

Harmonised Transparency Template  
2023 Version  
Sweden  
The Swedish Covered Bond Corporation ("SCBC")  
Reporting Date: 19/07/2023  
Cut-off Date: 30/06/2023



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# A. Harmonised Transparency Template - General Information

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Field Number	1. Basic Facts				
G.1.1.1	Country	Sweden			
G.1.1.2	Issuer Name	The Swedish Covered Bond Corporation			
G.1.1.3	Link to Issuer's Website	<a href="https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html">https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html</a>			
G.1.1.4	Cut-off date	30/06/2023			
2. Regulatory Summary					
G.2.1.1	<a href="#">Basel Compliance, subject to national jurisdiction (Y/N)</a>	Y			
G.2.1.2	<a href="#">CBD Compliance</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
OG.2.1.1	<a href="#">LCR status</a>	/www.coveredbondlabel.com/issuer/39/			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	453 630			
G.3.1.2	Outstanding Covered Bonds	345 027			
OG.3.1.1	Cover Pool Size [NPV] (mn)	449 349			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	315 701			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	29,5%	2,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				

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3. Cover Pool Composition		Nominal (mn)	% Cover Pool	
G.3.3.1	Mortgages	451 946	99,63%	
G.3.3.2	Public Sector	338	0,07%	
G.3.3.3	Shipping			ND1
G.3.3.4	Substitute Assets	1 346	0,30%	
G.3.3.5	Other		0,00%	ND1
G.3.3.6	Total	453 630	100%	
OG.3.3.1	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.2	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.4	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.6	<i>o/w [If relevant, please specify]</i>		0,00%	

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<b>4. Cover Pool Amortisation Profile</b>		<b>Contractual</b>	<b>Expected Upon Prepayments</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>
G.3.4.1	Weighted Average Life (in years)	19,5	6,8		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	81 910	83 954	16,60%	17,01%
G.3.4.3	1 - 2 Y	30 633	65 940	6,21%	13,36%
G.3.4.4	2 - 3 Y	31 053	64 095	6,29%	12,99%
G.3.4.5	3 - 4 Y	21 641	49 599	4,38%	10,05%
G.3.4.6	4 - 5 Y	15 901	39 666	3,22%	8,04%
G.3.4.7	5 - 10 Y	33 920	98 718	6,87%	20,00%
G.3.4.8	10+ Y	278 475	91 561	56,42%	18,55%
G.3.4.9	Total	493 533	493 533	100%	100%
<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	3,8	4,0		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	49 677	37 876	14,40%	10,98%
G.3.5.4	1 - 2 Y	69 088	71 153	20,02%	20,62%
G.3.5.5	2 - 3 Y	60 639	62 704	17,58%	18,17%
G.3.5.6	3 - 4 Y	67 833	66 653	19,66%	19,32%
G.3.5.7	4 - 5 Y	25 753	34 604	7,46%	10,03%
G.3.5.8	5 - 10 Y	70 592	62 626	20,46%	18,15%
G.3.5.9	10+ Y	1 445	9 411	0,42%	2,73%
G.3.5.10	Total	345 027	345 027	100%	100%

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<i>6. Cover Assets - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,00%	0,00%
G.3.6.2	AUD	0	0	0,00%	0,00%
G.3.6.3	BRL	0	0	0,00%	0,00%
G.3.6.4	CAD	0	0	0,00%	0,00%
G.3.6.5	CHF	0	0	0,00%	0,00%
G.3.6.6	CZK	0	0	0,00%	0,00%
G.3.6.7	DKK	0	0	0,00%	0,00%
G.3.6.8	GBP	0	0	0,00%	0,00%
G.3.6.9	HKD	0	0	0,00%	0,00%
G.3.6.10	ISK	0	0	0,00%	0,00%
G.3.6.11	JPY	0	0	0,00%	0,00%
G.3.6.12	KRW	0	0	0,00%	0,00%
G.3.6.13	NOK	0	0	0,00%	0,00%
G.3.6.14	PLN	0	0	0,00%	0,00%
G.3.6.15	SEK	345 027	345 027	100,00%	100,00%
G.3.6.16	SGD	0	0	0,00%	0,00%
G.3.6.17	USD	0	0	0,00%	0,00%
G.3.6.18	Other	0	0	0,00%	0,00%
OG.3.6.1	Total	345 027	345 027	100%	100%

<i>7. Covered Bonds - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	90 964	0	26,36%	0,00%
G.3.7.2	AUD	0	0	0,00%	0,00%
G.3.7.3	BRL	0	0	0,00%	0,00%
G.3.7.4	CAD	0	0	0,00%	0,00%
G.3.7.5	CHF	0	0	0,00%	0,00%
G.3.7.6	CZK	0	0	0,00%	0,00%
G.3.7.7	DKK	0	0	0,00%	0,00%
G.3.7.8	GBP	0	0	0,00%	0,00%
G.3.7.9	HKD	0	0	0,00%	0,00%
G.3.7.10	ISK	0	0	0,00%	0,00%
G.3.7.11	JPY	0	0	0,00%	0,00%
G.3.7.12	KRW	0	0	0,00%	0,00%
G.3.7.13	NOK	0	0	0,00%	0,00%
G.3.7.14	PLN	0	0	0,00%	0,00%
G.3.7.15	SEK	254 063	345 027	73,64%	100,00%
G.3.7.16	SGD	0	0	0,00%	0,00%
G.3.7.17	USD	0	0	0,00%	0,00%
G.3.7.18	Other	0	0	0,00%	0,00%
OG.3.7.1	Total	345 027	345 027	100%	100%

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<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging]</b>	<b>Nominal [after hedging]</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
		<b>(mn)</b>	<b>(mn)</b>		
G.3.8.1	Fixed coupon	339 627	ND1	98%	
G.3.8.2	Floating coupon	5 400	ND1	2%	
G.3.8.3	Other	0	ND1	0%	
G.3.8.4	Total	345 027	0	100%	0%
<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0		0,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0		0,00%	
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	951		100,00%	
G.3.9.5	Other	0		0,00%	
G.3.9.6	Total	951		100%	
<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	951		100,00%	
G.3.10.2	Eurozone	0		0,00%	
G.3.10.3	Rest of European Union (EU)	0		0,00%	
G.3.10.4	European Economic Area (not member of EU)	0		0,00%	
G.3.10.5	Switzerland	0		0,00%	
G.3.10.6	Australia	0		0,00%	
G.3.10.7	Brazil	0		0,00%	
G.3.10.8	Canada	0		0,00%	
G.3.10.9	Japan	0		0,00%	
G.3.10.10	Korea	0		0,00%	
G.3.10.11	New Zealand	0		0,00%	
G.3.10.12	Singapore	0		0,00%	
G.3.10.13	US	0		0,00%	
G.3.10.14	Other	0		0,00%	
G.3.10.15	Total EU	951			
G.3.10.16	Total	951		100%	
<b>11. Liquid Assets</b>		<b>Nominal (mn)</b>		<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	951		0,2%	0,3%
G.3.11.2	Central bank eligible assets	0		0,0%	0,0%
G.3.11.3	Other	0		0,0%	0,0%
G.3.11.4	Total	951		0%	0%
<b>12. Bond List</b>					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/39/">https://www.coveredbondlabel.com/issuer/39/</a>			
<b>13. Derivatives &amp; Swaps</b>					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	481 174			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both			

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OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>
OG.3.13.4	
OG.3.13.5	

## 14. Sustainable or other special purpose strategy - optional

G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	[For completion]
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	[For completion]
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]
G.3.14.4	link to the committed objective criteria	[link on the issuer's website to the objective criteria the labelled pool is committed to]
OG.3.13.11		

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## 4. Compliance Art 14 CBD Check table

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not a

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	<a href="#">38</a>	
G.4.1.2	(i)	Value of covered bonds:	<a href="#">39</a>	
G.4.1.3	(ii)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>
G.4.1.4	(ii)	Type of cover assets:	<a href="#">52</a>	
G.4.1.5	(ii)	Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">287 for Commercial Mortgage Assets</a> <a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii)	Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>
G.4.1.7	(ii)	Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.8	(ii)	Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.9	(ii)	Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>	
G.4.1.11	(iii)	Maturity structure of cover assets:	<a href="#">65</a>	
G.4.1.12	(iii)	Maturity structure of covered bonds:	<a href="#">88</a>	
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>
OG.4.1.1				
OG.4.1.10				

## 5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1	1 346
G.5.1.2	Exposure to credit institute credit quality step 2	[For completion]
G.5.1.3	Exposure to credit institute credit quality step 3	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		



## 6. Other relevant information

### 1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>

# B1. Harmonised Transparency Template - Mortgage Assets

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## CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	445 146		98,50%
M.7.1.2	Commercial	6 800		1,50%
M.7.1.3	Other	0		0,00%
M.7.1.4	Total	451 946		100%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	475 282	91	475 373
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	2,5%	30,7%	2,4%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%

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M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	100,0%	100,0%	100,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Stockholm area	54,5%	37,1%	54,2%
M.7.5.2	Gothenburg area	8,9%	11,0%	8,9%
M.7.5.3	Malmoe area	6,2%	2,2%	6,2%
M.7.5.4	South (excl Malmoe)	6,9%	13,2%	6,9%
M.7.5.5	West (excl Gothenburg)	9,2%	16,0%	9,3%
M.7.5.6	North	3,6%	4,2%	3,6%
M.7.5.7	East (excl Stockholm)	10,8%	16,3%	10,9%
M.7.5.8	Outside Sweden	-	-	-
M.7.5.9				
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	43,9%	38,0%	43,8%
M.7.6.2	Floating rate	56,1%	62,0%	56,2%
M.7.6.3	Other	0	0	0,0%

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<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	47,4%	50,2%	47,4%
M.7.7.2	Amortising	52,6%	49,8%	52,6%
M.7.7.3	Other	0	0	0,0%
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	11,8%	12,4%	11,8%
M.7.8.2	≥ 12 - ≤ 24 months	17,2%	27,8%	17,3%
M.7.8.3	≥ 24 - ≤ 36 months	16,1%	26,8%	16,2%
M.7.8.4	≥ 36 - ≤ 60 months	18,6%	22,6%	18,7%
M.7.8.5	≥ 60 months	36,3%	10,4%	35,9%

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9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0%	0%	0%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0%	0%	0%	
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	929			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	18 538	118 349	4,16%	24,70%
M.7A.10.3	>0,25 - <=0,50	52 061	116 935	11,70%	24,40%
M.7A.10.4	>0,50 - <=0,75	46 299	66 596	10,40%	13,90%
M.7A.10.5	>0,75 - <=1,00	87 647	93 125	19,69%	19,43%
M.7A.10.6	>1,00 - <=2,00	96 460	69 002	21,67%	14,40%
M.7A.10.7	>2,00 - <=3,00	17 536	7 077	3,94%	1,48%
M.7A.10.8	>3,00 - <=4,00	7 057	1 990	1,59%	0,42%
M.7A.10.9	>4,00 - <=5	5 212	1 138	1,17%	0,24%
M.7A.10.10	>5 - <=10	16 828	2 293	3,78%	0,48%
M.7A.10.11	>10 - <=20	21 818	1 561	4,90%	0,33%
M.7A.10.12	>20	75 690	1 168	17,00%	0,24%
M.7A.10.13					
M.7A.10.26	Total	445 146	479 234	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	54,6%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	380 829	ND1	85,55%	
M.7A.11.3	>40 - <=50 %	34 857	ND1	7,83%	
M.7A.11.4	>50 - <=60 %	20 361	ND1	4,57%	
M.7A.11.5	>60 - <=70 %	5 719	ND1	1,28%	
M.7A.11.6	>70 - <=80 %	3 380	ND1	0,76%	
M.7A.11.7	>80 - <=90 %	0	ND1	0,00%	
M.7A.11.8	>90 - <=100 %	0	ND1	0,00%	
M.7A.11.9	>100%	0	ND1	0,00%	
M.7A.11.10	Total	445 146	0	100%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

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<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0	0	0%	0%
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied	100%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
OM.7A.13.1	Other	0%			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks	96,9%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	3,1%			
<b>15. EPC Information of the financed RRE - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>16. Average energy use intensity (kWh/m2) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>17. Property Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>20. CO2 emission (kg of CO2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>

# B1. Harmonised Transparency Template - Mortgage Assets

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## 7B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	73 116			
	By buckets (mn):				
M.7B.21.2	>0 - <=5,00	22	10	ND 1	ND 1
M.7B.21.3	>5,00 - <=10,00	47	6	ND 1	ND 1
M.7B.21.4	>10,00 - <=15,00	108	8	ND 1	ND 1
M.7B.21.5	>15,00 - <=20,00	52	3	ND 1	ND 1
M.7B.21.6	>20,00 - <=45,00	402	13	ND 1	ND 1
M.7B.21.7	>45,00 - <=70,00	268	5	ND 1	ND 1
M.7B.21.8	>70,00 - <=95,00	1 044	13	ND 1	ND 1
M.7B.21.9	>95,00 - <=120	1 176	11	ND 1	ND 1
M.7B.21.10	>120 - <=170	2 682	19	ND 1	ND 1
M.7B.21.11	>170 - <=270	999	5	ND 1	ND 1
M.7B.21.12	>270	0	0	ND 1	ND 1
M.7B.21.26	Total	6 800	93	0%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

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<b>22. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.22.1	Weighted Average LTV (%)	53,44%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	6 182	ND 1	90,92%	
M.7B.22.3	>40 - <=50 %	617	ND 1	9,08%	
M.7B.22.4	>50 - <=60 %	0	ND 1	0,00%	
M.7B.22.5	>60 - <=70 %	0	ND 1	0,00%	
M.7B.22.6	>70 - <=80 %	0	ND 1	0,00%	
M.7B.22.7	>80 - <=90 %	0	ND 1	0,00%	
M.7B.22.8	>90 - <=100 %	0	ND 1	0,00%	
M.7B.22.9	>100%	0	ND 1	0,00%	
M.7B.22.10	Total	6 800	0	100%	0%
<b>23. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.23.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	ND 1	ND 1		
M.7B.23.3	>40 - <=50 %	ND 1	ND 1		
M.7B.23.4	>50 - <=60 %	ND 1	ND 1		
M.7B.23.5	>60 - <=70 %	ND 1	ND 1		
M.7B.23.6	>70 - <=80 %	ND 1	ND 1		
M.7B.23.7	>80 - <=90 %	ND 1	ND 1		
M.7B.23.8	>90 - <=100 %	ND 1	ND 1		
M.7B.23.9	>100%	ND 1	ND 1		
M.7B.23.10	Total	0	0	0%	0%
<b>24. Breakdown by Type</b>		<b>% Commercial loans</b>			
M.7B.24.1	Retail	0%			
M.7B.24.2	Office	0%			
M.7B.24.3	Hotel/Tourism	0%			
M.7B.24.4	Shopping malls	0%			
M.7B.24.5	Industry	0%			
M.7B.24.6	Agriculture	0%			
M.7B.24.7	Other commercially used	0%			
M.7B.24.8	Hospital	0%			
M.7B.24.9	School	0%			
M.7B.24.10	other RE with a social relevant purpose	100%			



## B2. Harmonised Transparency Template - Public Sector Assets

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Reporting in Domestic Currency

SEK

### CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures		51		
<b>2. Size Information</b>					
		<b>Nominal</b>	<b>Number of Exposures</b>	<b>% Public Sector Assets</b>	<b>% No. of Exposures</b>
PS.8.2.1	Average exposure size (000s)	6 624			
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0	158	43	46,81%	84,31%
PS.8.2.3	>10,0 - <=20,0	97	7	28,78%	13,73%
PS.8.2.4	>20,0 - <=50,0	0	0	0,00%	0,00%
PS.8.2.5	>50,0 - <=100,0	82	1	24,41%	1,96%
PS.8.2.6	>100,0 - <=200,0	0	0	0,00%	0,00%
PS.8.2.7	>200,0	0	0	0,00%	0,00%
PS.8.2.17	Total	337,8	51	100%	100%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>	
PS.8.3.1	Loans	338		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	337,8		100%	

## B2. Harmonised Transparency Template - Public Sector Assets

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4. Breakdown by Geography		% Public Sector Assets
PS.8.4.1	<u>European Union</u>	<u>100,0%</u>
PS.8.4.2	Austria	0,0%
PS.8.4.3	Belgium	0,0%
PS.8.4.4	Bulgaria	0,0%
PS.8.4.5	Croatia	0,0%
PS.8.4.6	Cyprus	0,0%
PS.8.4.7	Czech Republic	0,0%
PS.8.4.8	Denmark	0,0%
PS.8.4.9	Estonia	0,0%
PS.8.4.10	Finland	0,0%
PS.8.4.11	France	0,0%
PS.8.4.12	Germany	0,0%
PS.8.4.13	Greece	0,0%
PS.8.4.14	Netherlands	0,0%
PS.8.4.15	Hungary	0,0%
PS.8.4.16	Ireland	0,0%
PS.8.4.17	Italy	0,0%
PS.8.4.18	Latvia	0,0%
PS.8.4.19	Lithuania	0,0%
PS.8.4.20	Luxembourg	0,0%
PS.8.4.21	Malta	0,0%
PS.8.4.22	Poland	0,0%
PS.8.4.23	Portugal	0,0%
PS.8.4.24	Romania	0,0%
PS.8.4.25	Slovakia	0,0%
PS.8.4.26	Slovenia	0,0%
PS.8.4.27	Spain	0,0%
PS.8.4.28	Sweden	100,0%
PS.8.4.29	<u>European Economic Area (not member of EU)</u>	0,0%
PS.8.4.30	Iceland	[For completion]
PS.8.4.31	Liechtenstein	[For completion]
PS.8.4.32	Norway	[For completion]
PS.8.4.33	<u>Other</u>	0,0%
PS.8.4.34	Switzerland	[For completion]
PS.8.4.35	United Kingdom	[For completion]
PS.8.4.36	Australia	[For completion]
PS.8.4.37	Brazil	[For completion]
PS.8.4.38	Canada	[For completion]

# B2. Harmonised Transparency Template - Public Sector Assets

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PS.8.4.39	Japan	[For completion]
PS.8.4.40	Korea	[For completion]
PS.8.4.41	New Zealand	[For completion]
PS.8.4.42	Singapore	[For completion]
PS.8.4.43	US	[For completion]
PS.8.4.44	Other	[For completion]

## B2. Harmonised Transparency Template - Public Sector Assets

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<b>5. Breakdown by regions of main country of origin</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	Stockholm area		57,2%
PS.8.5.2	Gothenburg area		3,5%
PS.8.5.3	Malmö area		6,6%
PS.8.5.4	East (excl Stockholm)		0,0%
PS.8.5.5	West (excl Gothenburg)		17,8%
PS.8.5.6	South (excl Malmö)		2,5%
PS.8.5.7	North		12,4%
PS.8.5.8	Outside Sweden		-
PS.8.5.9			
<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>	
PS.8.6.1	Fixed rate		44,4%
PS.8.6.2	Floating rate		55,6%
PS.8.6.3	Other		0,0%
<b>7. Breakdown by Repayment Type</b>		<b>% Public Sector Assets</b>	
PS.8.7.1	Bullet / interest only		4,0%
PS.8.7.2	Amortising		96,0%
PS.8.7.3	Other		0,0%
<b>8. Breakdown by Type of Debtor</b>		<b>Nominal (mn)</b>	<b>% Public Sector Assets</b>
PS.8.8.1	Sovereigns	0	0,03%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	338	99,97%
PS.8.8.4	Others	0	0,00%
PS.8.8.5		Total	337,8
			100%
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs		0,0%
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR		0,0%
OPS.8.9.2			
OPS.8.9.3			
OPS.8.9.4			
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures		78,7%



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	Fixed or floating. For the assets, floating refers to loans with interest period less than 1 year
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	Contractual repayments are distributed by buckets according to plan. If there is no amortization plan or no specified maturity date a 30 year maturity is applied. Expected repayments are assumed prepayments on the upcoming fixing date, based on statistic data (commercial loans excluded, as contractual maturity coincides with the next fixing date).
HG.1.6	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	Hard bullet is reported on initial maturity. Soft bullet issued with a 5 year initial maturity and 1 year extended maturity (5+1), initial maturity is reported as 5 years and extended maturity as 6 years. Soft bullet issued after 8 July 2022 may be extended subject to such extension being permitted by the Swedish FSA as a result of it being deemed likely that the extension will prevent insolvency. The extension would be unaffected by legal events such as insolvency or resolution.
HG.1.7	<b>Maturity Extention Triggers</b>	<a href="https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf">SCBC – Covered Bond Funding (sbab.se)</a>
HG.1.8	<b>LTVs: Definition</b>	LTV is calculated and loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers): <a href="https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf">https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf</a>
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	LTV is calculated using market value. For residential collateral, a loan may be included up to 80% of the market value, and for commercial collateral up to 60% or up to 70% in line with article 129.1. f of the CRR. Loans secured by commercial property may constitute maximum 10% of cover pool, excluding collateral used primarily for agricultural or forestry purposes.
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Individual valuation or valuation based on general price levels at loan origination and revaluation.
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Minimum frequency of valuation and monitoring of property values in accordance with article 129.3 and 208 of the CRR.
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	All currency risk are hedged at the time of the issue and matches the foreign currency liability in terms of coupon payments and initial and final exchange. All foreign currency liabilities are transferred into Swedish krona (SEK) since all assets in the cover pool are in Swedish krona. All currency risk is therefore eliminated. All interest rate risk from the liabilities are to be match with the assets in the cover pool. Fixed rate assets are matched with fixed rate liabilities to the extent possible, otherwise interest rate swaps are used to transfer fixed rate payments to floating rate payments.
HG.1.13	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	All currency risk are hedged at the time of the issue and matches the foreign currency liability in terms of coupon payments and initial and final exchange. All foreign currency liabilities are transferred into Swedish krona (SEK) since all assets in the cover pool are in Swedish krona. All currency risk is therefore eliminated. All interest rate risk from the liabilities are to be match with the assets in the cover pool. Fixed rate assets are matched with fixed rate liabilities to the extent possible, otherwise interest rate swaps are used to transfer fixed rate payments to floating rate payments.
HG.1.14	<b>Non-performing loans</b>	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days.
HG.1.15	<b>Valuation Method</b>	Market value.
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	[For completion]
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	[For completion]



HG.2.3  
OHG.2.4  
OHG.2.5  
OHG.2.6  
OHG.2.7  
OHG.2.8  
OHG.2.9  
OHG.2.10

**New Property and Existing Property**

[For completion]