



Stadshypotek

– a Handelsbanken company

Issuer2013-12-31

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	Q4 2013
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Cover pool, Norway

Included assets	MNOK
Loans *	13 979
Substitute assets	0
Other	0
Total	13 979
<i>*Total assets available for Cover pool</i>	
	50,425

Cover pool items	
Number of loans	5180
Number of clients	5053
Number of properties	5129
Average loan size (NOK)	2 698 600

Type of collateral	Loan volume,	Loan volume,
	MNOK	%
Single -family housing	9 531	68,18
Tenant owner rights	2 671	19,11
Multi-family housing	0	0,00
Tenant owner associations	1 777	12,71
Forest & agricultural	0	0,00
Public	0	0,00
Tenant stock	0	0,00
Commercial	0	0,00
Sum	13 979	

Regional distribution	Loan volume,	Loan volume,
	MNOK	%
Östlandet	7 561	54,09
Sörlandet	281	2,01
Vestlandet	4 805	34,37
Trøndelag	759	5,43
Nordnorge	573	4,10
Outside Norway	0	0,00
Sum	13 979	

Interest rate type	Loan volume,	Loan volume,
	MNOK	%
Floating*	13 979	100
Fixed	0	0
Sum	13 979	
<i>*Loans with interest period < 1 year</i>		
Average life, years	N/A	

Repayments	Loan volume,	Loan volume,
	MNOK	%
Amortizing	8 245	58,98
Interest only	5 734	41,02
Sum	13 979	

LTV Level*	-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75%-	Sum
Loan volume, MSEK	2 949	2 925	2 567	2 319	1 885	1 334	0	0	0	13 979

Seasoning*	Months
<i>*Loans are registered as new loans at reset</i>	20

Credit quality	1-30 d	31-60 d	>60 d	Sum
Past due				
Loan volume, MSEK	0	0	0	0
Share of loan volume	0,00%	0,00%	0,00%	0
Impaired loans, %	0,00%			0

Key ratios	
OC, nominal (voluntary)	10,0%
LTV, as defined by ASCB	54,1%
FX-risk*	0,0%
<i>*All issuance of covered bonds in foreign currency is swapped to NOK to entirely eliminate FX-risk.</i>	

Bonds

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

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

	Amount, MNOK
Domestic benchmarks in NOK	12 800
Other benchmarks	0
Other bonds	0
Total of outstanding bonds	12 800
of which repos	0

Maturity, expressed in MNOK	2013	2014	2015	2016	2017-2021	2022-2026	2027-	Sum
Total	0	0	7 300	0	5 500	0	0	12 800
Total, %								0,00

Interest rate type	Amount, MNOK	%
Fixed	0	0,00
Floating	100	100,00
Sum	100	