

Cover Pool Data, Norway
2012-09-30

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-

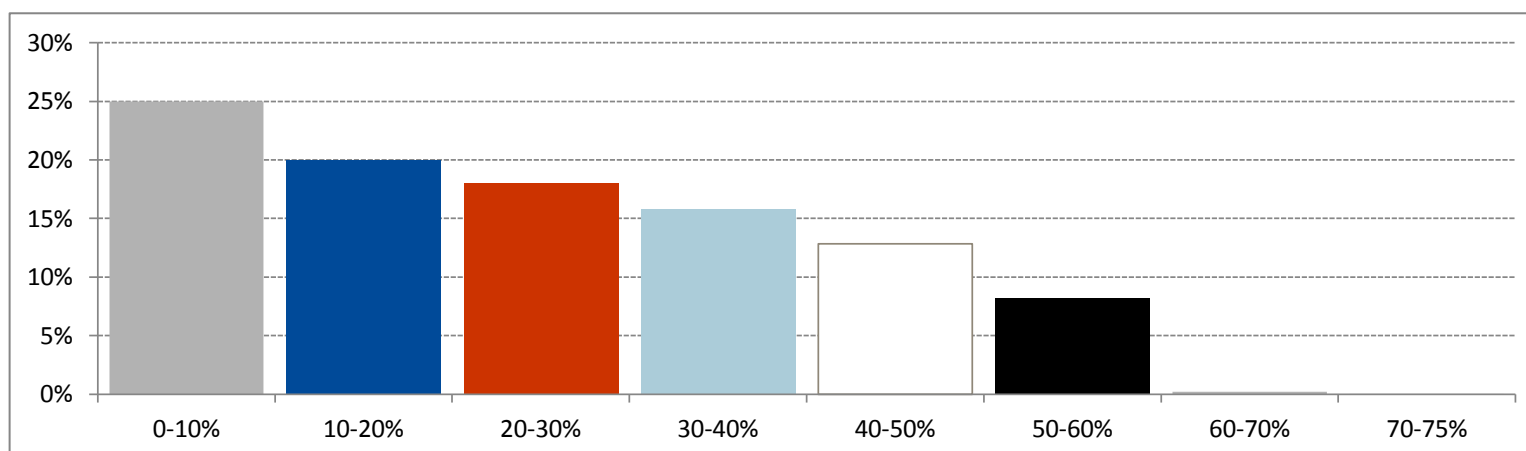
Overview	
Stadshypotek total public lending in Norway (MNOK)	49,654
Assets available for Cover Pool (MNOK)	37,950
Assets utilized for Cover Pool (MNOK)	8,715
Substitute Assets, cash on a locked account (MNOK)	0
Voluntary Overcollateralisation	10%

Collateral		
Type of collateral	Loan volume (MNOK)	%
Single family houses/Summer houses	5,942	68.18%
Tenant owner units	2,773	31.82%
Multi-family housing	0	0.00%
Commercial	0	0.00%
Agricultural	0	0.00%
Public sector	0	0.00%
Tenant stock	0	0.00%
Sum	8,715	100.00%

WA Max-LTV Cover Pool, as defined by ASCB*	55.3%
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* ASCB= Association of Swedish Covered Bond Issuers, www.ascb.se

LTV Level	Loan volume (MNOK)	%
0-10%	2,180	25.01%
10-20%	1,737	19.93%
20-30%	1,566	17.97%
30-40%	1,375	15.78%
40-50%	1,118	12.83%
50-60%	717	8.23%
60-70%	19	0.22%
70-75%	3	0.03%
Sum	8,715	100.00%

LTV-distribution




Cover pool items	
Number of loans	4,112
Number of clients	4,013
Number of properties	4,080
Average loan size (NOK)	2,119,407

Seasoning	
WA seasoning of Cover Pool (months)	16

Regional distribution		Loan volume (MNOK)	%
Ostlandet		4,688	53.79%
Sorlandet		197	2.26%
Vestlandet		3,064	35.16%
Trondelag		520	5.97%
Nordnorge		247	2.83%
Outside Norway		0	0.0%
Sum		8,715	100.0%

Interest rate type	Loan volume (MNOK)	%
Floating	8,715	100.0%
Fixed rate		0.0%
Sum	8,715	100.0%

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

Average life	
Number of years	N/A

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	55.3%
FX-risk*	0.0%

* All FX risk fully hedged



Stadshypotek

— a Handelsbanken company

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
SH3002	NO0010638141	13/03/2012	13/03/2017	3,000	3mN+69bps	FRN
SH3003	NO0010646847	16/05/2012	16/05/2019	1,000	3mN+72bps	FRN
SH3004	NO0010659956	19/09/2012	16/09/2015	1,000	3mN+24bps	FRN
Sum				8,000		

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	8,000

Maturity, expressed in NOK	
	Loan volume (MNOK)
2012	0
2013	0
2014	0
2015	4,000
2016	0
2017-2021	4,000
2022-2026	0
2027	0
Sum	8,000