



Stadshypotek

– a Handelsbanken company

Issuer31/03/2013

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

CRD-compliant	Yes
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Long Rating	S&P	Moody's	Fitch
Covered bond	-	Aaa	-
Issuer	AA-	-	AA-
Owner	AA-	Aa3	AA-

Report date	Q1 2013
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Cover pool, Norway

Included assets	MNOK
Loans *	11,795
Substitute assets	0
Other	0
Total	11,795

*Total assets available for Cover pool	44,631
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Type of collateral	Loan volume, MNOK	Loan volume, %
Single -family housing	8,042	68.18
Tenant owner rights	2,873	24.36
Multi-family housing	0	0.00
Tenant owner associations	880	7.46
Forest & agricultural	0	0.00
Public	0	0.00
Tenant stock	0	0.00
Commercial	0	0.00
Sum	11,795	

Cover pool items	
Number of loans	4956
Number of clients	4796
Number of properties	4872
Average loan size (NOK)	2,379,900

Regional distribution	Loan volume, MNOK	Loan volume, %
Östlandet	6,484	54.97
Sörlandet	256	2.17
Vestlandet	3,930	33.32
Trøndelag	614	5.21
Nordnorge	511	4.33
Outside Norway	0	0.00
Sum	11,795	

Interest rate type	Loan volume, MNOK	Loan volume, %
Floating*	11,795	100
Fixed	0	0
Sum	11,795	

*Loans with interest period < 1 year

Average life, years	N/A
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Repayments	Loan volume, MNOK	Loan volume, %
Amortizing	7,012	59.45
Interest only	4,783	40.55
Sum	11,795	

LTV Level*	-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75%-	Sum
Loan volume, MSEK	2,721	2,471	2,122	1,869	1,529	1,046	30	7	0	11,795

Seasoning*	Months
*Loans are registered as new loans at reset	18

Credit quality				
Past due	1-30 d	31-60 d	>60 d	Sum
Loan volume, MSEK	0	0	0	0
Share of loan volume	0.00%	0.00%	0.00%	0.00%
Impaired loans, %	0.00%			0

Key ratios	
OC, nominal (voluntary)	10.0%
LTV, as defined by ASCB	54.8%
FX-risk*	0.0%

*All issuance of covered bonds in foreign currency is swapped to entirely eliminate FX-risk.
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Bonds

Domestic benchmarks in NOK					
ISIN	Amount, MNOK	Opening date	Maturity	Coupon %	Fixed/ floater
NO0010635204	3,000	23/01/2012	23/01/2015	3mN+51bps	Floater
NO0010659956	1,000	19/09/2012	16/09/2015	3mN+24bps	Floater
NO0010638141	3,300	13/03/2012	18/03/2015	3mN+69bps	Floater
NO0010673155	2,000	12/03/2013	12/03/2018	3mN+42bps	Floater
NO0010646847	1,500	16/05/2012	16/05/2019	3mN+72bps	Floater
Sum	10,800				

Other benchmarks							
ISIN	Currency	Amount, M	Issue date	Maturity	Amount, MNOK	Coupon	Fixed/ floater
Sum					0		

	Amount, MNOK
Domestic benchmarks in NOK	10,800
Other benchmarks	0
Other bonds	0
Total of outstanding bonds	10,800
of which repos	0

Maturity, expressed in MNOK	2013	2014	2015	2016	2017-2021	2022-2026	2027-	Sum
Total	0	0	7,300	0	3,500	0	0	10,800
Total,%	0.00	0.00	45.45	0.00	54.55	0.00	0.00	100.00

Interest rate type	Amount, MNOK	%
Fixed	0	0.00
Floating	10,800	100.00
Sum	10,800	