



## Issuer

2013-06-30

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	Q2 2013
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## Cover pool, Sweden

Included assets	MSEK
Loans*	610,110
Substitute Assets**	5,000
Other	0
<b>Total</b>	<b>615,110</b>

\* Assets available for Cover pool 729,063  
\*\* Cash on a locked account

Type of collateral	Loan volume, MSEK	Loan volume, %
Single -family housing	292,035	47.87
Tenant owner rights	117,368	19.24
Multi-family housing	76,855	12.60
Tenant owner associations	102,005	16.72
Forest & agricultural	3,114	0.51
Public	15,267	2.50
Commercial	3,466	0.57
<b>Sum</b>	<b>610,110</b>	

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating*	372,099	61
Fixed	238,011	39
<b>Sum</b>	<b>610,110</b>	

\*Loans with interest period < 1 year

<b>Average life, years</b>	6.7
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LTV Level	-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75%-	Sum
Loan volume, MSEK	159,564	130,566	105,797	84,037	64,995	48,828	766	290	0	<b>594,843</b>

\*Public sector loans are guaranteed either by a Swedish municipality or the state and have therefore no LTV assigned to them.

Seasoning*	Months
WA seasoning of cover pool	39

\*Loans are registered as new loans at reset

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

Key ratios	
OC, nominal (voluntary)	10.0%
LTV, as defined by ASCB	47.0%
FX-risk*	0.0%

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

Cover pool items	
Number of loans	1,074,326
Number of clients	442,389
Number of properties	474,094
Average loan size	567,900

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	243,312	39.88
Greater Gothenburg	60,035	9.84
Greater Malmoe	30,078	4.93
South Sweden	45,819	7.51
West Sweden	78,094	12.80
North Sweden	61,987	10.16
East Sweden	90,784	14.88
Outside Sweden	0	0.00
<b>Sum</b>	<b>610,110</b>	

Repayments	Loan volume, MSEK	Loan volume, %
Amortizing	303,044	49.67
Interest only	307,066	50.33
<b>Sum</b>	<b>610,110</b>	

Bonds

Domestic benchmark in SEK					
ISIN	Amount, MSEK	Opening date	Maturity	Coupon %	Fixed/ floater
SE0001384793	30,097	18/09/2004	18/09/2013	6.00	Fixed
SE0001384801	82,018	18/06/2004	18/06/2014	6.00	Fixed
SE0001384819	78,890	18/03/2005	18/03/2015	6.00	Fixed
SE0001384827	59,014	16/12/2004	16/12/2015	6.00	Fixed
SE0001384835	35,307	21/09/2004	21/09/2016	6.00	Fixed
SE0001384843	40,091	21/06/2004	21/06/2017	6.00	Fixed
SE0004807733	34,850	21/03/2012	21/03/2018	3.00	Fixed
SE0003174820	6,748	17/06/2009	17/06/2020	4.25	Fixed
SE0003174838	1,415	21/09/2009	21/09/2022	4.50	Fixed
Sum	368,430				

Other benchmark							Fixed/ floater
ISIN	Currency	Amount, M	Issue date	Maturity	Amount, MSEK	Coupon	
US85235YAA10	USD	1,000	30/09/2010	30/09/2013	6,744	1.45	Fixed
US85235YAB92	USD	600	30/09/2010	30/09/2013	4,046	L+55bps	Floater
XS0278556286	EUR	2,000	12/12/2006	12/12/2013	17,560	3.750	Fixed
CH0104769853	CHF	80	02/09/2009	02/07/2014	572	1.675	Fixed
XS0455319029	EUR	1,500	01/10/2009	01/10/2014	13,170	3.000	Fixed
CH0104769929	CHF	80	02/09/2009	02/03/2015	572	1.833	Fixed
XS0501715311	EUR	1,250	14/04/2010	30/04/2015	10,975	2.750	Fixed
XS0891017518	GBP	350	15/02/2013	15/02/2016	3,588	L+23bps	Floater
XS0625427215	EUR	1,500	11/05/2011	11/05/2016	13,170	3.375	Fixed
CH0110699987	CHF	225	24/03/2010	01/12/2016	1,607	2.000	Fixed
XS0760243328	EUR	1,500	21/03/2012	21/03/2017	13,170	1.875	Fixed
AU3CB0199990	AUD	300	10/10/2012	10/10/2017	1,853	4.250	Fixed
AU3FN0016788	AUD	450	10/10/2012	10/10/2017	2,779	3Mbbsw-105bps	Floater
US85235XAD75	USD	1,250	23/05/2013	23/05/2018	8,430	1.250	Fixed
XS0906516256	EUR	1,000	19/03/2013	19/06/2018	8,780	1.000	Fixed
US85235XAC92	USD	1,500	02/10/2012	02/10/2019	10,116	1.875	Fixed
Sum					117,130		

Other bonds							Fixed/ floater
ISIN	Currency	Amount, M	Issue date	Maturity	Amount, MSEK	Coupon	
XS0674533871	SEK	2,800	08/09/2011	03/09/2013	2,800	3mS+20bps	Floater
XS0693226382	SEK	2,890	19/10/2011	03/10/2013	2,890	3mS+21bps	Floater
XS0690219216	SEK	500	13/10/2011	01/11/2013	500	3mS+25bps	Floater
XS0710136697	SEK	4,300	25/11/2011	01/11/2013	4,300	3mS+19bps	Floater
XS0715439351	SEK	1,250	01/12/2011	03/12/2013	1,250	3mS+21bps	Floater
XS0809420523	SEK	1,000	25/07/2012	03/01/2014	1,000	3mS+2bps	Floater
XS0809421091	SEK	1,000	25/07/2012	03/02/2014	1,000	3mS+2bps	Floater
XS0789517967	SEK	850	07/06/2012	02/05/2014	850	3mS+7bps	Floater
XS0822842901	SEK	1,500	30/08/2012	02/05/2014	1,500	3mS+2bps	Floater
XS0650628364	SEK	1,500	20/07/2011	02/06/2014	1,500	3mS+34bps	Floater
XS0751836072	SEK	1,300	28/02/2012	03/09/2014	1,300	3mS+16bps	Floater
XS0914704548	SEK	5,000	11/04/2013	03/10/2014	5,000	3mS+8bps	Floater
XS0759566499	SEK	500	20/03/2012	03/02/2015	500	3mS+22.5bps	Floater
SE0005217650	SEK	1,000	21/05/2013	04/05/2015	1,000	3mS+6bps	Floater
XS0781665848	SEK	2,000	11/05/2012	03/06/2015	2,000	3mS+33bps	Floater
XS0789997995	SEK	2,500	07/06/2012	03/09/2015	2,500	3mS+34bps	Floater
XS0822419494	SEK	3,500	30/08/2012	03/11/2015	3,500	3mS+23bps	Floater
XS0887360526	SEK	5,000	08/02/2013	03/02/2016	5,000	3mS+21bps	Floater
XS0703602259	SEK	2,000	08/11/2011	03/11/2026	2,000	3.250	Fixed
Sum					40,390		

	Amount, MSEK
Domestic benchmarks in SEK	368,430
Other benchmarks	117,130
Other bonds	40,390
Total of outstanding bonds*	525,950
of which repos	0

\* Nominal

Maturity, expressed in MSEK	2013	2014	2015	2016	2017-2021	2022-2026	2027-	Sum
Total	70,187	107,909	158,950	58,672	126,817	3,415	0	525,950
Total,%	13.34	20.52	30.22	11.16	24.11	0.65	0.00	100.00

Interest rate type	Amount, MSEK	%
Fixed	477,147	90.72
Floating	48,803	9.28
Sum	525,950	