

## Cover Pool Data, Sweden

2011-09-30

### Overview

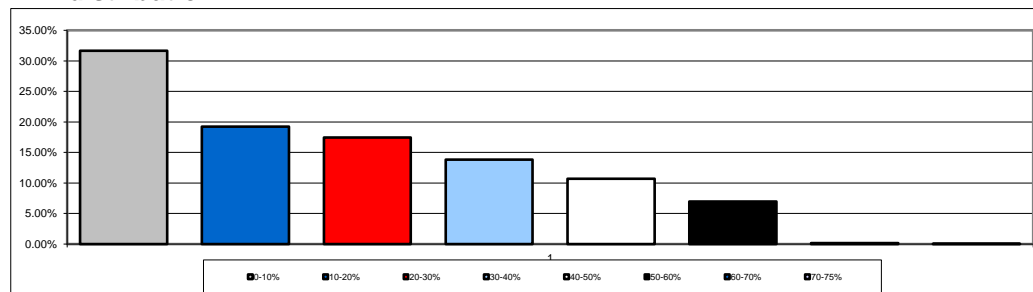
Stadshypotek total public lending in Sweden (MSEK)	745,626
Assets available for Cover Pool (MSEK)	673,207
Assets utilized for Cover Pool (MSEK)	548,585
Substitute Assets, cash on a locked account (MSEK)	5,000
Voluntary Overcollateralisation	10%
Total number of loans	937,752

### Loan volume and LTV

Loan categories	Loan volume (MSEK)	
Single family houses / Summer houses	263,280	47.99%
Tenant owner units	111,304	20.29%
Multi-family houses	134,314	24.48%
Commercial	9,809	1.79%
Agricultural	8,326	1.52%
Public sector	21,552	3.93%
Total	548,585	

WA Max-LTV Cover Pool, as defined by ASCB*	49.1%
--------------------------------------------	-------

### LTV-distribution



0-10%	31.63%
10-20%	19.24%
20-30%	17.42%
30-40%	13.82%
40-50%	10.70%
50-60%	6.99%
60-70%	0.15%
70-75%	0.05%

WA loan size (SEK)	585,000
WA seasoning of Cover Pool (months)	35.0

### Geographic distribution

Stockholm area	40.61%
Gothenburg area	9.99%
Malmö area	5.06%
East (excl Stockholm)	14.69%
West (excl Gothenburg)	7.62%
South (excl Malmö)	12.50%
North	9.53%

### Interest index distribution

Floating	49.0%
Fixed rate	51.0%

**Covered Bond Data, Swedish Pool**  
**SEK Benchmark bonds**
**2011-09-30**

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		66,210	6.00
SH1574	SE0001384793	SEK	18/09/2013		69,663	6.00
SH1575	SE0001384801	SEK	18/06/2014		66,362	6.00
SH1576	SE0001384819	SEK	18/03/2015		61,290	6.00
SH1577	SE0001384827	SEK	16/12/2015		25,309	6.00
SH1578	SE0001384835	SEK	21/09/2016		11,805	6.00
SH1579	SE0001384843	SEK	21/06/2017		8,001	6.00
SH1583	SE0003174820	SEK	17/06/2020		3,742	4.25
SH1586	SE0003174838	SEK	21/09/2022		1,286	4.50
					366,114	

**EMTN / 144A bonds**

EMTN CB 111205	XS0519971070	SEK	05/12/2011	4,648	4,648	2.760
EMTN CB 120803	XS0590904701	SEK	03/08/2012	550	550	2.810
EMTN CB 120803:2	XS0600496706	SEK	03/08/2012	8,000	8,000	2.790
EMTN CB 121217	CH0035529921	CHF	17/12/2012	150	1,119	3.000
EMTN CB 121221	XS0474511085	SEK	21/12/2012	500	500	2.800
EMTN CB 130201	XS0517959036	SEK	01/02/2013	1,310	1,310	3.008
EMTN CB 130201:2	XS0573536439	SEK	01/02/2013	3,800	3,800	2.878
EMTN CB 130211	XS0486383416	SEK	11/02/2013	2,800	2,800	2.968
EMTN CB 130401	XS0516437984	SEK	01/04/2013	1,300	1,300	3.003
EMTN CB 130402	XS0502483216	SEK	02/04/2013	1,000	1,000	2.953
EMTN CB 130403	XS0686773945	SEK	03/04/2013	2,400	2,400	2.619
EMTN CB 130503	XS0517999503	SEK	03/05/2013	1,000	1,000	3.040
EMTN CB 130603	XS0619741647	SEK	03/06/2013	1,000	1,000	2.790
EMTN CB 130903	XS0674533871	SEK	03/09/2013	2,800	2,800	2.761
144A CB130930 FI	US85235YAA10	USD	30/09/2013	1,000	6,860	1.450
144A CB130930 FL	US85235YAB92	USD	30/09/2013	600	4,116	0.919
EMTN CB 131212	XS0278556286	EUR	12/12/2013	2,000	18,300	3.750
EMTN CB 140602	XS0650628364	SEK	02/06/2014	1,500	1,500	2.920
EMTN CB 140702	CH0104769853	CHF	02/07/2014	80	597	1.675
EMTN CB 141001	XS0455319029	EUR	01/10/2014	1,500	13,725	3.000
EMTN CB 150302	CH0104769929	CHF	02/03/2015	80	597	1.833
EMTN CB 150430	XS0501715311	EUR	30/04/2015	1,250	11,438	2.750
EMTN CB 160511	XS0625427215	EUR	11/05/2016	1,500	13,725	3.375
EMTN CB 161201	CH0110699987	CHF	01/12/2016	225	1,679	2.000
					104,763	

<b>Total nominal Covered Bonds</b>	<b>470,877</b>
------------------------------------	----------------

\* ASCB= Association of Swedish Covered Bond Issuers, [www.ascb.se](http://www.ascb.se)