

## Monthly Investor Report

## Reporting Dates

|                         |            |                          |            |                        |            |
|-------------------------|------------|--------------------------|------------|------------------------|------------|
| Report Date:            | 10-03-2020 | Days in Interest Period: | 91         | Interest Payment Date: | 11-05-2020 |
| Reporting Period Start: | 01-02-2020 | Reporting Period End:    | 29-02-2020 |                        |            |
| Interest Period Start:  | 10-02-2020 | Interest Period End:     | 11-05-2020 |                        |            |

## 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)             | AAA(sf)             | NR                  |
| Original Balance       | 242 500 000 EUR     | 238 890 000 SEK     | 436 220 000 SEK     |
| Current Balance        | 74 341 395 EUR      | 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  | -0,39900%           | 0,17400%            | 0,17400%            |
| Current Coupon         | 0,32100%            | 1,92400%            | 3,92400%            |
| FX Rate                | 9,530               |                     |                     |

## Step down loans

| (Loans eligible for Step Down Margin)                | Initial Pool | Month Ending<br>31-01-2020 | Month Ending<br>29-02-2020 |
|--|--------------|----------------------------|----------------------------|
| Step down loans (% of outstanding principal balance) | 84,8%        | 0,8%                       | 0,8%                       |

## Pool Performance

| Loans in Arrears  | Month ending<br>31-01-2020 | Month ending<br>29-02-2020 |
|---|----------------------------|----------------------------|
| Total number of loans                                     | 1 860                      | 1 826                      |
| - Total number of loans in arrears (30-60 days)           | 55                         | 45                         |
| - Total number of loans in arrears (60-90 days)           | 6                          | 11                         |
| - Total number of loans in arrears (90+ days)             | 37                         | 35                         |
| - Percentage of loans (by amount) in arrears (30-60 days) | 3,56%                      | 2,48%                      |
| - Percentage of loans (by amount) in arrears (60-90 days) | 0,39%                      | 0,88%                      |
| - Percentage of loans (by amount) in arrears (90+ days)   | 1,98%                      | 1,99%                      |
| - Registered with KFM*                                    | 0                          | 1                          |

(\*KFM is the Swedish credit enforcement authority)

## Pool Performance: Distribution of Loans Currently

| In Arrears | Months in Arrears | No. Of Loans | No. Of Properties | % of Total Properties | Current Principal Balance | % of Total |
|------------|-------------------|--------------|-------------------|-----------------------|---------------------------|------------|
|            | Current           | 1 735        | 1 465             | 94,58%                | 1 277 478 689 SEK         | 94,6%      |
|            | >=1<2             | 45           | 39                | 2,52%                 | 33 484 184 SEK            | 2,48%      |
|            | >=2<3             | 11           | 11                | 0,71%                 | 11 853 945 SEK            | 0,88%      |
|            | >=3<4             | 2            | 2                 | 0,13%                 | 1 770 488 SEK             | 0,13%      |
|            | >=4<5             | 5            | 5                 | 0,32%                 | 5 799 574 SEK             | 0,43%      |
|            | >=5<6             | 4            | 4                 | 0,26%                 | 2 575 883 SEK             | 0,19%      |
|            | >=6<7             | 3            | 3                 | 0,19%                 | 1 377 332 SEK             | 0,10%      |
|            | >=7<8             | 5            | 5                 | 0,32%                 | 2 607 736 SEK             | 0,19%      |
|            | >=8<9             | 3            | 3                 | 0,19%                 | 2 037 544 SEK             | 0,15%      |
|            | >=9               | 13           | 12                | 0,77%                 | 10 749 362 SEK            | 0,80%      |
|            | Total             | 1 826        | 1 549             | 100,0%                | 1 349 734 737 SEK         | 100,0%     |

## Pool Performance

| Possessions                                   | No. of Loans | Amount         | No. of Loans | Amount      |
|---|--------------|----------------|--------------|-------------|
|   | Since issue  |                | This period  |             |
| <i>Forced sales</i>                           |              |                |              |             |
| Total Sold (original balance)                 | 41           | 36 638 000 SEK | 1            | 391 000 SEK |
| Total Sold (outstanding balance)              | 41           | 37 531 309 SEK | 1            | 375 261 SEK |
| Gross Loss on Sale (inc. all fees & interest) | 16           | 2 745 138 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 @ | 01-02-2020 | 1 860        | 1 383 585 249 SEK | 3 333        | 2 986 136 751 SEK  |
| Overfunded principal at issue        |            |              |                   |              | 0 SEK              |
| Further advances                     |            | 0            | 0 SEK             | 204          | 30 842 900 SEK     |
| Unscheduled Prepayments              |            | -34          | -32 456 777 SEK   | -1 711       | -1 598 503 648 SEK |
| Prepayments from Enforcements        |            |              |                   |              |                    |
| Scheduled Repayments                 |            |              | -1 393 735 SEK    |              | -68 741 267 SEK    |
| Closing mortgage principal balance @ | 29-02-2020 | 1 826        | 1 349 734 737 SEK | 1 826        | 1 349 734 737 SEK  |
| <b>Annualised prepayment rate</b>    |            |              | <b>29,1%</b>      |              | <b>17,6%</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%             | 5,47%              | 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 (publ) and Bluestep Bostadslån AB                    |                                | Originators  |                  |
| Barclays Bank PLC and BNP Paribas, London Branch                      |                                | Arrangers  |                  |
| Barclays Bank PLC and BNP Paribas, London Branch, and Natwest Markets |                                | Joint lead managers  |                  |
| Bluestep Bank AB (publ)   |                                | Mortgage Loan Seller   |                  |
|   |                                | Class Z Note Holder  |                  |
|   |                                | Cash Manager   |                  |
|   |                                | Subordinated Loan Facility Provider  |                  |
| Bluestep Servicing AB   |                                | Servicer   |                  |
| Emric Operations AB   |                                | Standby Servicer   |                  |
| BNP Paribas   |                                | Interest Rate Swap Provider  | (1)              |
|   |                                | Currency Swap Provider   |                  |
| BNP Paribas Securities, Luxembourg Branch                             |                                | Standby Cash Manager   |                  |
|   |                                | Principal Paying Agent   |                  |
|   |                                | Agent Bank   |                  |
| The Bank of New York Mellon, London Branch                            |                                | Swap Collateral Accounts Bank  | (2)              |
| BNP Paribas Trust Corporation UK Limited                              | AA-                            | Trustee  |                  |
| Nordea Bank AB (publ)   | AA-                            | Issuer Accounts Bank   | (3)              |
| Intertrust Finance Management (Ireland) Limited                       |                                | 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

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Stratification Tables

| Current Loan Size       | Current              |                |                   |                | At Cut-Off           |                |                   |                |
|-------------------------|----------------------|----------------|-------------------|----------------|----------------------|----------------|-------------------|----------------|
|                         | Balance              | % Balance      | No. of Properties | % No.          | Balance              | % Balance      | No. of Property   | % No.          |
| 0-200                   | 16 302 897           | 1,21%          | 109               | 7,04%          | 27 908 644           | 0,93%          | 178               | 6,06%          |
| 200-300                 | 37 169 581           | 2,75%          | 146               | 9,43%          | 56 767 785           | 1,90%          | 221               | 7,52%          |
| 300-400                 | 51 557 875           | 3,82%          | 147               | 9,49%          | 84 935 799           | 2,84%          | 240               | 8,17%          |
| 400-500                 | 68 103 801           | 5,05%          | 150               | 9,68%          | 104 163 382          | 3,49%          | 231               | 7,86%          |
| 500-750                 | 192 769 243          | 14,28%         | 310               | 20,01%         | 320 191 415          | 10,72%         | 514               | 17,49%         |
| 750-1,000               | 173 845 818          | 12,88%         | 197               | 12,72%         | 314 742 719          | 10,54%         | 363               | 12,35%         |
| 1,000-1,500             | 318 402 289          | 23,59%         | 259               | 16,72%         | 672 655 094          | 22,53%         | 545               | 18,54%         |
| 1,500-2,000             | 219 375 423          | 16,25%         | 127               | 8,20%          | 614 068 875          | 20,56%         | 356               | 12,11%         |
| 2,000-2,500             | 123 576 720          | 9,16%          | 54                | 3,49%          | 307 372 835          | 10,29%         | 137               | 4,66%          |
| 2,500-3,000             | 95 740 493           | 7,09%          | 35                | 2,26%          | 259 699 010          | 8,70%          | 95                | 3,23%          |
| 3,000-3,500             | 32 298 788           | 2,39%          | 10                | 0,65%          | 94 379 509           | 3,16%          | 29                | 0,99%          |
| 3,500-4,000             | 10 844 576           | 0,80%          | 3                 | 0,19%          | 53 347 043           | 1,79%          | 14                | 0,48%          |
| 4,000-5,000             | 9 747 233            | 0,72%          | 2                 | 0,13%          | 54 218 917           | 1,82%          | 12                | 0,41%          |
| >5,000                  | -                    | 0,00%          | -                 | 0,00%          | 21 685 724           | 0,73%          | 4                 | 0,14%          |
| <b>Total</b>            | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 549</b>      | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>2 939</b>      | <b>100,00%</b> |
| Product                 | Balance              | % Balance      | No. of Loans      | % No.          | Balance              | % Balance      | No. of Loans      | % No.          |
| Variable                | 369 306 224          | 27,36%         | 389               | 21,30%         | 461 375 881          | 15,45%         | 483               | 14,49%         |
| Fixed 1 yr              | 77 593 322           | 5,75%          | 80                | 4,38%          | 29 040 667           | 0,97%          | 38                | 1,14%          |
| Fixed 3 yr              | 876 037 832          | 64,90%         | 1 322             | 72,40%         | 2 452 645 912        | 82,13%         | 2 766             | 82,99%         |
| Fixed 5 yr              | 26 797 359           | 1,99%          | 35                | 1,92%          | 43 074 291           | 1,44%          | 46                | 1,38%          |
| <b>Total</b>            | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 826</b>      | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>3 333</b>      | <b>100,00%</b> |
| Original LTV            | Balance              | % Balance      | No. of Properties | % No.          | Balance              | % Balance      | No. of Properties | % No.          |
| <10                     | 2 855 871            | 0,21%          | 16                | 1,03%          | 5 127 516            | 0,17%          | 31                | 1,05%          |
| 10-20                   | 8 308 421            | 0,62%          | 33                | 2,13%          | 15 370 948           | 0,51%          | 59                | 2,01%          |
| 20-30                   | 24 843 019           | 1,84%          | 71                | 4,58%          | 45 170 423           | 1,51%          | 111               | 3,78%          |
| 30-40                   | 30 243 754           | 2,24%          | 58                | 3,74%          | 46 841 504           | 1,57%          | 97                | 3,30%          |
| 40-50                   | 46 772 979           | 3,47%          | 66                | 4,26%          | 97 798 436           | 3,28%          | 124               | 4,22%          |
| 50-60                   | 76 196 377           | 5,65%          | 92                | 5,94%          | 164 539 369          | 5,51%          | 179               | 6,09%          |
| 60-70                   | 141 186 866          | 10,46%         | 163               | 10,52%         | 351 707 091          | 11,78%         | 330               | 11,23%         |
| 70-80                   | 366 255 425          | 27,14%         | 409               | 26,40%         | 815 467 396          | 27,31%         | 787               | 26,78%         |
| 80-90                   | 653 072 025          | 48,39%         | 641               | 41,38%         | 1 444 114 067        | 48,36%         | 1 221             | 41,54%         |
| 90-100                  | -                    | 0,00%          | -                 | 0,00%          | -                    | 0,00%          | -                 | 0,00%          |
| <b>Total</b>            | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 549</b>      | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>2 939</b>      | <b>100,00%</b> |
| Current LTV             | Balance              | % Balance      | No. of Properties | % No.          | Balance              | % Balance      | No. of Properties | % No.          |
| <10                     | 2 084 824            | 0,15%          | 16                | 1,03%          | 5 127 516            | 0,17%          | 31                | 1,05%          |
| 10-20                   | 6 503 312            | 0,48%          | 29                | 1,87%          | 15 370 948           | 0,51%          | 59                | 2,01%          |
| 20-30                   | 22 490 919           | 1,67%          | 67                | 4,33%          | 45 170 423           | 1,51%          | 111               | 3,78%          |
| 30-40                   | 33 206 991           | 2,46%          | 63                | 4,07%          | 46 841 504           | 1,57%          | 97                | 3,30%          |
| 40-50                   | 55 158 761           | 4,09%          | 78                | 5,04%          | 97 798 436           | 3,28%          | 124               | 4,22%          |
| 50-60                   | 78 327 108           | 5,80%          | 99                | 6,39%          | 164 539 369          | 5,51%          | 179               | 6,09%          |
| 60-70                   | 213 981 781          | 15,85%         | 235               | 15,17%         | 351 707 091          | 11,78%         | 330               | 11,23%         |
| 70-80                   | 482 423 981          | 35,74%         | 541               | 34,93%         | 815 467 396          | 27,31%         | 787               | 26,78%         |
| 80-90                   | 455 557 060          | 33,75%         | 421               | 27,18%         | 1 444 114 067        | 48,36%         | 1 221             | 41,54%         |
| 90-100                  | -                    | 0,00%          | -                 | 0,00%          | -                    | 0,00%          | -                 | 0,00%          |
| 01-00-00                | -                    | 0,00%          | -                 | 0,00%          | -                    | 0,00%          | -                 | 0,00%          |
| <b>Total</b>            | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 549</b>      | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>2 939</b>      | <b>100,00%</b> |
| Original Term (months)  | Balance              | % Balance      | No. of Loans      | % No.          | Balance              | % Balance      | No. of Loans      | % No.          |
| <=240                   | 5 509 845,00         | 0,004082169    | 12,00             | 0,01           | 10 639 007,00        | 0,0035628      | 26,00             | 0,01           |
| > 240 and <= 300        | 1 506 766            | 0,11%          | 2                 | 0,11%          | 1 568 947            | 0,05%          | 2                 | 0,06%          |
| > 300 and <= 360        | 90 993 050           | 6,74%          | 174               | 9,53%          | 164 362 655          | 5,50%          | 301               | 9,03%          |
| > 360 and <= 420        | 24 312 064           | 1,80%          | 40                | 2,19%          | 43 625 699           | 1,46%          | 56                | 1,68%          |
| > 420 and <= 480        | 1 225 833 368        | 90,82%         | 1 597             | 87,46%         | 2 764 332 173        | 92,57%         | 2 947             | 88,42%         |
| > 480                   | 1 579 644            | 0,12%          | 1                 | 0,05%          | 1 608 270            | 0,05%          | 1                 | 0,03%          |
| <b>Total</b>            | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 826</b>      | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>3 333</b>      | <b>100,00%</b> |
| Min                     | 60                   | 0,00%          | -                 | 0,00%          | 63                   | 0,00%          | -                 | 0,00%          |
| Max                     | 468                  | 0,00%          | -                 | 0,00%          | 504                  | 0,00%          | -                 | 0,00%          |
| WAvg                    | 415                  | 0,00%          | -                 | 0,00%          | 455                  | 0,00%          | -                 | 0,00%          |
| Remaining Term (months) | Balance              | % Balance      | No. of Loans      | % No.          | Balance              | % Balance      | No. of Loans      | % No.          |
| <=240                   | 9 645 365,00         | 0,007146119    | 23,00             | 0,01           | 10 639 007,00        | 0,0035628      | 26,00             | 0,01           |
| > 240 and <= 300        | 18 794 331           | 1,39%          | 49                | 2,68%          | 16 219 633           | 0,54%          | 38                | 1,14%          |
| > 300 and <= 360        | 112 773 133          | 8,36%          | 210               | 11,50%         | 161 166 553          | 5,40%          | 285               | 8,55%          |
| > 360 and <= 420        | 141 315 084          | 10,47%         | 195               | 10,68%         | 113 415 238          | 3,80%          | 186               | 5,58%          |
| > 420 and <= 480        | 1 067 206 824        | 79,07%         | 1 349             | 73,88%         | 2 683 088 049        | 89,85%         | 2 797             | 83,92%         |
| > 480                   | -                    | 0,00%          | -                 | 0,00%          | 1 608 270            | 0,05%          | 1                 | 0,03%          |
| <b>Total</b>            | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 826</b>      | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>3 333</b>      | <b>100,00%</b> |
| Min                     | 60                   |                |                   |                | 63                   |                |                   |                |
| Max                     | 468                  |                |                   |                | 504                  |                |                   |                |
| WAvg                    | 415                  |                |                   |                | 455                  |                |                   |                |

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%                               | 22 263 095           | 1,65%          | 23           | 1,26%          | 9 614 678            | 0,32%          | 26           | 0,78%          |
| 4 - 5.9%                           | 898 190 626          | 66,55%         | 1 040        | 56,96%         | 1 875 461 483        | 62,81%         | 1 768        | 53,05%         |
| 6 - 7.9%                           | 372 707 186          | 27,61%         | 594          | 32,53%         | 998 951 014          | 33,45%         | 1 267        | 38,01%         |
| 8 - 9.9%                           | 54 419 116           | 4,03%          | 160          | 8,76%          | 101 228 695          | 3,39%          | 268          | 8,04%          |
| 10 - 11.9%                         | 2 154 713            | 0,16%          | 9            | 0,49%          | 880 881              | 0,03%          | 4            | 0,12%          |
| >= 12%                             | -                    | 0,00%          | -            | 0,00%          | -                    | 0,00%          | -            | 0,00%          |
| <b>Total</b>                       | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 826</b> | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>3 333</b> | <b>100,00%</b> |
| Min                                | 2,91 %               |                |              |                | 2,15 %               |                |              |                |
| Max                                | 11,00 %              |                |              |                | 10,70 %              |                |              |                |
| WAvg                               | 5,77%                |                |              |                | 5,72%                |                |              |                |
| <b>Interest Rate (Fixed loans)</b> |                      |                |              |                |                      |                |              |                |
| < 4%                               | 10 637 003           | 1,08%          | 11           | 0,77%          | 5 216 154            | 0,21%          | 11           | 0,39%          |
| 4 - 5.9%                           | 619 151 802          | 63,15%         | 776          | 54,00%         | 1 486 287 948        | 58,87%         | 1 401        | 49,16%         |
| 6 - 7.9%                           | 304 642 006          | 31,07%         | 499          | 34,73%         | 933 732 812          | 36,98%         | 1 171        | 41,09%         |
| 8 - 9.9%                           | 45 342 417           | 4,62%          | 145          | 10,09%         | 98 643 075           | 3,91%          | 263          | 9,23%          |
| 10 - 11.9%                         | 655 284              | 0,07%          | 6            | 0,42%          | 880 881              | 0,03%          | 4            | 0,14%          |
| >= 12%                             | -                    | 0,00%          | -            | 0,00%          | -                    | 0,00%          | -            | 0,00%          |
| <b>Total</b>                       | <b>980 428 513</b>   | <b>100,00%</b> | <b>1 437</b> | <b>100,00%</b> | <b>2 524 760 870</b> | <b>100,00%</b> | <b>2 850</b> | <b>100,00%</b> |
| Min                                | 3,25 %               |                |              |                | 2,15 %               |                |              |                |
| Max                                | 11,00 %              |                |              |                | 10,70 %              |                |              |                |
| WAvg                               | 5,83%                |                |              |                | 5,83%                |                |              |                |
| <b>Interest Rate (Var loans)</b>   |                      |                |              |                |                      |                |              |                |
| < 4%                               | 11 626 092           | 3,15%          | 12           | 3,08%          | 4 398 524            | 0,95%          | 15           | 3,11%          |
| 4 - 5.9%                           | 279 038 824          | 75,56%         | 264          | 67,87%         | 389 173 535          | 84,35%         | 367          | 75,98%         |
| 6 - 7.9%                           | 68 065 180           | 18,43%         | 95           | 24,42%         | 65 218 202           | 14,14%         | 96           | 19,88%         |
| 8 - 9.9%                           | 9 076 699            | 2,46%          | 15           | 3,86%          | 2 585 620            | 0,56%          | 5            | 1,04%          |
| 10 - 11.9%                         | 1 499 429            | 0,41%          | 3            | 0,77%          | -                    | 0,00%          | -            | 0,00%          |
| >= 12%                             | -                    | 0,00%          | -            | 0,00%          | -                    | 0,00%          | -            | 0,00%          |
| <b>Total</b>                       | <b>369 306 224</b>   | <b>100,00%</b> | <b>389</b>   | <b>100,00%</b> | <b>461 375 881</b>   | <b>100,00%</b> | <b>483</b>   | <b>100,00%</b> |
| Min                                | 2,91 %               |                |              |                | 2,23 %               |                |              |                |
| Max                                | 10,80 %              |                |              |                | 9,95 %               |                |              |                |
| WAvg                               | 5,63%                |                |              |                | 5,12%                |                |              |                |
| <b>Region</b>                      |                      |                |              |                |                      |                |              |                |
| Blekinge                           | 23 539 607           | 1,74%          | 36           | 2,32%          | 40 813 757           | 1,37%          | 57           | 1,94%          |
| Dalarnas                           | 35 272 307           | 2,61%          | 53           | 3,42%          | 53 868 321           | 1,80%          | 85           | 2,89%          |
| Gotlands                           | 3 736 858            | 0,28%          | 4            | 0,26%          | 12 830 880           | 0,43%          | 11           | 0,37%          |
| Gävleborgs                         | 36 390 157           | 2,70%          | 71           | 4,58%          | 68 885 249           | 2,31%          | 119          | 4,05%          |
| Hallands                           | 35 147 727           | 2,60%          | 38           | 2,45%          | 58 868 693           | 1,97%          | 61           | 2,08%          |
| Jämtlands                          | 9 044 883            | 0,67%          | 17           | 1,10%          | 12 205 922           | 0,41%          | 22           | 0,75%          |
| Jönköpings                         | 29 501 060           | 2,19%          | 38           | 2,45%          | 48 857 389           | 1,64%          | 70           | 2,38%          |
| Kalmar                             | 20 272 906           | 1,50%          | 41           | 2,65%          | 29 457 104           | 0,99%          | 59           | 2,01%          |
| Kronobergs                         | 16 784 975           | 1,24%          | 33           | 2,13%          | 24 565 798           | 0,82%          | 42           | 1,43%          |
| Norrbottnens                       | 30 269 251           | 2,24%          | 40           | 2,58%          | 45 684 968           | 1,53%          | 59           | 2,01%          |
| Skåne                              | 148 890 220          | 11,03%         | 192          | 12,40%         | 325 018 432          | 10,88%         | 376          | 12,79%         |
| Stockholms                         | 504 549 749          | 37,38%         | 362          | 23,37%         | 1 294 067 153        | 43,34%         | 813          | 27,66%         |
| Södermanlands                      | 34 748 730           | 2,57%          | 40           | 2,58%          | 76 076 927           | 2,55%          | 87           | 2,96%          |
| Uppsala                            | 53 063 262           | 3,93%          | 54           | 3,49%          | 144 542 910          | 4,84%          | 124          | 4,22%          |
| Värmlands                          | 35 929 080           | 2,66%          | 57           | 3,68%          | 56 039 643           | 1,88%          | 83           | 2,82%          |
| Västerbottens                      | 17 662 006           | 1,31%          | 34           | 2,19%          | 32 809 415           | 1,10%          | 54           | 1,84%          |
| Västernorrlands                    | 26 090 197           | 1,93%          | 54           | 3,49%          | 61 104 901           | 2,05%          | 107          | 3,64%          |
| Västmanlands                       | 40 443 585           | 3,00%          | 70           | 4,52%          | 82 903 096           | 2,78%          | 125          | 4,25%          |
| Västra Götalands                   | 192 331 813          | 14,25%         | 230          | 14,85%         | 406 203 059          | 13,60%         | 437          | 14,87%         |
| Örebro                             | 29 213 816           | 2,16%          | 46           | 2,97%          | 52 757 091           | 1,77%          | 76           | 2,59%          |
| Östergötlands                      | 26 852 546           | 1,99%          | 39           | 2,52%          | 58 576 042           | 1,96%          | 72           | 2,45%          |
| <b>Total</b>                       | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 549</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                           | 550 215 902          | 40,76%         | 625          | 34,23%         | 1 501 367 631        | 50,28%         | 1 429        | 42,87%         |
| Remortgage                         | 799 518 835          | 59,24%         | 1 201        | 65,77%         | 1 484 769 120        | 49,72%         | 1 904        | 57,13%         |
| <b>Total</b>                       | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 826</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                      | 3 283 608            | 0,24%          | 4            | 0,22%          | 3 979 522            | 0,13%          | 8            | 0,24%          |
| Repayment                          | 1 346 451 129        | 99,76%         | 1 822        | 99,78%         | 2 982 157 229        | 99,87%         | 3 325        | 99,76%         |
| <b>Total</b>                       | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 826</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                                | 521 719 589          | 38,65%         | 569          | 36,73%         | 1 379 216 108        | 46,19%         | 1 289        | 43,86%         |
| Villa                              | 803 157 594          | 59,50%         | 929          | 59,97%         | 1 558 180 333        | 52,18%         | 1 563        | 53,18%         |
| Second Home                        | 24 857 555           | 1,84%          | 51           | 3,29%          | 48 740 310           | 1,63%          | 87           | 2,96%          |
| <b>Total</b>                       | <b>1 349 734 737</b> | <b>100,00%</b> | <b>1 549</b> | <b>100,00%</b> | <b>2 986 136 751</b> | <b>100,00%</b> | <b>2 939</b> | <b>100,00%</b> |