

Sampo Housing Loan Bank

Cover pool - Characteristics

| | |
|------------------------------------|-------------------------|
| Pool notional, EUR | 3 563 239 429 |
| Number of loans | 70 530 |
| Supplementary collateral, EUR | 0 |
| Residential/commercial | 100% residential |
| WA indexed LTV, pct. | 41 |
| WA Seasoning, month | 56 |
| WA Remaining Term, month | 197 |
| Rate type | Floating and fixed rate |
| Geographical location | 100% Finland |
| OC at cut-off date, pct. | 18.53 |
| Loans in arrears (>90 days), pct.* | 0.15 |
| Cut-off date | 31.12.2011 |

* 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% | 45 798 | 1 580 145 | 64.9 | 44.3 |
| >40%<=50% | 12 296 | 870 958 | 17.4 | 24.4 |
| >50%<=60% | 8 946 | 775 887 | 12.7 | 21.8 |
| >60%<=70% | 2 607 | 263 448 | 3.7 | 7.4 |
| >70% | 883 | 72 802 | 1.3 | 2.0 |
| | 70 530 | 3 563 239 | 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 | 28 173 | 327 542 | 39.9 | 9.2 |
| >25-<=50 | 15 396 | 563 103 | 21.8 | 15.8 |
| >50-<=75 | 10 345 | 636 946 | 14.7 | 17.9 |
| >75-<=100 | 6 714 | 581 008 | 9.5 | 16.3 |
| >100-<=125 | 4 001 | 446 848 | 5.7 | 12.5 |
| >125-<=150 | 2 561 | 349 356 | 3.6 | 9.8 |
| >150-<=175 | 1 428 | 230 515 | 2.0 | 6.5 |
| >175-<=200 | 763 | 142 243 | 1.1 | 4.0 |
| >200-<=225 | 479 | 101 280 | 0.7 | 2.8 |
| >225-<=250 | 264 | 62 224 | 0.4 | 1.7 |
| >250 | 406 | 122 177 | 0.6 | 3.4 |
| | 70 530 | 3 563 239 | 100.0 | 100.0 |

Cover pool - Region

| Loan size (EUR 1 000) | Pool notional (EUR 1 000) | Pct (pool notional) |
|-----------------------------|---------------------------|---------------------|
| Uusimaa | 1 672 739 | 46.9 |
| Itä-Uusimaa | 83 734 | 2.3 |
| Varsinais-Suomi | 191 039 | 5.4 |
| Satakunta | 58 891 | 1.7 |
| Kanta-Häme | 84 426 | 2.4 |
| Pirkanmaa | 309 027 | 8.7 |
| Päijät-Häme | 108 378 | 3.0 |
| Kymenlaakso | 77 295 | 2.2 |
| South Karelia | 37 009 | 1.0 |
| Etelä-Savo | 75 286 | 2.1 |
| Pohjois-Savo | 98 866 | 2.8 |
| North Karelia | 48 666 | 1.4 |
| Central Finland | 137 062 | 3.8 |
| South Ostrobothnia | 29 310 | 0.8 |
| Ostrobothnia | 44 429 | 1.2 |
| Central Ostrobothnia | 20 074 | 0.6 |
| North Ostrobothnia | 198 313 | 5.6 |
| Kainuu | 44 416 | 1.2 |
| Lapland | 102 745 | 2.9 |
| No Data | 141 538 | 4.0 |
| | 3 563 239 | 100.0 |