-<=70%	251	24 187	0.6	1.2
>70%	162	12 882	0.4	0.6
	43 079	2 059 340	100.0	100.0

Cover pool - Loan size

Loan size (EUR 1 000)	Number of loans	Pool notional (EUR 1 000)	Pct (number of loans)	Pct (pool notional)
0-<=25	17 854	213 812	41.4	10.4
>25-<=50	10 566	381 108	24.5	18.5
>50-<=75	5 806	355 051	13.5	17.2
>75-<=100	3 206	276 643	7.4	13.4
>100-<=125	2 207	248 191	5.1	12.1
>125-<=150	1 570	214 013	3.6	10.4
>150-<=175	801	129 250	1.9	6.3
>175-<=200	457	84 949	1.1	4.1
>200-<=225	245	51 943	0.6	2.5
>225-<=250	138	32 567	0.3	1.6
>250	229	71 815	0.5	3.5
	43 079	2 059 340	100.0	100.0

Cover pool - Region

Loan size (EUR 1 000)	Pool notional (EUR 1 000)	Pct (pool notional)
Uusimaa	1 005 144	48.8
Itä-Uusimaa	52 806	2.6
Varsinais-Suomi	102 451	5.0
Satakunta	34 290	1.7
Kanta-Häme	46 225	2.2
Pirkanmaa	178 999	8.7
Päijät-Häme	59 089	2.9
Kymenlaakso	47 151	2.3
South Karelia	20 114	1.0
Etelä-Savo	42 136	2.0
Pohjois-Savo	56 032	2.7
North Karelia	29 748	1.4
Central Finland	67 499	3.3
South Ostrobothnia	17 651	0.9
Ostrobothnia	23 465	1.1
Central Ostrobothnia	11 768	0.6
North Ostrobothnia	116 964	5.7
Kainuu	28 334	1.4
Lapland	62 583	3.0
No Data	56 891	2.8
	2 059 340	100.0