

## Cover Pool Data, Sweden

Per 2009-12-31

### Overview

Stadshypotek total public lending	634 849
Assets available for Cover Pool	566 421
Assets utilized for Cover Pool	395 327
Total number of loans	874 958

### Loan volume and LTV

Loan categories	Loan volume (MSEK)	LTV unindexed
Single family houses / Summer houses	290 629	34.1%
Tenant owner units	92 249	39.8%
Multi-family houses	140 597	34.8%
Commercial	18 847	46.3%
Agricultural	13 026	43.5%
Public sector	11 073	-
Total	566 421	

WALTV Cover Pool, unindexed	35.5%
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WA loan size (SEK)	451.824
WA seasoning of Cover Pool (months)	40.1

### Geographic distribution

Stockholm area	33.14%
Gothenburg area	9.03%
Malmö area	4.50%
East (excl Stockholm)	17.56%
West (excl Gothenburg)	15.53%
South (excl (Malmö))	8.62%
North	11.62%

### Interest index distribution

Floating	54.0%
Fixed rate	46.0%

### Covered Bond Data

#### SEK Benchmark bonds

Loan	ISIN	Currency	Maturity	Nom (currency)	Nom (MSEK)	Curr Coupon
SH 1570	SE0001292897	SEK	15/09/2010		71 968	6.00
SH 1571	SE0001384769	SEK	15/06/2011		51 263	6.00
SH 1572	SE0001384777	SEK	21/03/2012		36 946	6.00
SH 1573	SE0001384785	SEK	19/12/2012		40 860	6.00
SH 1574	SE0001384793	SEK	18/09/2013		27 363	6.00
SH 1575	SE0001384801	SEK	18/06/2014		38 862	6.00
SH 1576	SE0001384819	SEK	18/03/2015		20 940	6.00
SH 1577	SE0001384827	SEK	16/12/2015		3 375	6.00
SH 1578	SE0001384835	SEK	21/09/2016		4 348	6.00
SH 1579	SE0001384843	SEK	21/06/2017		6 831	6.00
					302 756	

#### EMTN bonds

EMTN CB 100125	XS0283677838	EUR	25/01/2010	1 500	15 309	4.000
EMTN CB 100208	XS0286143069	USD	08/02/2010	100	708	5.125
EMTN CB 101102	XS0390009974	EUR	02/11/2010	150	1 531	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	1.820
EMTN CB 110411	XS0423352318	SEK	11/04/2011	1 200	1 200	1.807
EMTN CB 121217	CH0035529921	CHF	17/12/2012	150	1 031	3.010
EMTN CB 121221	XS0474511085	SEK	21/12/2012	500	500	0.783
EMTN CB 131212	XS0278556286	EUR	12/12/2013	2 000	20 412	3.750
EMTN CB 140702	CH0104769853	CHF	02/07/2014	80	550	1.675
EMTN CB 141001	XS0455319029	EUR	01/10/2014	1 500	15 309	3.000
EMTN CB 150302	CH0104769929	CHF	02/03/2015	80	550	1.833
					62 849	

Total nominal Covered Bonds	365 605
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#### LTV-distribution

0-40%	73.2%
40-50%	10.9%
50-60%	8.3%
60-70%	5.6%
>70%	1.9%