

Sampo Housing Loan Bank

Cover pool - Characteristics

Pool notional, EUR	3 244 295 342
Number of loans	69 437
Supplementary collateral, EUR	0
Residential/commercial	100% residential
WA indexed LTV, pct.	39
WA Seasoning, month	56
WA Remaining Term, month	189
Rate type	Floating and fixed rate
Geographical location	100% Finland
OC at cut-off date, pct.	61.5
Loans in arrears (>90 days), pct.*	0.15
Cut-off date	30.9.2011

* 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%	46 493	1 568 369	67.0	48.3
>40%-<=50%	12 394	852 578	17.8	26.3
>50%-<=60%	8 372	660 756	12.1	20.4
>60%-<=70%	1 308	92 629	1.9	2.9
>70%	870	69 963	1.3	2.2
	69 437	3 244 295	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	29 374	344 911	42.3	10.6
>25-<=50	15 955	580 218	23.0	17.9
>50-<=75	9 877	607 052	14.2	18.7
>75-<=100	5 992	517 888	8.6	16.0
>100-<=125	3 479	387 714	5.0	12.0
>125-<=150	2 138	290 932	3.1	9.0
>150-<=175	1 126	181 723	1.6	5.6
>175-<=200	631	117 599	0.9	3.6
>200-<=225	356	75 259	0.5	2.3
>225-<=250	206	48 565	0.3	1.5
>250	303	92 435	0.4	2.8
	69 437	3 244 295	100.0	100.0

Cover pool - Region

Loan size (EUR 1 000)	Pool notional (EUR 1 000)	Pct (pool notional)
Uusimaa	1 520 167	46.9
Itä-Uusimaa	77 403	2.4
Varsinais-Suomi	173 289	5.3
Satakunta	55 219	1.7
Kanta-Häme	73 337	2.3
Pirkanmaa	282 804	8.7
Päijät-Häme	99 823	3.1
Kymenlaakso	72 608	2.2
South Karelia	33 993	1.0
Etelä-Savo	68 934	2.1
Pohjois-Savo	91 857	2.8
North Karelia	44 633	1.4
Central Finland	117 424	3.6
South Ostrobothnia	25 967	0.8
Ostrobothnia	40 008	1.2
Central Ostrobothnia	17 742	0.5
North Ostrobothnia	186 360	5.7
Kainuu	41 699	1.3
Lapland	97 454	3.0
No Data	123 573	3.8
	3 244 295	100.0