

## Sampo Housing Loan Bank

### Cover pool - Characteristics

Pool notional, EUR	3 413 848 766
Number of loans	72 527
Supplementary collateral, EUR	0
Residential/commercial	100% residential
WA indexed LTV, pct.	40
WA Seasoning, month	53
WA Remaining Term, month	190
Rate type	Floating and fixed rate
Geographical location	100% Finland
OC at cut-off date, pct.	11.3
Loans in arrears (>90 days), pct.*	0.11
Cut-off date	30.6.2011

\* 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%	46 551	1 543 332	64.2	45.2
>40%<=50%	12 917	863 728	17.8	25.3
>50%<=60%	10 190	787 171	14.0	23.1
>60%<=70%	1 887	139 765	2.6	4.1
>70%	982	79 853	1.4	2.3
	<b>72 527</b>	<b>3 413 849</b>	<b>100.0</b>	<b>100.0</b>

### 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	30 480	362 708	42.0	10.6
>25-<=50	16 690	606 184	23.0	17.8
>50-<=75	10 372	637 258	14.3	18.7
>75-<=100	6 281	543 000	8.7	15.9
>100-<=125	3 651	406 636	5.0	11.9
>125-<=150	2 271	309 395	3.1	9.1
>150-<=175	1 187	191 893	1.6	5.6
>175-<=200	663	123 684	0.9	3.6
>200-<=225	381	80 537	0.5	2.4
>225-<=250	222	52 362	0.3	1.5
>250	329	100 192	0.5	2.9
	<b>72 527</b>	<b>3 413 849</b>	<b>100.0</b>	<b>100.0</b>

### Cover pool - Region

Loan size (EUR 1 000)	Pool notional (EUR 1 000)	Pct (pool notional)
Uusimaa	1 589 919	46.6
Itä-Uusimaa	80 879	2.4
Varsinais-Suomi	183 519	5.4
Satakunta	58 689	1.7
Kanta-Häme	78 539	2.3
Pirkanmaa	298 118	8.7
Päijät-Häme	106 464	3.1
Kymenlaakso	77 614	2.3
South Karelia	35 637	1.0
Etelä-Savo	74 104	2.2
Pohjois-Savo	97 227	2.8
North Karelia	48 412	1.4
Central Finland	125 319	3.7
South Ostrobothnia	28 098	0.8
Ostrobothnia	42 355	1.2
Central Ostrobothnia	18 794	0.6
North Ostrobothnia	193 375	5.7
Kainuu	44 038	1.3
Lapland	103 868	3.0
No Data	128 879	3.8
	<b>3 413 849</b>	<b>100.0</b>