



# Stadshypotek

— a Handelsbanken company

## Issuer

2013-12-31

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-

Report date	Q4 2013
-------------	---------

## Cover pool, Sweden

Included assets	MSEK
Loans*	604 316
Substitute Assets**	5 000
Other	0
<b>Total</b>	<b>609 316</b>

\* Assets available for Cover pool

\*\* Cash on a locked account

745,954

Type of collateral	Loan volume, MSEK	Loan volume, %
Single -family housing	290 429	48,06
Tenant owner rights	114 735	18,99
Multi-family housing	68 229	11,29
Tenant owner associations	92 356	15,28
Forest & agricultural	10 815	1,79
Public	14 169	2,34
Commercial	13 583	2,25
<b>Sum</b>	<b>604 316</b>	

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating*	251 706	41,65
Fixed	352 610	58,35
<b>Sum</b>	<b>604 316</b>	

\*Loans with interest period < 1 year

Average life, years	6,8
---------------------	-----

Cover pool items	
Number of loans	983 587
Number of clients	443 302
Number of properties	475 302
Average loan size	614 400

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	238 947	39,54
Greater Gothenburg	59 827	9,90
Greater Malmoe	29 793	4,93
South Sweden	46 291	7,66
West Sweden	77 292	12,79
North Sweden	62 003	10,26
East Sweden	90 164	14,92
Outside Sweden	0	0,00
<b>Sum</b>	<b>604 316</b>	

Repayments	Loan volume, MSEK	Loan volume, %
Amortizing	287 019	47,49
Interest only	317 297	52,51
<b>Sum</b>	<b>604 316</b>	

LTV Level	-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75%-	Sum
Loan volume, MSEK	141 892	123 597	105 906	89 349	72 663	55 569	848	323	0	<b>590 147</b>

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

Maturity*	2014	2015	2016	2017	2018	2019	2020	2021	2022-	Sum
Nominal amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Interest rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\*Maturity is the time remaining to the next change of interest rate in contractual terms

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	49,6%
FX-risk*	0,0%

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

Bonds

Domestic benchmark in SEK					
ISIN	Amount, MSEK	Opening date	Maturity	Coupon %	Fixed/ floater
SE0001384801	62 018	18/06/2004	18/06/2014	6,00	Fixed
SE0001384819	84 890	18/03/2005	18/03/2015	6,00	Fixed
SE0001384827	69 814	16/12/2004	16/12/2015	6,00	Fixed
SE0001384835	52 857	21/09/2004	21/09/2016	6,00	Fixed
SE0001384843	42 291	21/06/2004	21/06/2017	6,00	Fixed
SE0004807733	51 200	19/09/2012	21/03/2018	3,00	Fixed
SE0005498300	11 250	04/11/2013	19/12/2018	3,00	Fixed
SE0003174820	8 532	26/03/2010	17/06/2020	4,25	Fixed
SE0003174838	2 003	26/03/2010	21/09/2022	4,50	Fixed
Sum	384 855				

Other benchmark							
ISIN	Currency	Amount, M	Issue date	Maturity	Amount, MSEK	Coupon	Fixed/ floater
CH0104769853	CHF	80	02/09/2009	02/07/2014	581	1,675	Fixed
XS0455319029	EUR	1 500	01/10/2009	01/10/2014	13 359	3,000	Fixed
CH0104769929	CHF	80	02/09/2009	02/03/2015	581	1,833	Fixed
XS0501715311	EUR	1 250	14/04/2010	30/04/2015	11 132	2,750	Fixed
XS0891017518	GBP	350	01/10/2014	15/02/2016	3 732	3mL+23bps	Floater
XS0625427215	EUR	1 500	11/05/2011	11/05/2016	13 359	3,375	Fixed
CH0110699987	CHF	225	24/03/2010	01/12/2016	1 634	2,000	Fixed
XS0760243328	EUR	1 500	21/03/2012	21/03/2017	13 359	1,875	Fixed
AU3CB0199990	AUD	300	10/10/2012	10/10/2017	1 723	4,250	Fixed
AU3FN0016788	AUD	450	10/10/2012	10/10/2017	2 585	3mBBSW+105bps	Floater
US85235XAD75	USD	1 250	23/05/2013	23/05/2018	8 088	1,250	Fixed
XS0906516256	EUR	1 000	19/03/2013	19/06/2018	8 906	1,000	Fixed
US85235XAC92	USD	1 500	02/10/2012	02/10/2019	9 706	1,875	Fixed
XS0987101242	EUR	1 000	30/10/2013	30/10/2020	8 906	1,625	Fixed
Sum					97 649		

Other bonds							
ISIN	Currency	Amount, M	Issue date	Maturity	Amount, MSEK	Coupon	Fixed/ 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+18bps	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
SE0005365921	SEK	7 000	27/08/2013	03/03/2016	7 000	3mS+11bps	Floater
SE0005468667	SEK	2 000	16/10/2013	03/06/2016	2 000	3mS+12bps	Floater
XS0703602259	SEK	2 000	08/11/2011	03/11/2026	2 000	3,250	Fixed
Sum					37 650		

	Amount, MSEK
Domestic benchmarks in SEK	384 855
Other benchmarks	97 649
Other bonds	37 650
Total of outstanding bonds	520 154
of which repos	0

Maturity, expressed in MSEK	2014	2015	2016	2017-2021	2022-2026	2027-	Sum
Total	88 108	175 917	85 582	166 544	4 003	0	520 154
Total, %	16,94	33,82	16,45	32,02	0,77	0,00	100,00

Interest rate type	Amount, MSEK	%
Fixed	478 188	91,93
Floating	41 966	8,07
Sum	520 154	