

Cover Pool Data, Sweden

Per 2010-06-30

Overview

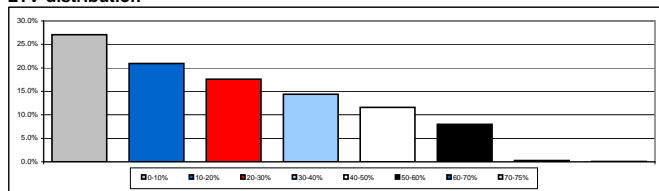
Stadshypotek total public lending	669,743
Assets available for Cover Pool	603,358
Assets utilized for Cover Pool	508,129
Total number of loans	1,007,929

Loan volume and LTV

Loan categories	Loan volume (MSEK)	
Single family houses / Summer houses	305,077	50.56%
Tenant owner units	101,089	16.75%
Multi-family houses	145,997	24.20%
Commercial	23,958	3.97%
Agricultural	14,124	2.34%
Public sector	13,113	2.17%
Total	603,358	

WA Max-LTV Cover Pool, as defined by ASCB*	49.2%
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LTV-distribution



0-10%	27.1%
10-20%	20.9%
20-30%	17.6%
30-40%	14.4%
40-50%	11.6%
50-60%	8.0%
60-70%	0.3%
70-75%	0.1%

WA loan size (SEK)	467.800
WA seasoning of Cover Pool (months)	37.0

Geographic distribution

Stockholm area	35.21%
Gothenburg area	9.98%
Malmö area	4.54%
East (excl Stockholm)	16.38%
West (excl Gothenburg)	14.32%
South (excl Malmö)	8.03%
North	11.54%

Interest index distribution

Floating	60.0%
Fixed rate	40.0%

Covered Bond Data

SEK Benchmark bonds

Loan	ISIN	Currency	Maturity	Nom (currency)	Nom (MSEK)	Curr Coupon
SH1570	SE0001292897	SEK	15/09/2010		48,982	6.00
SH1571	SE0001384769	SEK	15/06/2011		51,263	6.00
SH1572	SE0001384777	SEK	21/03/2012		37,846	6.00
SH1573	SE0001384785	SEK	19/12/2012		45,810	6.00
SH1574	SE0001384793	SEK	18/09/2013		40,713	6.00
SH1575	SE0001384801	SEK	18/06/2014		49,112	6.00
SH1576	SE0001384819	SEK	18/03/2015		54,090	6.00
SH1577	SE0001384827	SEK	16/12/2015		13,875	6.00
SH1578	SE0001384835	SEK	21/09/2016		5,978	6.00
SH1579	SE0001384843	SEK	21/06/2017		6,856	6.00
SH1583	SE0003174820	SEK	17/06/2020		2,350	4.25
SH1586	SE0003174838	SEK	21/09/2022		970	4.50
					357,845	

EMTN bonds

EMTN CB 101102	XS0390009974	EUR	02/11/2010	150	1,434	5.561
EMTN CB 110201	XS0413837559	SEK	01/02/2011	1,750	1,750	1.979
EMTN CB 110407	XS0422661321	SEK	07/04/2011	2,000	2,000	1.820
EMTN CB 110408	XS0422761626	SEK	08/04/2011	2,000	2,000	1.788
EMTN CB 110411	XS0423352318	SEK	11/04/2011	1,200	1,200	1.807
EMTN CB 111205	XS0519971070	SEK	05/12/2011	4,648	4,648	0.774
EMTN CB 121217	CH0035529921	CHF	17/12/2012	150	1,071	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 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
EMTN CB 131212	XS0278556286	EUR	12/12/2013	2,000	19,120	3.750
EMTN CB 140702	CH0104769853	CHF	02/07/2014	80	571	1.675
EMTN CB 141001	XS0455319029	EUR	01/10/2014	1,500	14,340	3.000
EMTN CB 150302	CH0104769929	CHF	02/03/2015	80	571	1.833
EMTN CB 161201	CH0110699987	CHF	01/12/2016	225	1,607	2.015
EMTN CB 150430	XS0501715311	EUR	30/04/2015	1,250	11,950	2.750
					70,172	

Total nominal Covered Bonds	428,017
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* ASCB= Association of Swedish Covered Bond Issuers, www.ascb.se