

Cover Pool Data, Sweden

2011-06-30

Overview

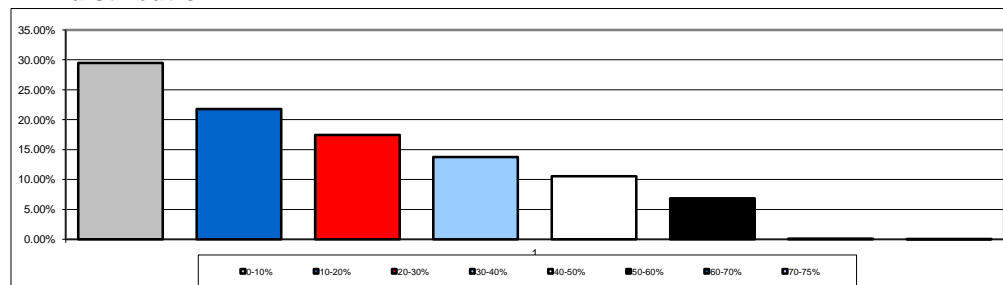
Stadshypotek total public lending in Sweden (MSEK)	735,512
Assets available for Cover Pool (MSEK)	661,612
Assets utilized for Cover Pool (MSEK)	514,663
Substitute Assets, cash on a locked account (MSEK)	5,000
Voluntary Overcollateralisation	10%
Total number of loans	881,121

Loan volume and LTV

Loan categories	Loan volume (MSEK)	
Single family houses / Summer houses	245,400	47.68%
Tenant owner units	109,368	21.25%
Multi-family houses	131,513	25.55%
Commercial	5,387	1.05%
Agricultural	3,142	0.61%
Public sector	19,853	3.86%
Total	514,663	

WA Max-LTV Cover Pool, as defined by ASCB*	48.4%
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LTV-distribution



0-10%	29.48%
10-20%	21.78%
20-30%	17.44%
30-40%	13.73%
40-50%	10.54%
50-60%	6.88%
60-70%	0.11%
70-75%	0.04%

WA loan size (SEK)	584,100
WA seasoning of Cover Pool (months)	35.0

Geographic distribution

Stockholm area	41.11%
Gothenburg area	9.98%
Malmoe area	5.01%
East (excl Stockholm)	14.58%
West (excl Gothenburg)	7.64%
South (excl (Malmoe)	12.29%
North	9.39%

Interest index distribution

Floating	51.0%
Fixed rate	49.0%

Covered Bond Data, Swedish Pool

SEK Benchmark bonds

2011-06-30

Loan	ISIN	Currency	Maturity	Nom (currency)	Nom (MSEK)	Curr Coupon
SH1572	SE0001384777	SEK	21/03/2012		52,446	6.00
SH1573	SE0001384785	SEK	19/12/2012		65,210	6.00
SH1574	SE0001384793	SEK	18/09/2013		59,313	6.00
SH1575	SE0001384801	SEK	18/06/2014		59,112	6.00
SH1576	SE0001384819	SEK	18/03/2015		59,740	6.00
SH1577	SE0001384827	SEK	16/12/2015		23,709	6.00
SH1578	SE0001384835	SEK	21/09/2016		9,305	6.00
SH1579	SE0001384843	SEK	21/06/2017		7,841	6.00
SH1583	SE0003174820	SEK	17/06/2020		3,642	4.25
SH1586	SE0003174838	SEK	21/09/2022		1,286	4.50
					341,604	

EMTN / 144A bonds

EMTN CB 111205	XS0519971070	SEK	05/12/2011	4,648	4,648	0.774
EMTN CB 120803	XS0590904701	SEK	03/08/2012	550	550	2.316
EMTN CB 120803:2	XS0600496706	SEK	03/08/2012	8,000	8,000	2.351
EMTN CB 121217	CH0035529921	CHF	17/12/2012	150	1,112	3.010
EMTN CB 121221	XS0474511085	SEK	21/12/2012	500	500	0.783
EMTN CB 130201	XS0517959036	SEK	01/02/2013	1,310	1,310	0.889
EMTN CB 130201:2	XS0573536439	SEK	01/02/2013	3,800	3,800	1.869
EMTN CB 130211	XS0486383416	SEK	11/02/2013	2,800	2,800	0.880
EMTN CB 130401	XS0516437984	SEK	01/04/2013	1,300	1,300	0.886
EMTN CB 130402	XS0502483216	SEK	02/04/2013	1,000	1,000	0.896
EMTN CB 130503	XS0517999503	SEK	03/05/2013	1,000	1,000	0.916
144A CB130930 FI	US85235YAA10	USD	30/09/2013	1,000	6,260	1.450
144A CB130930 FL	US85235YAB92	USD	30/09/2013	600	3,756	0.839
EMTN CB 131212	XS0278556286	EUR	12/12/2013	2,000	18,120	3.750
EMTN CB 140702	CH0104769853	CHF	02/07/2014	80	593	1.675
EMTN CB 141001	XS0455319029	EUR	01/10/2014	1,500	13,590	3.000
EMTN CB 150302	CH0104769929	CHF	02/03/2015	80	593	1.833
EMTN CB 150430	XS0501715311	EUR	30/04/2015	1,250	11,325	2.750
EMTN CB 160511	XS0625427215	EUR	11/05/2016	1,500	13,590	3.375
EMTN CB 161201	CH0110699987	CHF	01/12/2016	225	1,667	2.015
					95,513	

Total nominal Covered Bonds	437,117	
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 * ASCB= Association of Swedish Covered Bond Issuers, www.ascb.se