

**Cover Pool Data, Sweden**
**30/09/2012**

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-

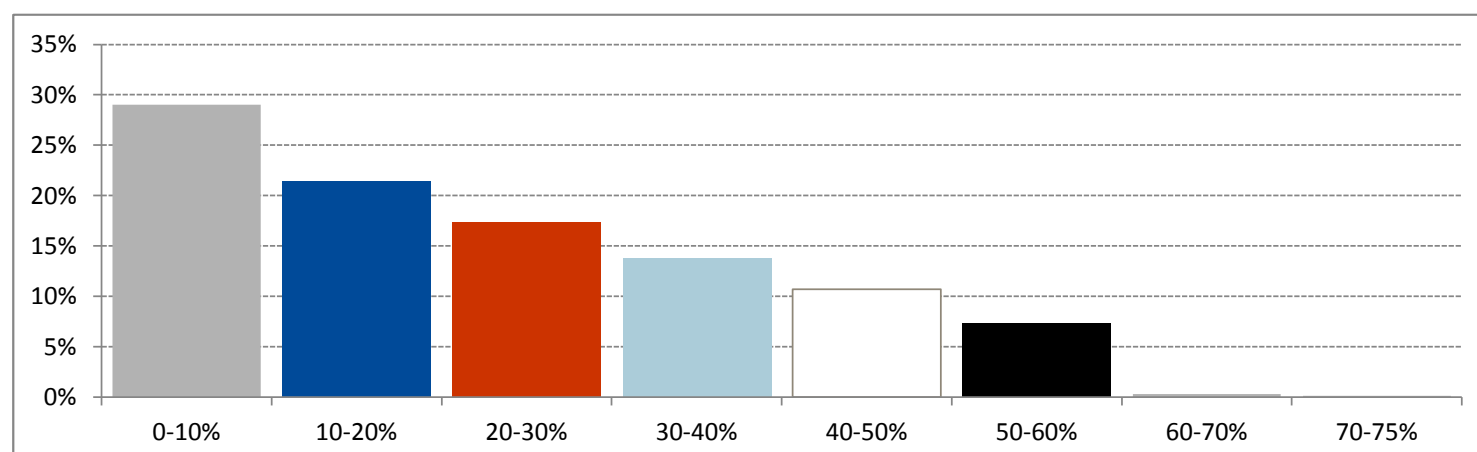
Overview	
Stadshypotek total public lending in Sweden (MSEK)	765,520
Assets available for Cover Pool (MSEK)	685,252
Assets utilized for Cover Pool (MSEK)	599,245
Substitute Assets, cash on a locked account (MSEK)	5,000
Voluntary Overcollateralisation	10%

Collateral		
Type of collateral	Loan volume (MSEK)	%
Single family housing	294,030	49.07%
Tenant owner rights	110,723	18.48%
Multi-family housing	162,802	27.17%
Commercial	14,274	2.38%
Forest & agricultural	2,983	0.50%
Public sector	14,433	2.41%
Sum	599,245	100.00%

WA Max-LTV Cover Pool, as defined by ASCB*	47.4%
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\* ASCB= Association of Swedish Covered Bond Issuers, [www.ascb.se](http://www.ascb.se)

LTV Level		
	Loan volume (MSEK)	%
0-10%	173,781	29.00%
10-20%	128,538	21.45%
20-30%	104,029	17.36%
30-40%	82,876	13.83%
40-50%	64,059	10.69%
50-60%	43,685	7.29%
60-70%	1,678	0.28%
70-75%	599	0.10%
Sum	599,245	100.00%

**LTV-distribution**


Cover pool items	
Number of loans	1,096,571
Number of clients	448,089
Number of properties	484,776
Average loan size (SEK)	546,500

**Seasoning \***

WA seasoning of Cover Pool (months)	38
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\* Loans are registered as new loans at reset.

**Regional distribution**

	Loan volume (MSEK)	%
Stockholm area	237,840	39.69%
Gothenburg area	58,846	9.82%
Malmö area	29,123	4.86%
East (excl Stockholm)	89,947	15.01%
West (excl Gothenburg)	77,123	12.87%
South (excl (Malmö))	45,363	7.57%
North	60,943	10.17%
Outside Sweden	0	0.0%
Sum	599,245	100.0%

**Interest rate type**

	Loan volume (MSEK)	%
Floating*	353,521	59.0%
Fixed rate	245,724	41.0%
Sum	599,245	100.0%

\* Loans with interest period < 1 year

**Repayments**

	Loan volume (MSEK)	%
Amortizing		
Interest only		
Sum		N/A

**Credit quality**

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

**Key ratios**

Voluntary OC, nominal	10.0%
LTV, indexed	47.4%
FX-risk*	0.0%

\* All FX risk fully hedged

**Average life**

Number of years	N/A
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**Domestic benchmark bonds in SEK**

Loan	ISIN	Opening date	Maturity	Amount (MSEK)	Coupon %	Fixed/ float
SH1573	SE0001384785	19/12/2004	19/12/2012	39,239	6.00	Fix
SH1574	SE0001384793	18/09/2004	18/09/2013	80,913	6.00	Fix
SH1575	SE0001384801	18/06/2004	18/06/2014	82,018	6.00	Fix
SH1576	SE0001384819	18/03/2005	18/03/2015	75,790	6.00	Fix
SH1577	SE0001384827	16/12/2004	16/12/2015	35,264	6.00	Fix
SH1578	SE0001384835	21/09/2004	21/09/2016	25,887	6.00	Fix
SH1579	SE0001384843	21/06/2004	21/06/2017	36,041	6.00	Fix
SH1580	SE0004807733	19/09/2012	21/03/2018	4,200	3.00	Fix
SH1583	SE0003174820	26/03/2010	17/06/2020	4,048	4.25	Fix
SH1586	SE0003174838	26/03/2010	21/09/2022	1,362	4.50	Fix
Sum				<b>384,762</b>		

**Other benchmarks**

ISIN	Currency	Amount(M)	Issue date	Maturity	Amount (MSEK)	Coupon %	Fixed/ float
CH0035529921	CHF	150	17/12/2007	17/12/2012	1,044	3.000	Fix
US85235YAA10	USD	1,000	30/09/2010	30/09/2013	6,550	1.450	Fix
US85235YAB92	USD	600	30/09/2010	30/09/2013	3,930	3mL+55bps	FRN
XS0278556286	EUR	2,000	12/12/2006	12/12/2013	16,840	3.750	Fix
CH0104769853	CHF	80	02/09/2009	02/07/2014	557	1.675	Fix
XS0455319029	EUR	1,500	01/10/2009	01/10/2014	12,630	3.000	Fix
CH0104769929	CHF	80	02/09/2009	02/03/2015	557	1.833	Fix
XS0501715311	EUR	1,250	14/04/2010	30/04/2015	10,525	2.750	Fix
XS0625427215	EUR	1,500	11/05/2011	11/05/2016	12,630	3.375	Fix
CH0110699987	CHF	225	24/03/2010	01/12/2016	1,566	2.000	Fix
XS0760243328	EUR	1,500	21/03/2012	21/03/2017	12,630	1.875	Fix
Sum					<b>79,459</b>		

Other bonds							Fixed/ float
ISIN	Currency	Amount(M)	Issue date	Maturity	Amount (MSEK)	Coupon %	
XS0474511085	SEK	500	21/12/2009	21/12/2012	500	3mS+30bps	FRN
XS0517959036	SEK	1,310	15/06/2010	01/02/2013	1,310	3mS+43bps	FRN
XS0573536439	SEK	3,800	29/12/2010	01/02/2013	3,800	3mS+30bps	FRN
XS0486383416	SEK	2,800	11/02/2010	11/02/2013	2,800	3mS+40bps	FRN
XS0516437984	SEK	1,300	09/06/2010	02/04/2013	1,300	3mS+49bps	FRN
XS0502483216	SEK	1,000	16/04/2010	02/04/2013	1,000	3mS+44bps	FRN
XS0686773945	SEK	2,400	06/10/2011	03/04/2013	2,400	3mS+13bps	FRN
XS0517999503	SEK	1,000	03/05/2010	03/05/2013	1,000	3mS+46bps	FRN
XS0619741647	SEK	1,000	21/04/2011	03/06/2013	1,000	3mS+21bps	FRN
XS0715438627	SEK	800	01/12/2011	03/06/2013	800	3mS+11bps	FRN
XS0674533871	SEK	2,800	20/07/2010	03/09/2013	2,800	3mS+20bps	FRN
XS0693226382	SEK	2,890	19/10/2011	03/10/2013	2,890	3mS+21bps	FRN
XS0690219216	SEK	500	13/10/2011	01/11/2013	500	3mS+25bps	FRN
XS0710136697	SEK	4,300	25/11/2011	01/11/2013	4,300	3mS+19bps	FRN
XS0715439351	SEK	1,250	01/12/2011	03/12/2013	1,250	3mS+21bps	FRN
XS0809420523	SEK	1,000	25/07/2012	03/01/2014	1,000	3mS+2bps	FRN
XS0809421091	SEK	1,000	25/07/2012	03/02/2014	1,000	3mS+2bps	FRN
XS0789517967	SEK	850	07/06/2012	02/05/2014	850	3mS+7bps	FRN
XS0822842901	SEK	1,500	30/08/2012	02/05/2014	1,500	3mS+2bps	FRN
XS0650628364	SEK	1,500	20/07/2011	02/06/2014	1,500	3mS+34bps	FRN
XS0751836072	SEK	1,300	28/02/2012	03/09/2014	1,300	3mS+16bps	FRN
XS0759566499	SEK	500	20/03/2012	03/02/2015	500	3mS+22.5bps	FRN
XS0781665848	SEK	2,000	11/05/2012	03/06/2015	2,000	3mS+33bps	FRN
XS0789997995	SEK	2,500	07/06/2012	03/09/2015	2,500	3mS+34bps	FRN
XS0822419494	SEK	3,500	30/08/2012	03/11/2015	3,500	3mS+23bps	FRN
XS0703602259	SEK	2,000	08/11/2011	03/11/2026	2,000	3.250	Fix
Sum					<b>45,300</b>		

Total bonds	Amounts (MSEK)
Domestic benchmark bonds in SEK	384,762
Other benchmarks	79,459
Other bonds	45,300
<b>Total nominal outstanding covered bonds</b>	<b>509,521</b>

Maturity, expressed in SEK	
	Loan volume (MSEK)
2012	40,783
2013	135,383
2014	102,355
2015	130,636
2016	40,083
2017-2021	56,919
2022-2026	3,362
2027	0
Sum	<b>509,521</b>