

Cover Pool Data, Norway
31/12/2012
Issuer and control

Issuer:	Stadshypotek AB (publ)
Owner:	Svenska Handelsbanken AB (publ)
Controlling authority:	SFSA (Swedish Financial Supervisory Authority)

CRD-compliant

yes

Long rating

	S&P	Moody's	Fitch
Covered bond	-	Aaa	-
Issuer	AA-	-	AA-
Owner	AA-	Aa3	AA-

Reporting date

Q4 2012

Overview

Stadshypotek total public lending in Norway (MNOK)	51,474
Assets available for Cover Pool (MNOK)	40,060
Assets utilized for Cover Pool (MNOK)	9,567
Substitute Assets, cash on a locked account (MNOK)	0
Voluntary Overcollateralisation	10%

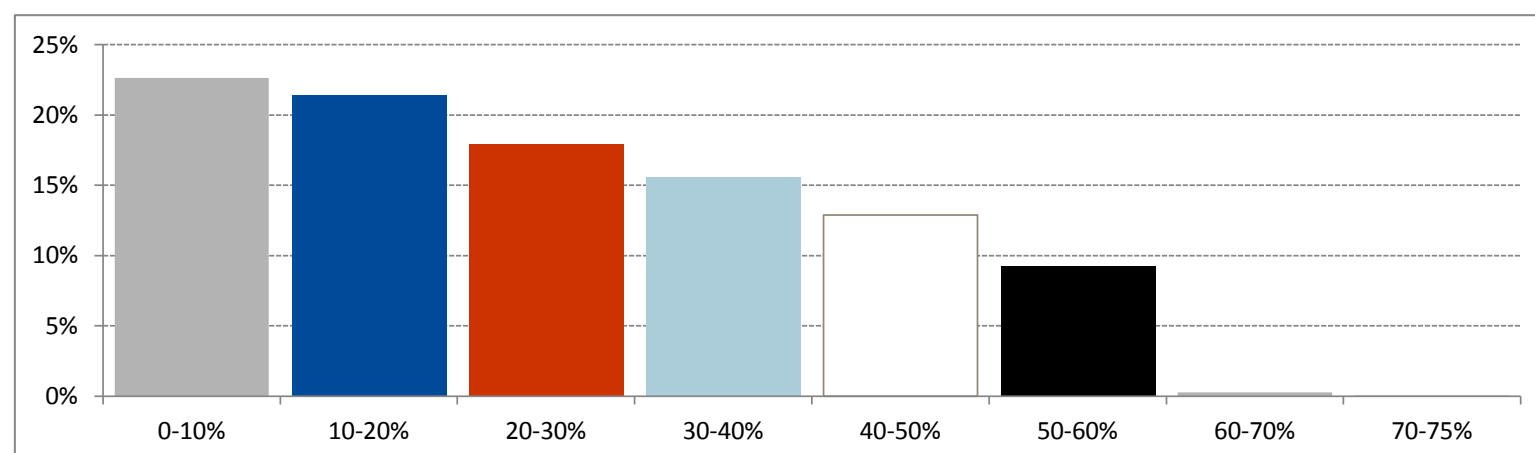
Collateral

Type of collateral	Loan volume (MNOK)	
Single family houses/Summer houses	6,523	68.18%
Tenant owner units	2,865	29.95%
Multi-family housing	0	0.00%
Tenant owner associations	179	1.87%
Commercial	0	0.00%
Agricultural	0	0.00%
Public sector	0	0.00%
Tenant stock	0	0.00%
Sum	9,567	100.00%

WA Max-LTV Cover Pool, as defined by ASCB*	54.8%
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 * ASCB= Association of Swedish Covered Bond Issuers, www.ascb.se
LTV Level

	Loan volume (MNOK)	
0-10%	2,167	22.65%
10-20%	2,047	21.40%
20-30%	1,714	17.92%
30-40%	1,492	15.60%
40-50%	1,231	12.87%
50-60%	885	9.25%
60-70%	24	0.25%
70-75%	6	0.06%
Sum	9,567	100.00%

LTV-distribution




Stadshypotek

– a Handelsbanken company

Cover pool items

Number of loans	4,514
Number of clients	4,362
Number of properties	4,444
Average loan size (NOK)	2,119,407

Seasoning

WA seasoning of Cover Pool (months)	17
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Regional distribution

	Loan volume (MNOK)	%
Ostlandet	5,115	53.46%
Sorlandet	207	2.16%
Vestlandet	3,435	35.90%
Trondelag	547	5.72%
Nordnorge	265	2.77%
Outside Norway	0	0.0%
Sum	9,567	100.0%

Interest rate type

	Loan volume (MNOK)	%
Floating	9,567	100.0%
Fixed rate	0	0.0%
Sum	9,567	100.0%

Repayments

	Loan volume (MNOK)
Amortizing	
Interest only	
Sum	N/A

Average life

Number of years	N/A
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Credit quality

Past due	1-30 d	31-60 d	>60 d	Sum
Loan volume, MSEK				N/A
% of loan volume				N/A
Impaired loans, %	0.00%			

Key ratios

Voluntary OC, nominal	10.0%
LTV, indexed	54.8%
FX-risk*	0.0%

* All FX risk fully hedged

Domestic benchmark bonds in NOK						
Loan	ISIN	Opening date	Maturity	Amount (MNOK)	Coupon %	Fixed/ float
SH3001	NO0010635204	23/01/2012	23/01/2015	3,000	3mN+51bps	FRN
SH3004	NO0010659956	19/09/2012	16/09/2015	1,000	3mN+24bps	FRN
SH3002	NO0010638141	13/03/2012	13/03/2017	3,300	3mN+69bps	FRN
SH3003	NO0010646847	16/05/2012	16/05/2019	1,500	3mN+72bps	FRN
Sum				8,800		

Other benchmarks						
ISIN	Amount(M)	Issue date	Maturity	Amount (MNOK)	Coupon %	Fixed/ float
Sum				0		

Total bonds	Amounts (MNOK)
Other bonds	0
Total nominal outstanding covered bonds	8,800

Maturity, expressed in NOK	
	Loan volume (MNOK)
2013	0
2014	0
2015	4,000
2016	0
2017-2021	4,800
2022-2026	0
2027	0
Sum	8,800