

Harmonised Transparency Template  
2020 Version  
Sweden  
The Swedish Covered Bond Corporation ("SCBC")  
Reporting Date: 06/10/2020  
Cut-off Date: 30/09/2020



**Index**

Worksheet A: HTT General
Worksheet B1: HTT Mortgage Assets
Worksheet B2: HTT Public Sector Assets
Worksheet B3: HTT Shipping Assets
Worksheet C: HTT Harmonised Glossary
Covered Bond Label Disclaimer
Worksheet D & Onwards (If Any): National Transparency Template
Worksheet E: Optional ECB-ECAIs data

# A. Harmonised Transparency Template - General Information

HTT 2020

Reporting in Domestic Currency

SEK

## CONTENT OF TAB A

- [1. Basic Facts](#)
- [2. Regulatory Summary](#)
- [3. General Cover Pool / Covered Bond Information](#)
- [4. References to Capital Requirements Regulation \(CRR\) 129\(7\)](#)
- [5. References to Capital Requirements Regulation \(CRR\) 129\(1\)](#)
- [6. Other relevant information](#)

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	30/09/2020			
2. Regulatory Summary					
G.2.1.1	<a href="#">UCITS Compliance (Y/N)</a>	Y			
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">LCR status</a>	/www.coveredbondlabel.com/issuer/39/			
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	333 943			
G.3.1.2	Outstanding Covered Bonds	277 165			
OG.3.1.1	Cover Pool Size [NPV] (mn)	337 509			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	281 945			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	20,5%	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)				
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	333 479		99,86%	
G.3.3.2	Public Sector	464		0,14%	
G.3.3.3	Shipping				ND1
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other			0,00%	ND1
G.3.3.6	Total	333 943		100%	

# A. Harmonised Transparency Template - General Information

HTT 2020

<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)	21,0	6,1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	56 322	85 227	15,55%	23,54%
G.3.4.3	1 - 2 Y	14 957	44 857	4,13%	12,39%
G.3.4.4	2 - 3 Y	16 434	41 910	4,54%	11,57%
G.3.4.5	3 - 4 Y	9 441	29 477	2,61%	8,14%
G.3.4.6	4 - 5 Y	10 908	28 917	3,01%	7,99%
G.3.4.7	5 - 10 Y	26 954	73 047	7,44%	20,17%
G.3.4.8	10+ Y	227 089	58 667	62,71%	16,20%
G.3.4.9	Total	362 104	362 104	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)	4,0	3,7		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	31 984	31 984	11,54%	11,54%
G.3.5.4	1 - 2 Y	53 799	53 799	19,41%	19,41%
G.3.5.5	2 - 3 Y	37 883	37 883	13,67%	13,67%
G.3.5.6	3 - 4 Y	33 967	33 967	12,26%	12,26%
G.3.5.7	4 - 5 Y	36 406	36 406	13,14%	13,14%
G.3.5.8	5 - 10 Y	72 390	72 390	26,12%	26,12%
G.3.5.9	10+ Y	10 736	10 736	3,87%	3,87%
G.3.5.10	Total	277 165	277 165	100%	100%

# A. Harmonised Transparency Template - General Information

HTT 2020

6. Cover Assets - Currency		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	JPY	0	0	0,00%	0,00%
G.3.6.11	KRW	0	0	0,00%	0,00%
G.3.6.12	NOK	0	0	0,00%	0,00%
G.3.6.13	PLN	0	0	0,00%	0,00%
G.3.6.14	SEK	277 165	277 165	100,00%	100,00%
G.3.6.15	SGD	0	0	0,00%	0,00%
G.3.6.16	USD	0	0	0,00%	0,00%
G.3.6.17	Other	0	0	0,00%	0,00%
G.3.6.18	Total	277 165	277 165	100%	100%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	89 792	0	32,40%	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	2 319	0	0,84%	0,00%
G.3.7.9	HKD	0	0	0,00%	0,00%
G.3.7.10	JPY	0	0	0,00%	0,00%
G.3.7.11	KRW	0	0	0,00%	0,00%
G.3.7.12	NOK	476	0	0,17%	0,00%
G.3.7.13	PLN	0	0	0,00%	0,00%
G.3.7.14	SEK	184 578	277 165	66,59%	100,00%
G.3.7.15	SGD	0	0	0,00%	0,00%
G.3.7.16	USD	0	0	0,00%	0,00%
G.3.7.17	Other	0	0	0,00%	0,00%
G.3.7.18	Total	277 165	277 165	100%	100%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	270 793	ND1	98%	
G.3.8.2	Floating coupon	6 372	ND1	2%	
G.3.8.3	Other	0	ND1	0%	

# A. Harmonised Transparency Template - General Information

HTT 2020

G.3.8.4		Total	277 165	0	100%	0%
<b>9. Substitute Assets - Type</b>			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash		0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0			
G.3.9.3	Exposures to central banks		0			
G.3.9.4	Exposures to credit institutions		0			
G.3.9.5	Other		0			
G.3.9.6		Total	0		0%	
<b>10. Substitute Assets - Country</b>			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)		0			
G.3.10.2	Eurozone		0			
G.3.10.3	Rest of European Union (EU)		0			
G.3.10.4	European Economic Area (not member of EU)		0			
G.3.10.5	Switzerland		0			
G.3.10.6	Australia		0			
G.3.10.7	Brazil		0			
G.3.10.8	Canada		0			
G.3.10.9	Japan		0			
G.3.10.10	Korea		0			
G.3.10.11	New Zealand		0			
G.3.10.12	Singapore		0			
G.3.10.13	US		0			
G.3.10.14	Other		0			
G.3.10.15		Total EU	0			
G.3.10.16		Total	0		0%	
<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		0		0,00%	0,00%
G.3.11.2	Central bank eligible assets		0		0,00%	0,00%
G.3.11.3	Other		0		0,00%	0,00%
G.3.11.4		Total	0		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)		332 101			
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			

# A. Harmonised Transparency Template - General Information

HTT 2020

## 4. References to Capital Requirements Regulation (CRR) 129(7)

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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 be noted, however, 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 accept any responsibility for the accuracy of the information provided.

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="#">36 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.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
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 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

## 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

HTT 2020

Reporting in Domestic Currency

SEK

## 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	333 479	100,00%	
M.7.1.2	Commercial	0	0,00%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	333 479	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	423 920	0	423 920
	<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%	0	2,5%
	<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>0,0%</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%
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%



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

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%	0,0%	100,0%
M.7.4.29	United Kingdom	0,0%	0,0%	0,0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.31	Iceland	0,0%	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.33	Norway	0,0%	0,0%	0,0%
M.7.4.34	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.35	Switzerland	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	56,1%	0%	56,1%
M.7.5.2	Gothenburg area	8,8%	0%	8,8%
M.7.5.3	Malmoe area	6,2%	0%	6,2%
M.7.5.4	South (excl Malmoe)	7,6%	0%	7,6%
M.7.5.5	West (excl Gothenburg)	9,1%	0%	9,1%
M.7.5.6	North	2,5%	0%	2,5%
M.7.5.7	East (excl Stockholm)	9,7%	0%	9,7%
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	34,8%	0	34,8%
M.7.6.2	Floating rate	65,2%	0	65,2%
M.7.6.3	Other	0	0	0,0%
<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	53,8%	0	53,8%
M.7.7.2	Amortising	46,2%	0	46,2%
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	12,2%	0,0%	12,2%
M.7.8.2	≥ 12 - ≤ 24 months	15,3%	0,0%	15,3%
M.7.8.3	≥ 24 - ≤ 36 months	13,8%	0,0%	13,8%
M.7.8.4	≥ 36 - ≤ 60 months	21,5%	0,0%	21,5%
M.7.8.5	≥ 60 months	37,2%	0,0%	37,2%

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0%	0%	0%	
<b>7.A Residential Cover Pool</b>					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	787			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	18 686	117 776	5,60%	27,56%
M.7A.10.3	>0,25 - <=0,50	53 387	120 165	16,01%	28,12%
M.7A.10.4	>0,50 - <=0,75	42 484	61 348	12,74%	14,35%
M.7A.10.5	>0,75 - <=1,00	64 723	69 076	19,41%	16,16%
M.7A.10.6	>1,00 - <=2,00	67 305	48 143	20,18%	11,26%
M.7A.10.7	>2,00 - <=3,00	12 613	5 079	3,78%	1,19%
M.7A.10.8	>3,00 - <=4,00	5 060	1 433	1,52%	0,34%
M.7A.10.9	>4,00 - <=5	3 591	778	1,08%	0,18%
M.7A.10.10	>5 - <=10	12 853	1 751	3,85%	0,41%
M.7A.10.11	>10 - <=20	16 018	1 137	4,80%	0,27%
M.7A.10.12	>20	36 758	716	11,02%	0,17%
M.7A.10.13					
M.7A.10.26	Total	333 479	427 402	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 (%)	54,81			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	246 371	ND1	73,88%	
M.7A.11.3	>40 - <=50 %	39 057	ND1	11,71%	
M.7A.11.4	>50 - <=60 %	27 443	ND1	8,23%	
M.7A.11.5	>60 - <=70 %	16 154	ND1	4,84%	
M.7A.11.6	>70 - <=80 %	4 455	ND1	1,34%	
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	333 479	0	100%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

<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	Agricultural	0%			
M.7A.13.5	Other	0%			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks	97,2%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	2,8%			

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

## 7B Commercial Cover Pool

15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	ND 1			
	By buckets (mn):				
M.7B.15.2	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.3	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.4	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.5	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.6	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.7	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.8	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.9	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.10	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.11	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.12	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.13	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.14	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.15	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.16	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.17	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.18	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.19	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.20	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.21	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.22	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.23	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.24	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.25	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.26	Total	0	0	0%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

<b>16. 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.16.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND 1	ND 1		
M.7B.16.3	>40 - <=50 %	ND 1	ND 1		
M.7B.16.4	>50 - <=60 %	ND 1	ND 1		
M.7B.16.5	>60 - <=70 %	ND 1	ND 1		
M.7B.16.6	>70 - <=80 %	ND 1	ND 1		
M.7B.16.7	>80 - <=90 %	ND 1	ND 1		
M.7B.16.8	>90 - <=100 %	ND 1	ND 1		
M.7B.16.9	>100%	ND 1	ND 1		
M.7B.16.10	Total	0	0	0%	0%
<b>17. 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.17.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND 1	ND 1		
M.7B.17.3	>40 - <=50 %	ND 1	ND 1		
M.7B.17.4	>50 - <=60 %	ND 1	ND 1		
M.7B.17.5	>60 - <=70 %	ND 1	ND 1		
M.7B.17.6	>70 - <=80 %	ND 1	ND 1		
M.7B.17.7	>80 - <=90 %	ND 1	ND 1		
M.7B.17.8	>90 - <=100 %	ND 1	ND 1		
M.7B.17.9	>100%	ND 1	ND 1		
M.7B.17.10	Total	0	0	0%	0%
<b>18. Breakdown by Type</b>		<b>% Commercial loans</b>			
M.7B.18.1	Retail	ND 1			
M.7B.18.2	Office	ND 1			
M.7B.18.3	Hotel/Tourism	ND 1			
M.7B.18.4	Shopping malls	ND 1			
M.7B.18.5	Industry	ND 1			
M.7B.18.6	Agriculture	ND 1			
M.7B.18.7	Other commercially used	ND 1			
M.7B.18.8	Land	ND 1			
M.7B.18.9	Property developers / Bulding under construction	ND 1			
M.7B.18.10	Other	ND 1			

## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2020

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		88		
<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)	5 274			
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0	226	76	48,75%	86,36%
PS.8.2.3	>10,0 - <=20,0	153	11	32,97%	12,50%
PS.8.2.4	>20,0 - <=50,0	0	0	0,00%	0,00%
PS.8.2.5	>50,0 - <=100,0	85	1	18,28%	1,14%
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	464,1	88	100%	100%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>	
PS.8.3.1	Loans	464		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	464,1		100%	

## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2020

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	United Kingdom	0,0%
PS.8.4.30	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>
PS.8.4.31	Iceland	0,0%
PS.8.4.32	Liechtenstein	0,0%
PS.8.4.33	Norway	0,0%
PS.8.4.34	<u>Other</u>	<u>0,0%</u>
PS.8.4.35	Switzerland	0,0%
PS.8.4.36	Australia	0,0%
PS.8.4.37	Brazil	0,0%
PS.8.4.38	Canada	0,0%
PS.8.4.39	Japan	0,0%
PS.8.4.40	Korea	0,0%
PS.8.4.41	New Zealand	0,0%
PS.8.4.42	Singapore	0,0%
PS.8.4.43	US	0,0%
PS.8.4.44	Other	0,0%

## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2020

<b>5. Breakdown by regions of main country of origin</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	Stockholm area	45,2%	
PS.8.5.2	Gothenburg area	2,8%	
PS.8.5.3	Malmoe area	4,9%	
PS.8.5.4	East (excl Stockholm)	0,2%	
PS.8.5.5	West (excl Gothenburg)	15,2%	
PS.8.5.6	South (excl Malmoe)	6,2%	
PS.8.5.7	North	25,6%	
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	56,2%	
PS.8.6.2	Floating rate	43,8%	
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	25,1%	
PS.8.7.2	Amortising	74,9%	
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	1	0,30%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	463	99,70%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	464,1	100%
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	0,0%	
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures	70,1%	





## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	<b>OC Calculation: Actual</b>	The amount by which nominal value of the cover pool exceeds the nominal outstanding amount of covered bonds. (Cover pool Assets - Outstanding Covered Bonds / Outstanding Covered Bonds)
HG.1.2	<b>OC Calculation: Legal minimum</b>	According to Swedish law the legal minimum OC is 2% .
HG.1.3	<b>OC Calculation: Committed</b>	ND2
HG.1.4	<b>Interest Rate Types</b>	Fixed or floating (with a fixed period of three months or shorter). For the assets, floating refers to loans with interest period less than 1 year
HG.1.5	<b>Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]</b>	Contractual maturity : 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.
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 on extended maturity. The Swedish domestic covered bonds are only hard bullets at present.
HG.1.7	<b>LTVs: Definition</b>	Loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers) : <a href="http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc">http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc</a>
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	LTV is calculated using market values. For residential collateral, a loan may be included up to 75% of the market value, for agricultural collateral up to 70% and for office and commercial collateral up to 60% ( max 10% of cover pool)
HG.1.9	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	The cover pool may consist of certain mortgage credits, public credits and supplemental assets. Mortgage credits are defined as loans secured by (i) mortgages over real property intended for residential, agricultural, office or commercial purposes or site leasehold rights intended for residential, office or commercial purposes, (ii) pledges over tenant-owner rights , or (iii) comparable security interests over equivalent assets situated in other countries within the European Economic Area. Public credits are defined as certain loans to (or guaranteed by) inter alia the Swedish State, Swedish municipalities and comparable public bodies, the European Union, the European Atomic Energy Community, certain foreign states and central banks and certain foreign municipalities and comparable public bodies with powers of taxation. Supplemental assets consist primarily of government bonds and cash , although the Swedish Financial Supervisory Authority (SFSA) may also authorise the use of certain debt instruments issued by credit institutions and other bodies as supplemental assets. .  According to the Swedish Covered bond Act (SFS 2003:1223) and FSA Regulations and Guidelines on Covered Bonds (FFFS 2013:1) a Swedish Covered Bond Issuer is allowed to have interest rate and currency risk as long as it fulfil the daily matching requirements and "ensure that the flow of payments regarding assets in the cover pool, derivative agreements and covered bonds are such that the institution is, at all times, able to fulfil its payment obligations towards the holders of covered bonds and counterparties in derivative agreements".
HG.1.12	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	
HG.1.13	<b>Non-performing loans</b>	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days
OHG.1.1	<b>NPV assumptions (when stated)</b>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
<b>2. Reason for No Data</b>		<b>Value</b>
HG.2.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3
<b>3. Glossary - Extra national and/or Issuer Items</b>		<b>[Insert Definition Below]</b>
HG.3.1	<b>Other definitions deemed relevant</b>	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

This addendum is optional

# Temporary tab Harmonised Transparency Template - Optional COVID 19 impact HTT 2020

Reporting in Domestic Currency	SEK
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For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: [COVID-19: EMF-ECBC Response](#)

CONTENT OF Temporary Tab
<a href="#">1. Share of assets affected by payment holidays caused by COVID 19</a> <a href="#">2. Additional information on the cover pool section affected by payment holidays</a>

Optional further information at issuer/country level
Can the COVID-19 related payment holiday loans remain part of the cover pool? <span style="float: right;">Yes</span>

## 1. Share of cover assets affected at the time of reporting by payment holidays caused

	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool
COV.1.1.1	payment holiday granted	40 285	50 044	12,1%	11,8%
OCOV.1.1.2					
OCOV.1.1.3					

## 2. Additional information on the cover pool section affected by payment holidays

	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
	<b>in % nominal (mn) of affected notional amount to total cover pool</b>						
COV.2.1.1	principal & interest deferred						0,0%
COV.2.1.2	principal deferred	2,1%	0,6%	0,3%	1,9%	7,2%	12,1%
COV.2.1.3	other						0,0%
COV.2.1.4	Total payment holiday	2,1%	0,6%	0,3%	1,9%	7,2%	12,1%
OCOV.2.1.5	<i>o/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.6	<i>o/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.7	<i>o/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.8	<i>o/w [if relevant, please specify]</i>						0,0%