

## Cover Pool Data, Norway

2012-03-31

### Overview

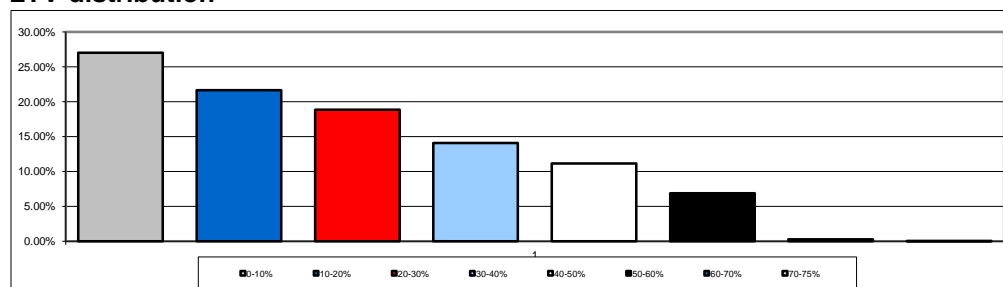
Stadshypotek total public lending in Norway (MNOK)	47,685
Assets available for Cover Pool (MNOK)	34,412
Assets utilized for Cover Pool (MNOK)	4,927
Substitute Assets, cash on a locked account (MNOK)	0
Voluntary Overcollateralisation	10%
Total number of loans	27,964

### Loan volume and LTV

Loan categories	Loan volume (MNOK)	
Single family houses / Summer houses	3,494	70.90%
Tenant owner units	1,072	21.75%
Multi-family houses	312	6.33%
Commercial	6	0.12%
Agricultural	24	0.49%
Public sector	0	0.00%
Tenant stock	20	0.41%
Total	4,928	100.00%

WA Max-LTV Cover Pool, as defined by ASCB*	52.2%
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### LTV-distribution



0-10%	27.01%
10-20%	21.63%
20-30%	18.84%
30-40%	14.10%
40-50%	11.17%
50-60%	6.90%
60-70%	0.30%
70-75%	0.05%

WA loan size (NOK)	1,983,500
WA seasoning of Cover Pool (months)	13.0

### Geographic distribution

Ostlandet	56.54%
Sorlandet	2.70%
Vestlandet	31.69%
Trondelag	5.24%
Nordnorge	3.83%

### Interest index distribution

Floating	95.0%
Fixed rate	5.0%

## Cover Pool Data, Norway

### NOK Benchmark bonds

2012-03-31

4,500

## EMTN / 144A bonds

0

4,500

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