

Sampo Housing Loan Bank

Cover pool - Characteristics

Pool notional, EUR	2 193 093 207
Number of loans	43 636
Supplementary collateral, EUR	0
Residential/commercial	100% residential
WA indexed LTV, pct.	37
WA Seasoning, month	59
WA Remaining Term, month	192
Rate type	Floating and fixed rate
Geographical location	100% Finland
OC at cut-off date, pct.	9.4
Loans in arrears (>90 days), pct.*	0.19
Cut-off date	31.3.2011

* 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%	32 937	1 180 376	75.5	53.8
>40%<=50%	6 708	574 991	15.4	26.2
>50%<=60%	3 540	397 443	8.1	18.1
>60%<=70%	266	25 128	0.6	1.1
>70%	185	15 155	0.4	0.7
	43 636	2 193 093	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	17 296	204 799	39.6	9.3
>25-<=50	10 158	365 929	23.3	16.7
>50-<=75	5 560	340 195	12.7	15.5
>75-<=100	4 061	357 088	9.3	16.3
>100-<=125	3 024	336 645	6.9	15.4
>125-<=150	1 790	243 755	4.1	11.1
>150-<=175	764	123 360	1.8	5.6
>175-<=200	420	78 262	1.0	3.6
>200-<=225	229	48 586	0.5	2.2
>225-<=250	131	30 995	0.3	1.4
>250	203	63 479	0.5	2.9
	43 636	2 193 093	100.0	100.0

Cover pool - Region

Loan size (EUR 1 000)	Pool notional (EUR 1 000)	Pct (pool notional)
Uusimaa	1 073 273	48.9
Itä-Uusimaa	56 370	2.6
Varsinais-Suomi	112 376	5.1
Satakunta	34 299	1.6
Kanta-Häme	49 639	2.3
Pirkanmaa	189 487	8.6
Päijät-Häme	64 781	3.0
Kymenlaakso	46 553	2.1
South Karelia	21 119	1.0
Etelä-Savo	43 790	2.0
Pohjois-Savo	58 687	2.7
North Karelia	30 709	1.4
Central Finland	74 795	3.4
South Ostrobothnia	18 487	0.8
Ostrobothnia	25 284	1.2
Central Ostrobothnia	12 635	0.6
North Ostrobothnia	122 332	5.6
Kainuu	27 737	1.3
Lapland	63 503	2.9
No Data	67 237	3.1
	2 193 093	100.0