

MAJVIK
10.3.2016

Handelsbanken pähkinäkuoressa

- Perustettu vuonna 1871
- Kilpailijoita parempi kannattavuus jo 44 peräkkäisenä vuotena
- Euroopan kustannustehokkaimpia listattuja yleispankkeja
- Kilpailijoita pienemmät luottotappiot
- Korkea luottoluokitus
- Konsernin liiketoiminnan tulos kasvoi tammi-joulukuussa oli 20 475 milj. kruunua (19 212).
- Henkilökuntaa 11 819
- Toimintaa 25 maassa; 463 konttoria Ruotsissa, 201 Britanniassa, 57 Tanskassa, 46 Suomessa, 50 Norjassa, 23 Hollannissa ja 17 muualla maailmassa



Handelsbankenilla on toimintaa 25 maassa

Konttorit, joilla yleispankkitoimintaa

- Ruotsi (463)
- Britannia (206)
- Hollanti (22)
- Norja (51)
- Suomi (46)
- Tanska (57)

Edustustot

- Australia – Sydney
- Brasilia – São Paulo
- Espanja – Marbella
- Intia – Mumbai (Bombay)
- Indonesia - Jakarta
- Kiina – Peking, Taipei
- Malesia – Kuala Lumpur
- Sveitsi – Zürich
- Venäjä – Moskova

Konttorit muualla Euroopassa

- Itävalta – Wien
- Latvia – Riika
- Liettua – Vilna
- Luxemburg – Luxemburg
- Puola – Varsova
- Ranska – Nizza, Pariisi
- Saksa – (5)
- Viro – Tallinna

Konttorit muualla maailmassa

- Kiina – Hongkong, Shanghai
- Singapore
- USA – New York

Handelsbanken Suomi

- edustusto 04/85
- tytäry pankki 12/90
- sivukonttori 08/91
- ensimmäinen konttori
katutasossa 02/94
- aluepankki 01/98

31.12.2015:

- konttoreita 46
- henkilökuntaa 612



Suomen aluepankki – konttoriverkosto



Espoo

Matinkylä
Tapiola

Helsinki

Aleksi
Hakaniemi
Herttoniemi
Kaarti
Kamppi
Munkkivuori
Pasila
Ruoholahti

Hyvinkää

Hämeenlinna

Imatra

Joensuu

Jyväskylä

Järvenpää

Kauniainen

Kerava

Kirkkonummi

Kokkola

Kotka

Kouvola

Kuopio

Lahti

Askonkatu
Vapaudenkatu

Lappeenranta

Lohja

Maarianhamina

Mikkeli

Oulu

Pietarsaari

Pori

Porvoo

Raisio

Rauma

Rovaniemi

Salo

Seinäjoki

Tammisaari

Tampere

Kauppakatu
Kyttälä

Tornio

Turku

Hämeenkatu
Kauppatori

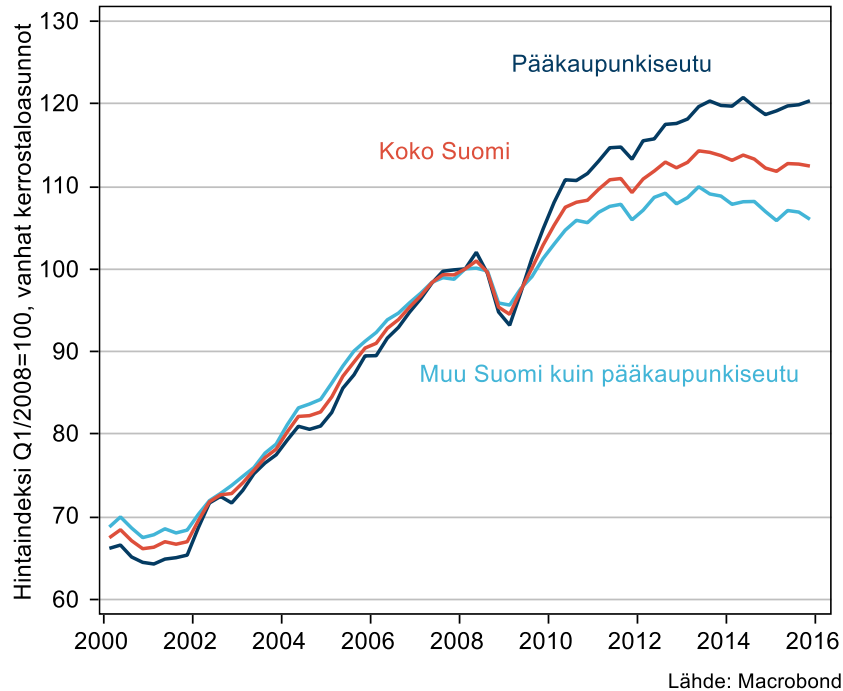
Vaasa

Vantaa

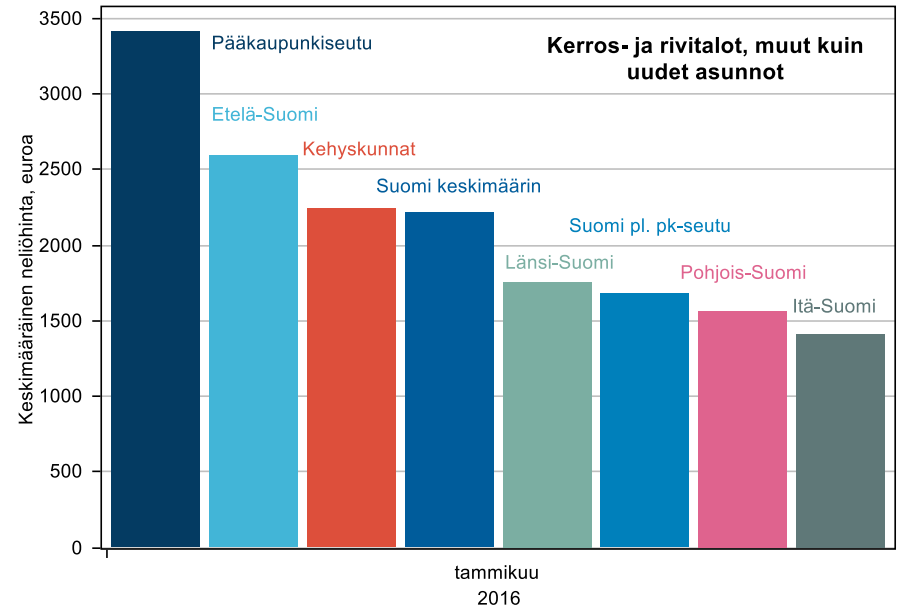
Aviapolis
Tikkurila

Asuntojen hinnat hienoisesti pehmenneet muualla kuin pk-seudulla, hinnoissa voimakasta alueellista eriytymistä

Kerrostaloasuntojen nimellishinnat

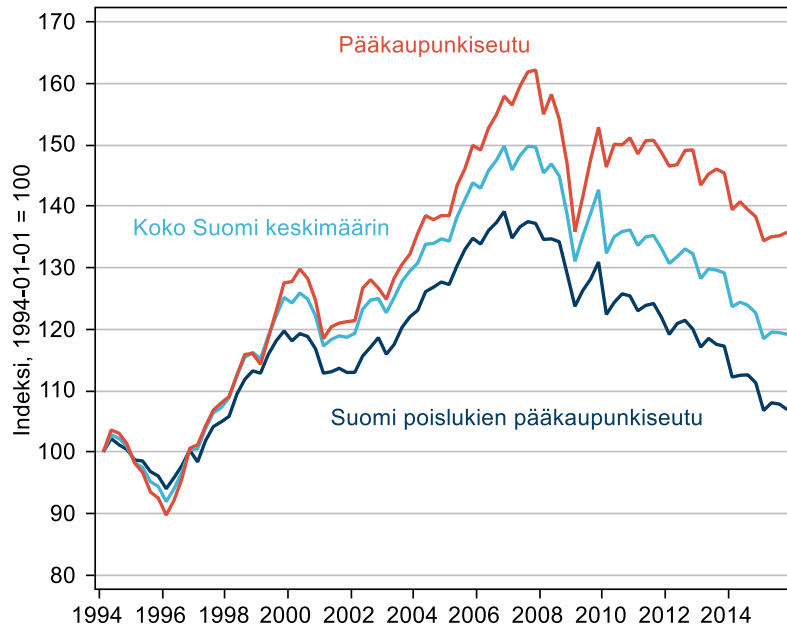


Vanhojen asuntojen neliöhinnat alueittain



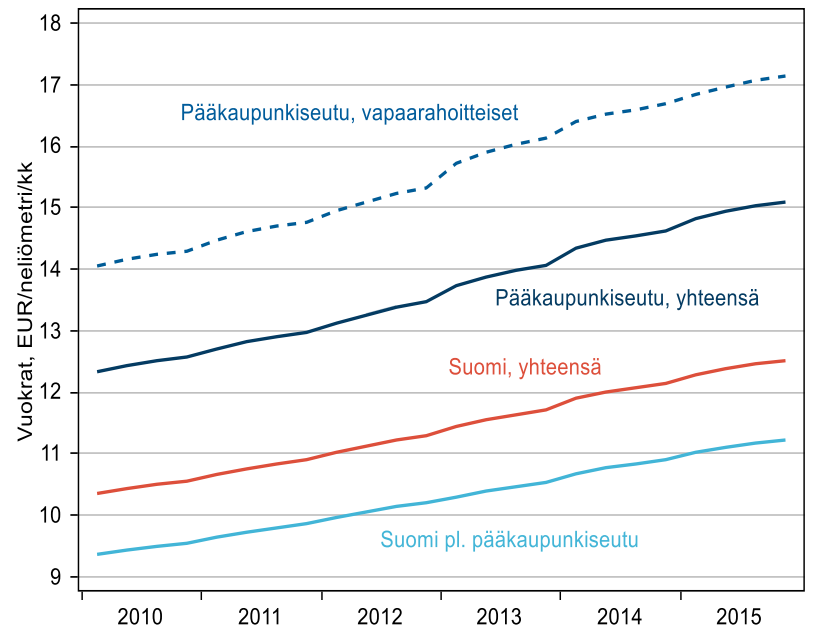
Vuokrien nousu on selvästi asuntojen hintojen nousua voimakkaampaa

Asuntojen hinnat suhteessa vuokriin



Lähde: Macrobond

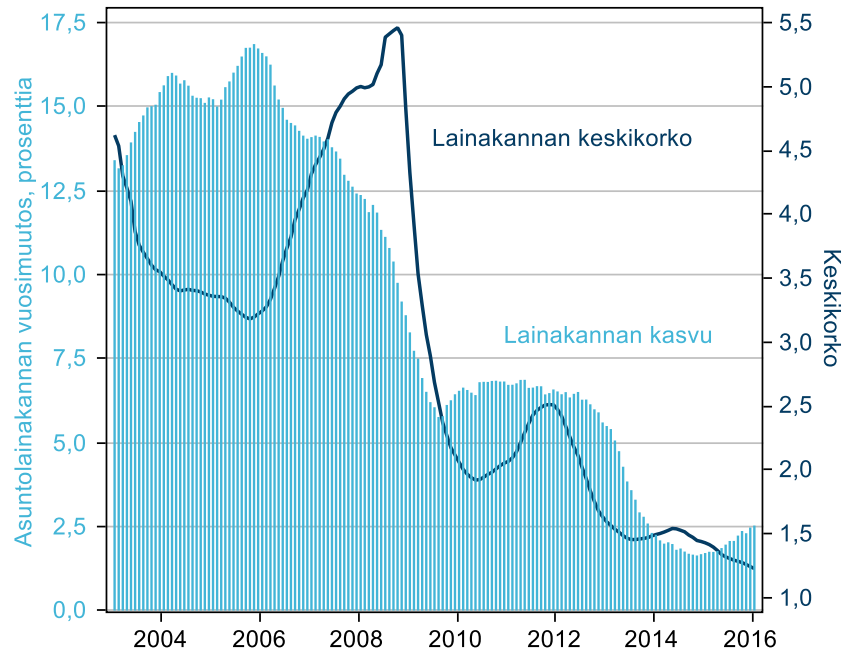
Vuokrat, EUR/neliometri/kk



Lähde: Macrobond

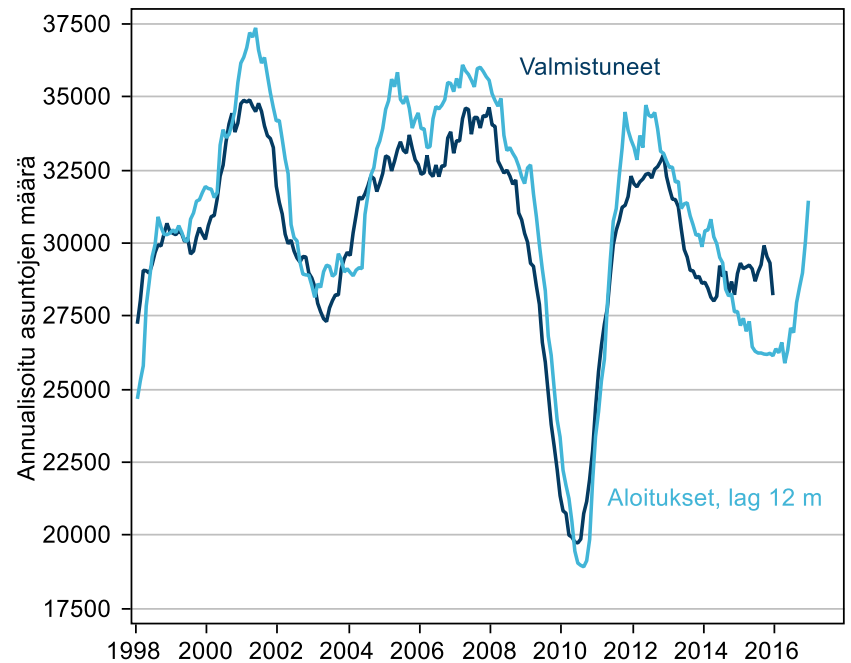
Lainakanta ja asuinrakentaminen: aloitukset ja rakennusluvut ovat hyvin piristyneet

Asuntolainakannan kasvu ja keskekorko



Lähde: Macrobond

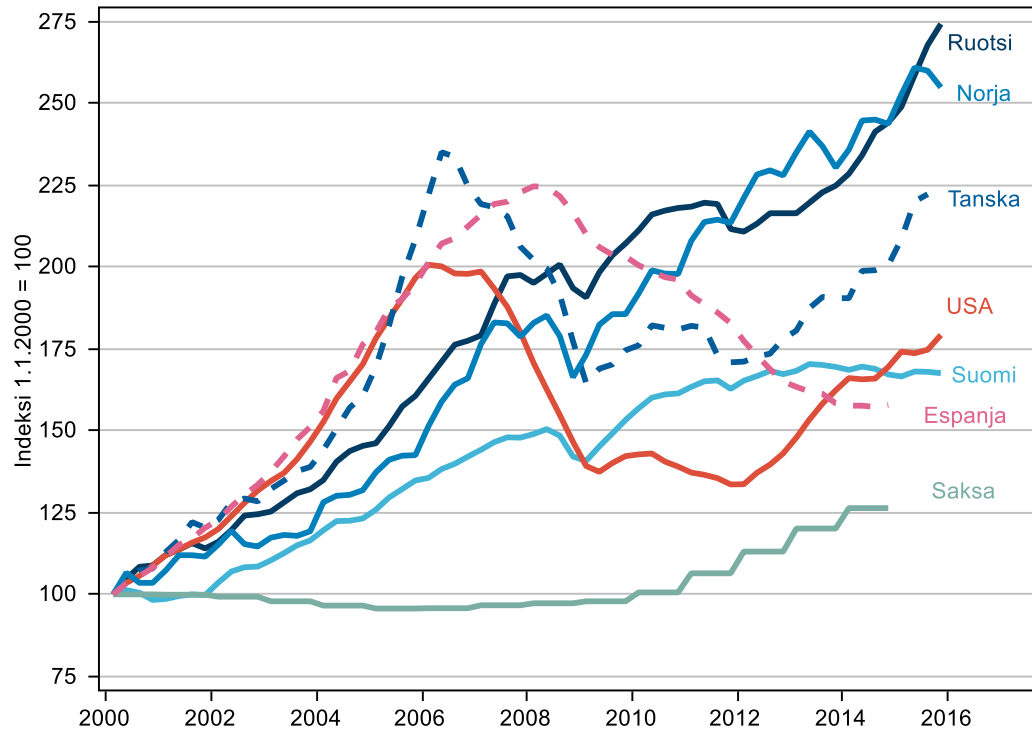
Asuin rakentaminen Suomessa



Lähde: Macrobond

Hinnat eivät ole kansainvälisesti vertailtuna kalliita

Asuntojen hintaindeksejä länsimaissa



Lähde: Macrobond

Täyden palvelun pankki asunto-osakeyhtiölle

- **Tili- ja maksuliikennepalvelut**
- **Lainat ja tililimiitit**
- **Notariaattipalvelut**
- **Joustava ja nopea palvelu**

Tulevaisuuden näkymiä

- Korkotasoa pysyy alhaisena vielä pitkään
- Asunto-osakeyhtiöiden korkomarginaalit kaventuneet, laina-aika vaikuttaa hieman marginaalin suuruuteen
- Hinnoittelukatko
- Marginaaleissa asunto-osakeyhtiöiden ja yksityishenkilöiden välillä ei ole merkittävää eroa

NYT ON HYVÄ HETKI KARTOITTA A KORJAUSTARPEET JA TOTEUTTAA JO SUUNNITELLUT KORJAUKSET !

Handelsbanken - Kirkkonummi

Täyden palvelun konttori Kirkkonummen keskustassa.

Asunto-osakeyhtiöiden asioissa Sinua palvelevat

Hélène Kuikka



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KIITOS !

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