

## Monthly Investor Report

## Reporting Dates

|                         |            |                          |            |                        |            |
|-------------------------|------------|--------------------------|------------|------------------------|------------|
| Report Date:            | 10-01-2018 | Days in Interest Period: | 94         | Interest Payment Date: | 12-02-2018 |
| Reporting Period Start: | 01-12-2017 | Reporting Period End:    | 31-12-2017 |                        |            |
| Interest Period Start:  | 10-11-2017 | Interest Period End:     | 12-02-2018 |                        |            |

| Issuance Details       | Class A Notes (EUR) | Class B Notes (SEK) | Class Z Notes (SEK) |
|------------------------|---------------------|---------------------|---------------------|
| ISIN                   | XS1572746607        | XS1572747167        | XS1572747324        |
| Stock Exchange Listing | Ireland             | Ireland             | Ireland             |
| Original Ratings (S&P) | AAA(sf)             | AA(sf)              | NR                  |
| Current Rating         | AAA(sf)             | AA(sf)              | NR                  |
| Original Balance       | 2 311 025 000 SEK   | 238 890 000 SEK     | 436 220 000 SEK     |
| Current Balance        | 1 850 586 328 SEK   | 238 890 000 SEK     | 436 220 000 SEK     |
| Step-Up Date           | 10-05-2022          | 10-05-2022          | 10-05-2022          |
| Step-Up Margin         | 1.5x                | 1.5x                | 1.5x                |
| Final Maturity Date    | 10-08-2066          | 10-08-2066          | 10-08-2066          |
| Currency               | EUR                 | SEK                 | SEK                 |
| Reference Rate         | 3M EURIBOR          | 3M STIBOR           | 3M STIBOR           |
| Relevant Margin        | 0,720%              | 1,750%              | 3,750%              |
| Day Count Convention   | Actual/360          | Actual/360          | Actual/360          |
| Coupon Reference Rate  | -0,32900%           | -0,58100%           | -0,58100%           |
| Current Coupon         | 0,39100%            | 1,16900%            | 3,16900%            |
| FX Rate                | 9,530               |                     |                     |

| Step down loans<br>(Loans eligible for Step Down Margin) | Initial Pool | Month Ending<br>30-11-2017 | Month Ending<br>31-12-2017 |
|--|--------------|----------------------------|----------------------------|
| Step down loans (% of outstanding principal balance)     | 84,8%        | 75,4%                      | 75,1%                      |

| Pool Performance<br>Loans in Arrears                      | Month ending<br>30-11-2017 | Month ending<br>31-12-2017 |
|---|----------------------------|----------------------------|
| Total number of loans                                     | 3 010                      | 2 959                      |
| - Total number of loans in arrears (30-60 days)           | 53                         | 57                         |
| - Total number of loans in arrears (60-90 days)           | 14                         | 14                         |
| - Total number of loans in arrears (90+ days)             | 18                         | 20                         |
| - Percentage of loans (by amount) in arrears (30-60 days) | 1,98%                      | 1,79%                      |
| - Percentage of loans (by amount) in arrears (60-90 days) | 0,60%                      | 0,60%                      |
| - Percentage of loans (by amount) in arrears (90+ days)   | 0,98%                      | 1,21%                      |
| - Registered with KFM*                                    | 1                          | 5                          |

(\*KFM is the Swedish credit enforcement authority)

| Pool Performance: Distribution of Loans |                   |              |                   |                       | Current Principal |            |
|---|-------------------|--------------|-------------------|-----------------------|-------------------|------------|
| Currently in Arrears                    | Months in Arrears | No. Of Loans | No. Of Properties | % of Total Properties | Balance           | % of Total |
|   | Current           | 2 868        | 2 367             | 96,65%                | 2 329 190 321 SEK | 96,4%      |
|   | >=1<2             | 57           | 50                | 2,04%                 | 43 155 174 SEK    | 1,79%      |
|   | >=2<3             | 14           | 12                | 0,49%                 | 14 419 834 SEK    | 0,60%      |
|   | >=3<4             | 6            | 6                 | 0,24%                 | 7 564 749 SEK     | 0,31%      |
|   | >=4<5             | 5            | 5                 | 0,20%                 | 8 429 589 SEK     | 0,35%      |
|   | >=5<6             | 4            | 4                 | 0,16%                 | 8 444 076 SEK     | 0,35%      |
|   | >=6<7             | 2            | 2                 | 0,08%                 | 1 154 326 SEK     | 0,05%      |
|   | >=7<8             | 0            | 0                 | 0,00%                 | 0 SEK             | 0,00%      |
|   | >=8<9             | 1            | 1                 | 0,04%                 | 996 664 SEK       | 0,04%      |
|   | >=9               | 2            | 2                 | 0,08%                 | 2 694 654 SEK     | 0,11%      |
|   | Total             | 2 959        | 2 449             | 100,0%                | 2 416 049 386 SEK | 100,0%     |

| Pool Performance                              | No. of Loans | Amount        | No. of Loans | Amount      |
|---|--------------|---------------|--------------|-------------|
| Possessions                                   | Since issue  |               | This period  |             |
| <u>Forced sales</u>                           |              |               |              |             |
| Total Sold (original balance)                 | 2            | 1 700 000 SEK | 1            | 595 000 SEK |
| Total Sold (outstanding balance)              | 2            | 1 688 592 SEK | 1            | 595 793 SEK |
| Gross Loss on Sale (inc. all fees & interest) | 0            | 0 SEK         | 0            | 0 SEK       |

## Monthly Investor Report

| Pool Performance                     |            | This Period  |                   | Since Issue  |                   |
|--------------------------------------|------------|--------------|-------------------|--------------|-------------------|
| Mortgage Principal analysis          |            | No. Of Loans | Amount            | No. Of Loans | Amount            |
| Opening mortgage principal balance @ | 01-12-2017 | 3 010        | 2 473 802 055 SEK | 3 333        | 2 986 136 751 SEK |
| Overfunded principal at issue        |            |              |                   |              | 0 SEK             |
| Further advances                     |            | 16           | 2 972 000 SEK     | 195          | 36 819 000 SEK    |
| Unscheduled Prepayments              |            | -67          | -58 592 662 SEK   | -569         | -583 906 603 SEK  |
| Prepayments from Enforcements        |            |              |                   |              |                   |
| Scheduled Repayments                 |            |              | -2 132 008 SEK    |              | -22 999 762 SEK   |
| Closing mortgage principal balance @ | 31-12-2017 | 2 959        | 2 416 049 386 SEK | 2 959        | 2 416 049 386 SEK |
| <b>Annualised prepayment rate</b>    |            |              | <b>27,5%</b>      |              | <b>23,0%</b>      |

| Tests and Rating Triggers                |                          | Required                       | Current Long Term | Current Short Term | Passed     |
|--|--------------------------|--------------------------------|-------------------|--------------------|------------|
| Minimum Floating Weighted Average Margin | Greater than or equal to | 3,75%                          | 3,75%             | 5,56%              | Yes        |
| Barclays Bank PLC                        |                          | S&P LT<A / ST<A-1 or S&P LT<A+ | A                 | A-1+               | Yes        |
| BNP Paribas                              |                          | S&P LT<A / ST<A-1 or S&P LT<A+ | AA-               | A-1+               | Yes        |
| Nordea Bank AB                           |                          | S&P LT<A / ST<A-1 or S&P LT<A+ | AA-               | A-1+               | Yes        |
| Retention Statement (*)                  |                          |                                |                   |                    | Yes        |
| <b>Tests Passed</b>                      |                          |                                |                   |                    | <b>Yes</b> |

## (\*) Article 122a of the Capital Requirements Directive - Retention Statement

Bluestep Bank AB as Mortgage Loan Seller retains on an ongoing basis a material net economic interest of not less than 5 per cent of the nominal value of the securitisation in accordance with Article 122a of the Directive 2006/48/EC (as amended or as superseded from time to time, including as superseded by Articles 404 -410 of Regulation (EU) No. 575/2013 of the European Parliament and of the Council of 21 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No. 648/2012), referred to as the Capital Requirements Directive (but not any implementing rules or other measures adopted by any EEA State). As at the Closing Date, such material net economic interest comprised an interest in the first loss tranche within the meaning of Article 122a(1)(d). Such retention requirement was satisfied on the Closing Date by Bluestep Bank AB as Mortgage Loan Seller holding the Class Z Notes.

| Transaction Parties                             |                                |  |                  |
|---|--------------------------------|--|------------------|
| Party   | S&P Rating                     | Transaction Role   | Ratings Triggers |
| Bluestep Mortgage Securities No. 4 DAC          |                                | Issuer   |                  |
| Bluestep Bank AB                                |                                | Mortgage Loan Seller<br>Class Z Note Holder<br>Cash Manager<br>Standby Servicer<br>Subordinated Loan Facility Provider |                  |
| Bluestep Servicing AB                           |                                | Servicer   |                  |
| Emric Finance Operations AB                     |                                | Second Standby Servicer  |                  |
| Barclays Bank PLC                               | A                              | Interest Rate Swap Provider  | (1)              |
|   |                                | Currency Swap Provider   |                  |
| BNP Paribas, London Branch                      |                                | Standby Cash Manager<br>Principal Paying Agent<br>Agent Bank   |                  |
|   |                                | Swap Collateral Accounts Bank  | (2)              |
| BNP Paribas Trust Corporation UK Limited        |                                | Trustee  |                  |
| Nordea Bank AB                                  | AA-                            | Issuer Accounts Bank   | (3)              |
| Structured Finance Management (Ireland) Limited | AA-                            | Corporate Services Provider  |                  |
| Trigger Reference                               | Trigger Level                  | Consequence  |                  |
| (1)   | S&P LT<A / ST<A-1 or S&P LT<A+ | Collateral posting, replacement of provider or guarantee by entity with required rating                                |                  |
| (2)   | S&P LT<A / ST<A-1 or S&P LT<A+ | Replacement of swap collateral accounts bank or guarantee by entity with required rating                               |                  |
| (3)   | S&P LT<A / ST<A-1 or S&P LT<A+ | Replacement of issuer accounts bank or guarantee by entity with required rating  |                  |

| Contact Details  |  |
|--|--|
| Bluestep Bank AB - Sveavägen 163, 104 35 Stockholm, Sweden TEL +46 (0)8 501 004 00 |  |
| Babu Ahmad - Controller  | babu.ahmad@bluestep.se                                     |
| Securisation Reporting   | <a href="http://www.ir.bluestep.se">www.ir.bluestep.se</a> |

Stratification Tables

| Current Loan Size              | Current              |                  |                          |                | At Cut-Off           |                  |                        |                |
|--------------------------------|----------------------|------------------|--------------------------|----------------|----------------------|------------------|------------------------|----------------|
|                                | Balance              | % Balance        | No. of Properties        | % No.          | Balance              | % Balance        | No. of Property        | % No.          |
| 0-200                          | 22 372 821           | 0,93%            | 143                      | 5,84%          | 27 908 644           | 0,93%            | 178                    | 6,06%          |
| 200-300                        | 48 417 205           | 2,00%            | 189                      | 7,72%          | 56 767 785           | 1,90%            | 221                    | 7,52%          |
| 300-400                        | 74 652 911           | 3,09%            | 212                      | 8,66%          | 84 935 799           | 2,84%            | 240                    | 8,17%          |
| 400-500                        | 89 249 393           | 3,69%            | 197                      | 8,04%          | 104 163 382          | 3,49%            | 231                    | 7,86%          |
| 500-750                        | 283 233 256          | 11,72%           | 458                      | 18,70%         | 320 191 415          | 10,72%           | 514                    | 17,49%         |
| 750-1,000                      | 278 162 585          | 11,51%           | 318                      | 12,98%         | 314 742 719          | 10,54%           | 363                    | 12,35%         |
| 1,000-1,500                    | 539 906 643          | 22,35%           | 439                      | 17,93%         | 672 655 094          | 22,53%           | 545                    | 18,54%         |
| 1,500-2,000                    | 457 671 259          | 18,94%           | 266                      | 10,86%         | 614 068 875          | 20,56%           | 356                    | 12,11%         |
| 2,000-2,500                    | 227 904 767          | 9,43%            | 101                      | 4,12%          | 307 372 835          | 10,29%           | 137                    | 4,66%          |
| 2,500-3,000                    | 199 498 228          | 8,26%            | 73                       | 2,98%          | 259 699 010          | 8,70%            | 95                     | 3,23%          |
| 3,000-3,500                    | 103 443 716          | 4,28%            | 32                       | 1,31%          | 94 379 509           | 3,16%            | 29                     | 0,99%          |
| 3,500-4,000                    | 33 960 934           | 1,41%            | 9                        | 0,37%          | 53 347 043           | 1,79%            | 14                     | 0,48%          |
| 4,000-5,000                    | 41 292 551           | 1,71%            | 9                        | 0,37%          | 54 218 917           | 1,82%            | 12                     | 0,41%          |
| >5,000                         | 16 283 118           | 0,67%            | 3                        | 0,12%          | 21 685 724           | 0,73%            | 4                      | 0,14%          |
| <b>Total</b>                   | <b>2 416 049 386</b> | <b>100,00%</b>   | <b>2 449</b>             | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b>   | <b>2 939</b>           | <b>100,00%</b> |
| <b>Product</b>                 | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Loans</b>      | <b>% No.</b>   | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Loans</b>    | <b>% No.</b>   |
| Variable                       | 347 032 200          | 14,36%           | 395                      | 13,35%         | 461 375 881          | 15,45%           | 483                    | 14,49%         |
| Fixed 1 yr                     | 37 243 977           | 1,54%            | 43                       | 1,45%          | 29 040 667           | 0,97%            | 38                     | 1,14%          |
| Fixed 3 yr                     | 1 992 907 012        | 82,49%           | 2 478                    | 83,74%         | 2 452 645 912        | 82,13%           | 2 766                  | 82,99%         |
| Fixed 5 yr                     | 38 866 197           | 1,61%            | 43                       | 1,45%          | 43 074 291           | 1,44%            | 46                     | 1,38%          |
| <b>Total</b>                   | <b>2 416 049 386</b> | <b>100,00%</b>   | <b>2 959</b>             | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b>   | <b>3 333</b>           | <b>100,00%</b> |
| <b>Original LTV</b>            | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Properties</b> | <b>% No.</b>   | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Property</b> | <b>% No.</b>   |
| <10                            | 4 519 102            | 0,19%            | 23                       | 0,94%          | 5 127 516            | 0,17%            | 31                     | 1,05%          |
| 10-20                          | 14 612 140           | 0,60%            | 50                       | 2,04%          | 15 370 948           | 0,51%            | 59                     | 2,01%          |
| 20-30                          | 40 292 618           | 1,67%            | 98                       | 4,00%          | 45 170 423           | 1,51%            | 111                    | 3,78%          |
| 30-40                          | 42 170 143           | 1,75%            | 81                       | 3,31%          | 46 841 504           | 1,57%            | 97                     | 3,30%          |
| 40-50                          | 82 960 942           | 3,43%            | 105                      | 4,29%          | 97 798 436           | 3,28%            | 124                    | 4,22%          |
| 50-60                          | 142 236 036          | 5,89%            | 153                      | 6,25%          | 164 539 369          | 5,51%            | 179                    | 6,09%          |
| 60-70                          | 287 353 237          | 11,89%           | 277                      | 11,31%         | 351 707 091          | 11,78%           | 330                    | 11,23%         |
| 70-80                          | 657 435 269          | 27,21%           | 654                      | 26,70%         | 815 467 396          | 27,31%           | 787                    | 26,78%         |
| 80-90                          | 1 144 469 899        | 47,37%           | 1 008                    | 41,16%         | 1 444 114 067        | 48,36%           | 1 221                  | 41,54%         |
| 90-100                         | -                    | 0,00%            | -                        | 0,00%          | -                    | 0,00%            | -                      | 0,00%          |
| <b>Total</b>                   | <b>2 416 049 386</b> | <b>100,00%</b>   | <b>2 449</b>             | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b>   | <b>2 939</b>           | <b>100,00%</b> |
| <b>Current LTV</b>             | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Properties</b> | <b>% No.</b>   | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Property</b> | <b>% No.</b>   |
| <10                            | 3 287 436            | 0,14%            | 20                       | 0,82%          | 5 127 516            | 0,17%            | 31                     | 1,05%          |
| 10-20                          | 11 730 121           | 0,49%            | 49                       | 2,00%          | 15 370 948           | 0,51%            | 59                     | 2,01%          |
| 20-30                          | 42 059 159           | 1,74%            | 100                      | 4,08%          | 45 170 423           | 1,51%            | 111                    | 3,78%          |
| 30-40                          | 41 663 685           | 1,72%            | 80                       | 3,27%          | 46 841 504           | 1,57%            | 97                     | 3,30%          |
| 40-50                          | 84 259 011           | 3,49%            | 111                      | 4,53%          | 97 798 436           | 3,28%            | 124                    | 4,22%          |
| 50-60                          | 158 714 601          | 6,57%            | 160                      | 6,53%          | 164 539 369          | 5,51%            | 179                    | 6,09%          |
| 60-70                          | 312 890 033          | 12,95%           | 302                      | 12,33%         | 351 707 091          | 11,78%           | 330                    | 11,23%         |
| 70-80                          | 651 861 704          | 26,98%           | 654                      | 26,70%         | 815 467 396          | 27,31%           | 787                    | 26,78%         |
| 80-90                          | 1 109 583 637        | 45,93%           | 973                      | 39,73%         | 1 444 114 067        | 48,36%           | 1 221                  | 41,54%         |
| 90-100                         | -                    | 0,00%            | -                        | 0,00%          | -                    | 0,00%            | -                      | 0,00%          |
| <b>Total</b>                   | <b>2 416 049 386</b> | <b>100,00%</b>   | <b>2 449</b>             | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b>   | <b>2 939</b>           | <b>100,00%</b> |
| <b>Original Term (months)</b>  | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Loans</b>      | <b>% No.</b>   | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Loans</b>    | <b>% No.</b>   |
| <=240                          | 8 186 774            | 0,34%            | 19                       | 0,64%          | 10 639 007           | 0,36%            | 26                     | 0,78%          |
| > 240 and <= 300               | 1 556 177            | 0,06%            | 2                        | 0,07%          | 1 568 947            | 0,05%            | 2                      | 0,06%          |
| > 300 and <= 360               | 146 688 484          | 6,07%            | 269                      | 9,09%          | 164 362 655          | 5,50%            | 301                    | 9,03%          |
| > 360 and <= 420               | 33 292 857           | 1,38%            | 49                       | 1,66%          | 43 625 699           | 1,46%            | 56                     | 1,68%          |
| > 420 and <= 480               | 2 226 325 094        | 92,15%           | 2 620                    | 88,54%         | 2 765 940 443        | 92,63%           | 2 948                  | 88,45%         |
| <b>Total</b>                   | <b>2 416 049 386</b> | <b>100,00%</b>   | <b>2 959</b>             | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b>   | <b>3 333</b>           | <b>100,00%</b> |
| Min                            | 8                    |                  |                          |                | 16                   |                  |                        |                |
| Max                            | 479                  |                  |                          |                | 479                  |                  |                        |                |
| WAvg                           | 444                  |                  |                          |                | 454                  |                  |                        |                |
| <b>Remaining Term (months)</b> | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Loans</b>      | <b>% No.</b>   | <b>Balance</b>       | <b>% Balance</b> | <b>No. of Loans</b>    | <b>% No.</b>   |
| <=240                          | 8 589 203            | 0,36%            | 21                       | 0,71%          | 10 639 007           | 0,36%            | 26                     | 0,78%          |
| > 240 and <= 300               | 17 949 928           | 0,74%            | 44                       | 1,49%          | 16 219 633           | 0,54%            | 38                     | 1,14%          |
| > 300 and <= 360               | 159 741 411          | 6,61%            | 290                      | 9,80%          | 161 166 553          | 5,40%            | 285                    | 8,55%          |
| > 360 and <= 420               | 89 291 408           | 3,70%            | 144                      | 4,87%          | 113 415 238          | 3,80%            | 186                    | 5,58%          |
| > 420 and <= 480               | 2 140 477 437        | 88,59%           | 2 460                    | 83,14%         | 2 684 696 319        | 89,91%           | 2 798                  | 83,95%         |
| <b>Total</b>                   | <b>2 416 049 386</b> | <b>100,00%</b>   | <b>2 959</b>             | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b>   | <b>3 333</b>           | <b>100,00%</b> |
| Min                            | 8                    |                  |                          |                | 16                   |                  |                        |                |
| Max                            | 479                  |                  |                          |                | 479                  |                  |                        |                |
| WAvg                           | 444                  |                  |                          |                | 454                  |                  |                        |                |

## Stratification Tables

|                                    | Current              |                |              |                | At Cut-Off           |                |              |                |
|------------------------------------|----------------------|----------------|--------------|----------------|----------------------|----------------|--------------|----------------|
|                                    | Balance              | % Balance      | No. of Loans | % No.          | Balance              | % Balance      | No. of Loans | % No.          |
| <b>Interest Rate (All loans)</b>   |                      |                |              |                |                      |                |              |                |
| < 4%                               | 11 412 495           | 0,47%          | 27           | 0,91%          | 9 614 678            | 0,32%          | 26           | 0,78%          |
| 4 - 5.9%                           | 1 524 346 024        | 63,09%         | 1 519        | 51,33%         | 1 875 461 483        | 62,81%         | 1 768        | 53,05%         |
| 6 - 7.9%                           | 790 027 061          | 32,70%         | 1 134        | 38,32%         | 998 951 014          | 33,45%         | 1 267        | 38,01%         |
| 8 - 9.9%                           | 89 990 533           | 3,72%          | 277          | 9,36%          | 101 228 695          | 3,39%          | 268          | 8,04%          |
| 10 - 11.9%                         | 273 273              | 0,01%          | 2            | 0,07%          | 880 881              | 0,03%          | 4            | 0,12%          |
| >= 12%                             | -                    | 0,00%          | -            | 0,00%          | -                    | 0,00%          | -            | 0,00%          |
| <b>Total</b>                       | <b>2 416 049 386</b> | <b>100,00%</b> | <b>2 959</b> | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>3 333</b> | <b>100,00%</b> |
| Min                                | 2,14 %               |                |              |                | 2,15 %               |                |              |                |
| Max                                | 10,70 %              |                |              |                | 10,70 %              |                |              |                |
| WAvg                               | 5,69%                |                |              |                | 5,72%                |                |              |                |
| <b>Interest Rate (Fixed loans)</b> |                      |                |              |                |                      |                |              |                |
| < 4%                               | 7 071 568            | 0,34%          | 13           | 0,51%          | 5 216 154            | 0,21%          | 11           | 0,39%          |
| 4 - 5.9%                           | 1 225 998 103        | 59,26%         | 1 218        | 47,50%         | 1 486 287 948        | 58,87%         | 1 401        | 49,16%         |
| 6 - 7.9%                           | 748 393 931          | 36,17%         | 1 060        | 41,34%         | 933 732 812          | 36,98%         | 1 171        | 41,09%         |
| 8 - 9.9%                           | 87 280 311           | 4,22%          | 271          | 10,57%         | 98 643 075           | 3,91%          | 263          | 9,23%          |
| 10 - 11.9%                         | 273 273              | 0,01%          | 2            | 0,08%          | 880 881              | 0,03%          | 4            | 0,14%          |
| >= 12%                             | -                    | 0,00%          | -            | 0,00%          | -                    | 0,00%          | -            | 0,00%          |
| <b>Total</b>                       | <b>2 069 017 186</b> | <b>100,00%</b> | <b>2 564</b> | <b>100,00%</b> | <b>2 524 760 870</b> | <b>100,00%</b> | <b>2 850</b> | <b>100,00%</b> |
| Min                                | 2,80 %               |                |              |                | 2,15 %               |                |              |                |
| Max                                | 10,70 %              |                |              |                | 10,70 %              |                |              |                |
| WAvg                               | 5,81%                |                |              |                | 5,83%                |                |              |                |
| <b>Interest Rate (Var loans)</b>   |                      |                |              |                |                      |                |              |                |
| < 4%                               | 4 340 927            | 1,25%          | 14           | 3,54%          | 4 398 524            | 0,95%          | 15           | 3,11%          |
| 4 - 5.9%                           | 298 347 921          | 85,97%         | 301          | 76,20%         | 389 173 535          | 84,35%         | 367          | 75,98%         |
| 6 - 7.9%                           | 41 633 130           | 12,00%         | 74           | 18,73%         | 65 218 202           | 14,14%         | 96           | 19,88%         |
| 8 - 9.9%                           | 2 710 222            | 0,78%          | 6            | 1,52%          | 2 585 620            | 0,56%          | 5            | 1,04%          |
| 10 - 11.9%                         | -                    | 0,00%          | -            | 0,00%          | -                    | 0,00%          | -            | 0,00%          |
| >= 12%                             | -                    | 0,00%          | -            | 0,00%          | -                    | 0,00%          | -            | 0,00%          |
| <b>Total</b>                       | <b>347 032 200</b>   | <b>100,00%</b> | <b>395</b>   | <b>100,00%</b> | <b>461 375 881</b>   | <b>100,00%</b> | <b>483</b>   | <b>100,00%</b> |
| Min                                | 2,14 %               |                |              |                | 2,23 %               |                |              |                |
| Max                                | 9,85 %               |                |              |                | 9,95 %               |                |              |                |
| WAvg                               | 4,96%                |                |              |                | 5,12%                |                |              |                |
| <b>Region</b>                      |                      |                |              |                |                      |                |              |                |
| Blekinge                           | 35 921 522           | 1,49%          | 50           | 2,04%          | 40 813 757           | 1,37%          | 57           | 1,94%          |
| Dalarnas                           | 51 115 806           | 2,12%          | 77           | 3,14%          | 53 868 321           | 1,80%          | 85           | 2,89%          |
| Gotlands                           | 11 505 075           | 0,48%          | 9            | 0,37%          | 12 830 880           | 0,43%          | 11           | 0,37%          |
| Gävleborgs                         | 61 948 795           | 2,56%          | 109          | 4,45%          | 68 885 249           | 2,31%          | 119          | 4,05%          |
| Hallands                           | 49 046 695           | 2,03%          | 52           | 2,12%          | 58 868 693           | 1,97%          | 61           | 2,08%          |
| Jämtlands                          | 9 658 293            | 0,40%          | 19           | 0,78%          | 12 205 922           | 0,41%          | 22           | 0,75%          |
| Jönköpings                         | 44 415 615           | 1,84%          | 59           | 2,41%          | 48 857 389           | 1,64%          | 70           | 2,38%          |
| Kalmar                             | 24 691 884           | 1,02%          | 51           | 2,08%          | 29 457 104           | 0,99%          | 59           | 2,01%          |
| Kronobergs                         | 23 563 854           | 0,98%          | 40           | 1,63%          | 24 565 798           | 0,82%          | 42           | 1,43%          |
| Norrbottnens                       | 43 553 304           | 1,80%          | 55           | 2,25%          | 45 684 968           | 1,53%          | 59           | 2,01%          |
| Skåne                              | 258 689 641          | 10,71%         | 314          | 12,82%         | 325 018 432          | 10,88%         | 376          | 12,79%         |
| Stockholms                         | 996 952 808          | 41,26%         | 634          | 25,89%         | 1 294 067 153        | 43,34%         | 813          | 27,66%         |
| Södermanlands                      | 62 710 509           | 2,60%          | 72           | 2,94%          | 76 076 927           | 2,55%          | 87           | 2,96%          |
| Uppsala                            | 117 308 637          | 4,86%          | 104          | 4,25%          | 144 542 910          | 4,84%          | 124          | 4,22%          |
| Värmlands                          | 49 562 786           | 2,05%          | 75           | 3,06%          | 56 039 643           | 1,88%          | 83           | 2,82%          |
| Västerbottens                      | 27 618 731           | 1,14%          | 48           | 1,96%          | 32 809 415           | 1,10%          | 54           | 1,84%          |
| Västernorrlands                    | 46 874 619           | 1,94%          | 87           | 3,55%          | 61 104 901           | 2,05%          | 107          | 3,64%          |
| Västmanlands                       | 71 607 004           | 2,96%          | 107          | 4,37%          | 82 903 096           | 2,78%          | 125          | 4,25%          |
| Västra Götalands                   | 335 456 002          | 13,88%         | 358          | 14,62%         | 406 203 059          | 13,60%         | 437          | 14,87%         |
| Örebro                             | 42 066 612           | 1,74%          | 65           | 2,65%          | 52 757 091           | 1,77%          | 76           | 2,59%          |
| Östergötlands                      | 51 781 194           | 2,14%          | 64           | 2,61%          | 58 576 042           | 1,96%          | 72           | 2,45%          |
| <b>Total</b>                       | <b>2 416 049 386</b> | <b>100,00%</b> | <b>2 449</b> | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>2 939</b> | <b>100,00%</b> |
| <b>Income Type</b>                 |                      |                |              |                |                      |                |              |                |
| Purchase                           | 1 108 400 970        | 45,88%         | 1 108        | 37,45%         | 1 502 634 339        | 50,32%         | 1 430        | 42,90%         |
| Remortgage                         | 1 307 648 416        | 54,12%         | 1 851        | 62,55%         | 1 483 502 412        | 49,68%         | 1 903        | 57,10%         |
| <b>Total</b>                       | <b>2 416 049 386</b> | <b>100,00%</b> | <b>2 959</b> | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>3 333</b> | <b>100,00%</b> |
| <b>Repayment Type</b>              |                      |                |              |                |                      |                |              |                |
| Interest Only                      | 3 976 603            | 0,16%          | 8            | 0,27%          | 3 979 522            | 0,13%          | 8            | 0,24%          |
| Repayment                          | 2 412 072 783        | 99,84%         | 2 951        | 99,73%         | 2 982 157 229        | 99,87%         | 3 325        | 99,76%         |
| <b>Total</b>                       | <b>2 416 049 386</b> | <b>100,00%</b> | <b>2 959</b> | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>3 333</b> | <b>100,00%</b> |
| <b>Property Type</b>               |                      |                |              |                |                      |                |              |                |
| TOR                                | 1 051 200 692        | 43,51%         | 1 007        | 41,12%         | 1 379 216 108        | 46,19%         | 1 289        | 43,86%         |
| Villa                              | 1 324 252 880        | 54,81%         | 1 366        | 55,78%         | 1 555 565 166        | 52,09%         | 1 558        | 53,01%         |
| Second Home                        | 40 595 814           | 1,68%          | 76           | 3,10%          | 51 355 477           | 1,72%          | 92           | 3,13%          |
| <b>Total</b>                       | <b>2 416 049 386</b> | <b>100,00%</b> | <b>2 449</b> | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>2 939</b> | <b>100,00%</b> |