



Stadshypotek

– a Handelsbanken company

Issuer2014-03-31

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	Q1 2014
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Cover pool, Norway

Included assets	MNOK
Loans *	14,014
Substitute assets	0
Other	0
Total	14,014
<i>*Total assets available for Cover pool</i>	
	51,823

Cover pool items	
Number of loans	5146
Number of clients	5011
Number of properties	5089
Average loan size (NOK)	2,723,300

Type of collateral	Loan volume, MNOK	Loan volume, %
Single -family housing	9,555	68.18
Tenant owner rights	2,685	19.16
Multi-family housing	0	0.00
Tenant owner associations	1,774	12.66
Forest & agricultural	0	0.00
Public	0	0.00
Tenant stock	0	0.00
Commercial	0	0.00
Sum	14,014	

Regional distribution	Loan volume, MNOK	Loan volume, %
Östlandet	7,897	56.35
Sörlandet	277	1.98
Vestlandet	4,627	33.02
Trøndelag	651	4.65
Nordnorge	562	4.01
Outside Norway	0	0.00
Sum	14,014	

Interest rate type	Loan volume, MNOK	Loan volume, %
Floating*	14,014	100
Fixed	0	0
Sum	14,014	
<i>*Loans with interest period < 1 year</i>		
Average life, years	N/A	

Repayments	Loan volume, MNOK	Loan volume, %
Amortizing	8,103	57.82
Interest only	5,911	42.18
Sum	14,014	

LTV Level*	-10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75%-	Sum
Loan volume, MSEK	2,894	3,017	2,606	2,323	1,865	1,309	0	0	0	14,014

Seasoning*	Months
<i>*Loans are registered as new loans at reset</i>	21

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	54.6%
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	