

Cover Pool Data, Sweden

2012-03-31

Overview

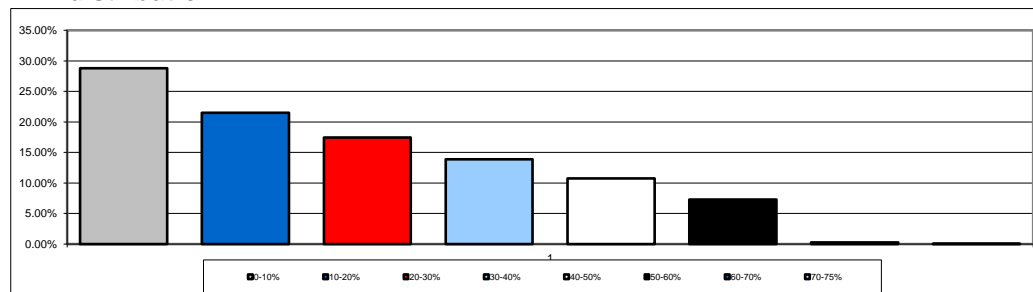
Stadshypotek total public lending in Sweden (MSEK)	751,110
Assets available for Cover Pool (MSEK)	679,702
Assets utilized for Cover Pool (MSEK)	578,912
Substitute Assets, cash on a locked account (MSEK)	5,000
Voluntary Overcollateralisation	10%
Total number of loans	1,249,195

Loan volume and LTV

Loan categories	Loan volume (MSEK)	
Single family houses / Summer houses	287,622	49.68%
Tenant owner units	109,300	18.88%
Multi-family houses	158,485	27.38%
Commercial	4,202	0.73%
Agricultural	3,048	0.53%
Public sector	16,255	2.81%
Total	578,912	

WA Max-LTV Cover Pool, as defined by ASCB*	47.6%
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LTV-distribution



0-10%	28.78%
10-20%	21.48%
20-30%	17.44%
30-40%	13.88%
40-50%	10.77%
50-60%	7.28%
60-70%	0.29%
70-75%	0.08%

WA loan size (SEK)	550,200
WA seasoning of Cover Pool (months)	37.0

Geographic distribution

Stockholm area	39.70%
Gothenburg area	9.72%
Malmö area	4.90%
East (excl Stockholm)	15.13%
West (excl Gothenburg)	7.64%
South (excl (Malmö))	12.86%
North	10.05%

Interest index distribution

Floating	49.0%
Fixed rate	51.0%

Covered Bond Data, Swedish Pool
SEK Benchmark bonds
2012-03-31

Loan	ISIN	Currency	Maturity	Nom (currency)	Nom (MSEK)	Curr Coupon
SH1573	SE0001384785	SEK	19/12/2012		62,877	6.00
SH1574	SE0001384793	SEK	18/09/2013		80,913	6.00
SH1575	SE0001384801	SEK	18/06/2014		80,018	6.00
SH1576	SE0001384819	SEK	18/03/2015		73,390	6.00
SH1577	SE0001384827	SEK	16/12/2015		27,064	6.00
SH1578	SE0001384835	SEK	21/09/2016		17,305	6.00
SH1579	SE0001384843	SEK	21/06/2017		17,841	6.00
SH1583	SE0003174820	SEK	17/06/2020		3,866	4.25
SH1586	SE0003174838	SEK	21/09/2022		1,306	4.50
					364,580	

EMTN / 144A bonds

EMTN CB 120803	XS0590904701	SEK	03/08/2012	550	550	2.800
EMTN CB 120803:2	XS0600496706	SEK	03/08/2012	8,000	8,000	2.780
EMTN CB 121217	CH0035529921	CHF	17/12/2012	150	1,110	3.000
EMTN CB 121221	XS0474511085	SEK	21/12/2012	500	500	2.598
EMTN CB 130201	XS0517959036	SEK	01/02/2013	1,310	1,310	3.013
EMTN CB 130201:2	XS0573536439	SEK	01/02/2013	3,800	3,800	2.883
EMTN CB 130211	XS0486383416	SEK	11/02/2013	2,800	2,800	2.915
EMTN CB 130401	XS0516437984	SEK	02/04/2013	1,300	1,300	2.765
EMTN CB 130402	XS0502483216	SEK	02/04/2013	1,000	1,000	2.715
EMTN CB 130403	XS0686773945	SEK	03/04/2013	2,400	2,400	2.395
EMTN CB 130503	XS0517999503	SEK	03/05/2013	1,000	1,000	3.030
EMTN CB 130603	XS0619741647	SEK	03/06/2013	1,800	1,800	2.560
EMTN CB 130903	XS0674533871	SEK	03/09/2013	2,800	2,800	2.550
144A CB130930 FI	US85235YAA10	USD	30/09/2013	1,000	6,800	1.450
144A CB130930 FL	US85235YAB92	USD	30/09/2013	600	4,080	1.020
EMTN CB 131003	XS0693226382	SEK	03/10/2013	2,890	2,890	2.475
EMTN CB 131101:A	XS0690219216	SEK	01/11/2013	500	500	2.833
EMTN CB 131101:2	XS0710136697	SEK	01/11/2013	500	500	2.773
EMTN CB 131203	XS0715439351	SEK	03/12/2013	1,250	1,250	2.560
EMTN CB 131212	XS0278556286	EUR	12/12/2013	2,000	17,800	3.750
EMTN CB 140602	XS0650628364	SEK	02/06/2014	1,500	1,500	2.690
EMTN CB 140702	CH0104769853	CHF	02/07/2014	80	592	1.675
EMTN CB 140903	XS0751836072	SEK	03/09/2014	1,300	1,300	2.515
EMTN CB 141001	XS0455319029	EUR	01/10/2014	1,500	13,350	3.000
EMTN CB 150302	CH0104769929	CHF	02/03/2015	80	592	1.833
EMTN CB 150430	XS0501715311	EUR	30/04/2015	1,250	11,125	2.750
EMTN CB 160511	XS0625427215	EUR	11/05/2016	1,500	13,350	3.375
EMTN CB 161201	CH0110699987	CHF	01/12/2016	225	1,665	2.000
EMTN CB 170321	XS0760243328	EUR	21/03/2017	1,500	13,350	1.875
EMTN CB 261103:A	XS0703602259	SEK	03/11/2026	2,000	2,000	3.250
					121,014	

Total nominal Covered Bonds	485,594
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 * ASCB= Association of Swedish Covered Bond Issuers, www.ascb.se