

## Cover Pool Data, Norway

2012-06-30

### Overview

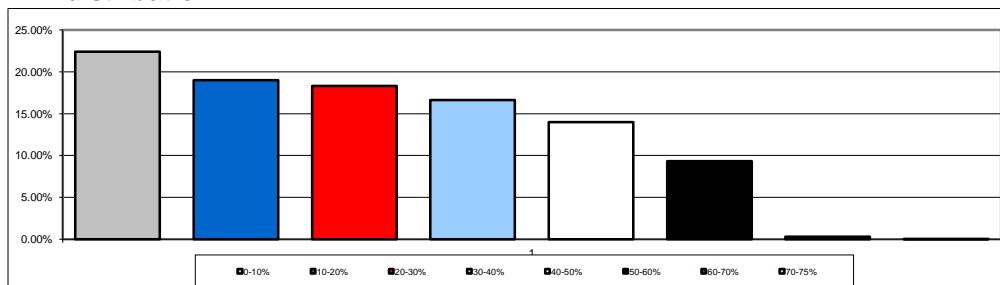
Stadshypotek total public lending in Norway (MNOK)	48,681
Assets available for Cover Pool (MNOK)	35,539
Assets utilized for Cover Pool (MNOK)	6,024
Substitute Assets, cash on a locked account (MNOK)	0
Voluntary Overcollateralisation	10%
Total number of loans	2,759

### Loan volume and LTV

Loan categories	Loan volume (MNOK)	
Single family houses / Summer houses	4,107	68.18%
Tenant owner units	1,917	31.82%
Multi-family houses	0	0.00%
Commercial	0	0.00%
Agricultural	0	0.00%
Public sector	0	0.00%
Tenant stock	0	0.00%
Total	6,024	100.00%

WA Max-LTV Cover Pool, as defined by ASCB*	57.2%
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### LTV-distribution



0-10%	22.39%
10-20%	18.99%
20-30%	18.32%
30-40%	16.64%
40-50%	13.97%
50-60%	9.34%
60-70%	0.31%
70-75%	0.04%

WA loan size (NOK)	2,183,400
WA seasoning of Cover Pool (months)	14.0

### Geographic distribution

Ostlandet	56.67%
Sorlandet	1.87%
Vestlandet	34.34%
Trondelag	4.53%
Nordnorge	2.59%

### Interest index distribution

Floating	100.0%
Fixed rate	0.0%

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5,500

## EMTN / 144A bonds

05,500

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