

Cover Pool Information - Sparebanken Sør Boligkreditt AS

Report date:
Currency

Country
Total LOAN BALANCE:
Average LOAN BALANCE:
NO. OF LOANS:
WA SEASONING (in months):
WA REMAINING TERM (in months):
NO. OF BORROWERS:
NO. OF PROPERTIES:
WA Indexed LTV (LOAN BALANCE / INDEXED valuation) (e.g. 85% or 0.85):
WA LTV (LOAN BALANCE / original valuation) (e.g. 85% or 0.85):
Percentage of VARIABLE MORTGAGES (s. Def.)
Loans in arrears > 90 days (e.g. 1% or 0.01)
Substitute assets
Committed over collateralisation:
Over Collateralisation:
Total cover pool
WA Interest Rate on Fixed rate Loans (e.g. 3.12% or 0.0312):
WA MARGIN ON FIXED RATE LOANS (in bps):
WA MARGIN ON FIXED RATE LOANS originated in last quarter prior to the REPORT DATE (in bps):
WA Interest Rate on Floating rate Loans (e.g. 3.12% or 0.0312):
WA MARGIN ON FLOATING RATE LOANS (in bps):
WA Interest Rate on Floating rate Loans originated over last quarter prior to the REPORT DATE (e.g. 3.12% or

Unindexed LTV ranges
0-≤40%
>40%-≤50%
>50%-≤60%
>60%-≤70%
>70%-≤80%
>80%-≤85%
>85%-≤90%
>90%-≤95%
>95%-≤100%
>100%-≤105%
>105%
Total

Indexed LTV ranges
0-≤40%
>40%-≤50%
>50%-≤60%
>60%-≤70%
>70%-≤80%
>80%-≤85%
>85%-≤90%
>90%-≤95%
>95%-≤100%
>100%-≤105%
>105%
Total

3. Regions
Akershus
Aust-Agder
Buskerud
Finnmark
Hedmark
Hordaland
More og Romsdal
Nordland
Nord-Trondelag
Oppland
Oslo
Ostfold
Rogaland
Sogn og Fjordane
Sor-Trondelag
Telemark
Troms
Vest-Agder
Vestfold
Øvrige
Total

4. Loans in arrears
Months/LTV
<2 (and not BPI or Fce)
≥6-<12 (and not BPI or Fce)
>12 (and not BPI or Fce)
Bankruptcy proceedings initialted ("BPI") (and not Fce)

Foreclosure ("Fce")
Total

5. Seasoning
(in months)
< 12
≥12-<24
≥24-<36
≥36-<60
≥60
Total

6. Principal Payment Frequency
Monthly
Quarterly / Semi-annually
Annually
BULLETS
Other (Flexible loans)
Total



30.06.2016
NOK

Norway
28.593.485.162,00
1.067.718
26.780
36,2
206
23.894
26.037
52,70 %
59,00 %
100,00 %
0,00 %
-
2,00 %
14,38 %
28.593.485.162
NA
NA
NA
2,64 %
NA
2,46 %

Total LOAN BALANCE	NO. OF BORROWERS	
3.551.549.803	6.863	12,42 %
2.865.312.150	2.997	10,02 %
4.417.743.290	3.909	15,45 %
11.319.031.315	8.005	39,59 %
6.439.848.604	5.006	22,52 %
-	-	0,00 %
-	-	0,00 %
-	-	0,00 %
-	-	0,00 %
-	-	0,00 %
-	-	0,00 %
28.593.485.162	26.780	100,00 %

Total LOAN BALANCE	NO. OF BORROWERS	
6.383.310.961	10.767	22,32 %
4.155.404.322	3.592	14,53 %
6.399.501.347	4.690	22,38 %
9.550.288.198	6.231	33,40 %
1.919.773.004	1.366	6,71 %
127.971.232	88	0,45 %
17.510.649	13	0,06 %
14.666.035	11	0,05 %
18.912.549	15	0,07 %
6.146.865	7	0,02 %
-	-	0,00 %
28.593.485.162	26.780	100,00 %

Total LOAN BALANCE	in % of Total LOAN BALANCE	LTV 0 - 40%	LTV 40 - 50%	LTV 50 - 60%
1.086.729.359	3,80 %	136.192.125	125.230.353	203.151.588
8.114.842.682	28,38 %	1.073.263.676	791.677.143	1.232.804.715
280.473.296	0,98 %	25.424.341	29.120.818	37.986.581
8.930.621	0,03 %	2.230.212	1.938.538	950.672
52.022.388	0,18 %	4.023.538	1.883.596	11.687.218
304.246.706	1,06 %	39.978.910	30.422.022	45.943.502
73.281.755	0,26 %	10.637.432	5.233.260	6.444.628
14.102.086	0,05 %	1.238.551	700.986	2.926.430
22.105.623	0,08 %	2.896.549	4.454.210	2.580.338
27.777.503	0,10 %	6.798.423	3.832.088	4.271.057
2.362.067.490	8,26 %	308.092.852	278.319.221	455.872.772
192.662.944	0,67 %	16.778.004	18.876.721	21.108.757
515.070.823	1,80 %	65.864.157	66.106.237	72.259.904
8.724.948	0,03 %	799.047	544.235	2.346.751
99.133.229	0,35 %	9.530.480	16.121.292	15.723.150
2.410.024.513	8,43 %	217.630.324	208.208.168	299.979.682
37.600.276	0,13 %	6.314.474	3.243.574	1.385.724
12.656.108.467	44,26 %	1.593.741.991	1.244.117.834	1.966.621.651
256.698.411	0,90 %	21.195.561	24.192.040	27.084.069
70.882.042	0,25 %	8.919.156	11.089.814	6.614.101
28.593.485.162	100,00 %	3.551.549.803	2.865.312.150	4.417.743.290

Total	in % of Total LOAN BALANCE	LTV 0 - 40%	LTV 40 - 50%	LTV 50 - 60%
4.256.437	0,01 %	252.533	0	8.724
-	0			
-	0			
-	0			

-	0			
4.256.437	0,01 %	252.533	0	8.724

Total LOAN BALANCE	in % of Total LOAN BALANCE	LTV 0 - 40%	LTV 40 - 50%	LTV 50 - 60%
6.427.439.115	22,48 %	626.013.309	553.094.600	890.046.851
6.813.309.863	23,83 %	806.649.117	671.608.210	996.308.506
4.199.715.952	14,69 %	486.741.717	400.389.620	629.918.736
5.800.727.517	20,29 %	746.014.862	583.027.482	905.657.471
5.352.292.715	18,72 %	886.130.798	657.192.238	995.811.726
28.593.485.162	100,00 %	3.551.549.803	2.865.312.150	4.417.743.290

Total LOAN BALANCE	in % of Total LOAN BALANCE	LTV 0 - 40%	LTV 40 - 50%	LTV 50 - 60%
20.657.471.586	72,25 %	2.496.311.239	1.892.929.545	2.813.080.328
66.939.248	0,23 %	17.701.443	14.051.492	16.180.927
3.800.696	0,01 %	1.142.345	179.491	62.211
311.668.988	1,09 %	38.711.893	31.231.902	48.153.402
7.553.604.645	26,42 %	997.682.883	926.919.720	1.540.266.421
28.593.485.162	100,00 %	3.551.549.803	2.865.312.150	4.417.743.290

LTV 60 - 70%	LTV 70 - 75%
432.994.043	189.161.250
3.125.246.847	1.891.850.301
105.228.967	82.712.589
3.811.199	242.663
22.571.117	11.856.919
120.290.309	67.611.963
34.699.590	16.266.845
8.242.837	993.282
10.233.002	1.941.524
11.806.289	1.069.646
922.095.013	397.687.632
85.620.810	50.278.652
203.077.619	107.762.906
2.011.793	3.023.122
44.487.610	13.270.697
1.027.278.931	656.927.408
18.019.822	8.636.682
4.998.291.073	2.853.335.918
107.827.415	76.399.326
35.197.029	9.061.942
11.319.031.315	6.439.848.604

LTV 60 - 70%	LTV 70 - 75%
389.755	3.605.425

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LTV 60 - 70%	LTV 70 - 75%
3.095.152.095	1.263.132.260
2.907.298.218	1.431.445.812
1.741.658.872	941.007.007
1.972.786.789	1.593.240.913
1.602.135.341	1.211.022.612
11.319.031.315	6.439.848.604

LTV 60 - 70%	LTV 70 - 75%
8.376.667.742	5.078.482.731
13.733.375	5.272.011
2.416.648	0
123.377.441	70.194.350
2.802.836.109	1.285.899.512
11.319.031.315	6.439.848.604