

Harmonised Transparency Template

Sweden

The Swedish Covered Bond Corporation ("SCBC")

Reporting Date: 04/10/2017

Cut-off Date: 31/03/2018



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3	Reporting in Domestic Currency		SEK						
4									
5	CONTENT OF TAB A								
6	1. Basic Facts								
7	2. Regulatory Summary								
8	3. General Cover Pool / Covered Bond Information								
9	4. References to Capital Requirements Regulation (CRR) 129(7)								
10	5. References to Capital Requirements Regulation (CRR) 129(1)								
11	6. Other relevant information								
12									
13	Field Number	1. Basic Facts							
14	G.1.1.1	Country	Sweden						
15	G.1.1.2	Issuer Name	The Swedish Covered Bond Corporation						
16	G.1.1.3	Link to Issuer's Website	https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html						
17	G.1.1.4	Cut-off date	31/03/2018						
26		2. Regulatory Summary							
27	G.2.1.1	UCITS Compliance (Y/N)	Y						
28	G.2.1.2	CRR Compliance (Y/N)	Y						
29	G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/39/						
36		3. General Cover Pool / Covered Bond Information							
37		1. General Information		Nominal (mn)					
38	G.3.1.1	Cover Pool Size	281 816						
39	G.3.1.2	Outstanding Covered Bonds	212 980						
40	OG.3.1.1	Cover Pool Size [NPV] (mn)	284 078						
41	OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	218 843						
42	OG.3.1.3								
43	OG.3.1.4								
44		2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose		
45	G.3.2.1	OC (%)	2,0%	32,3%	2,0%	ND1	Ann		
52		3. Cover Pool Composition		Nominal (mn)		% Cover Pool			
53	G.3.3.1	Mortgages	280 930			99,69%			
54	G.3.3.2	Public Sector	886			0,31%			
55	G.3.3.3	Shipping	ND1			ND1	ND1		
56	G.3.3.4	Substitute Assets	0			0,00%			
57	G.3.3.5	Other	0			0,00%	ND1		
58	G.3.3.6	Total	281 816			100%			
65		4. Cover Pool Amortisation Profile		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected		
66	G.3.4.1	Weighted Average life (in years)	20,0		5,4				
67									
68		By buckets:							
69	G.3.4.2	0 - 1 Y	35 004		72 052	14,57%	29,98%		
70	G.3.4.3	1 - 2 Y	11 526		28 107	4,80%	11,70%		
71	G.3.4.4	2 - 3 Y	11 140		26 567	4,64%	11,05%		
72	G.3.4.5	3 - 4 Y	8 513		18 868	3,54%	7,85%		
73	G.3.4.6	4 - 5 Y	3 431		14 189	1,43%	5,90%		
74	G.3.4.7	5 - 10 Y	11 528		38 423	4,80%	15,99%		
75	G.3.4.8	10+ Y	159 181		42 119	66,24%	17,53%		
76	G.3.4.9	Total	240 324		240 324	100%	100%		
87		5. Maturity of Covered Bonds		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected		
88	G.3.5.1	Weighted Average life (in years)	4,1		3,8				
89									
90	G.3.5.2	By buckets:							
91	G.3.5.3	0 - 1 Y	21 880		21 880	10,27%	10,27%		
92	G.3.5.4	1 - 2 Y	31 533		31 533	14,81%	14,81%		
93	G.3.5.5	2 - 3 Y	46 434		46 434	21,80%	21,80%		
94	G.3.5.6	3 - 4 Y	23 209		23 209	10,90%	10,90%		
95	G.3.5.7	4 - 5 Y	33 547		33 547	15,75%	15,75%		
96	G.3.5.8	5 - 10 Y	52 119		52 119	24,47%	24,47%		
97	G.3.5.9	10+ Y	4 258		4 258	2,00%	2,00%		
98	G.3.5.10	Total	212 980		212 980	100%	100%		
109		6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]		
110	G.3.6.1	EUR	0		0	0,00%	0,00%		
111	G.3.6.2	USD	0		0	0,00%	0,00%		
112	G.3.6.3	GBP	0		0	0,00%	0,00%		
113	G.3.6.4	JPY	0		0	0,00%	0,00%		



	A	B	C	D	E	F	G	H
114	G.3.6.5	CHF	0	0		0,00%	0,00%	
115	G.3.6.6	AUD	0	0		0,00%	0,00%	
116	G.3.6.7	CAD	0	0		0,00%	0,00%	
117	G.3.6.8	BRL	0	0		0,00%	0,00%	
118	G.3.6.9	CZK	0	0		0,00%	0,00%	
119	G.3.6.10	DKK	0	0		0,00%	0,00%	
120	G.3.6.11	HKD	0	0		0,00%	0,00%	
121	G.3.6.12	KRW	0	0		0,00%	0,00%	
122	G.3.6.13	SEK	240 324	240 324		100,00%	100,00%	
123	G.3.6.14	SGD	0	0		0,00%	0,00%	
124	G.3.6.15	Other	0	0		0,00%	0,00%	
125	G.3.6.16	Total	240 324	240 324		100%	100%	
135	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)		% Total [before]	% Total [after]	
136	G.3.7.1	EUR	61 435	0		28,85%	0,00%	
137	G.3.7.2	USD	0	0		0,00%	0,00%	
138	G.3.7.3	GBP	0	0		0,00%	0,00%	
139	G.3.7.4	JPY	0	0		0,00%	0,00%	
140	G.3.7.5	CHF	0	0		0,00%	0,00%	
141	G.3.7.6	AUD	0	0		0,00%	0,00%	
142	G.3.7.7	CAD	0	0		0,00%	0,00%	
143	G.3.7.8	BRL	0	0		0,00%	0,00%	
144	G.3.7.9	CZK	0	0		0,00%	0,00%	
145	G.3.7.10	DKK	0	0		0,00%	0,00%	
146	G.3.7.11	HKD	0	0		0,00%	0,00%	
147	G.3.7.12	KRW	0	0		0,00%	0,00%	
148	G.3.7.13	SEK	147 804	212 980		69,40%	100,00%	
149	G.3.7.14	SGD	0	0		0,00%	0,00%	
150	G.3.7.15	Other	3 740	0		1,76%	0,00%	
151	G.3.7.16	Total	212 980	212 980		100%	100%	
161	8. Covered Bonds - Breakdown by interest rate		Nominal (mn)			% Covered Bonds		
162	G.3.8.1	Fixed coupon	189 862			89%		
163	G.3.8.2	Floating coupon	23 118			11%		
164	G.3.8.3	Other	0			0%		
165	G.3.8.4	Total	212 980			100%		
171	9. Substitute Assets - Type		Nominal (mn)			% Substitute Assets		
172	G.3.9.1	Cash	0					
173	G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0					
174	G.3.9.3	Exposures to central banks	0					
175	G.3.9.4	Exposures to credit institutions	0					
176	G.3.9.5	Other	0					
177	G.3.9.6	Total	0			0%		
190	10. Substitute Assets - Country		Nominal (mn)			% Substitute Assets		
191	G.3.10.1	Domestic (Country of Issuer)	0					
192	G.3.10.2	Eurozone	0					
193	G.3.10.3	Rest of European Union (EU)	0					
194	G.3.10.4	European Economic Area (not member of EU)	0					
195	G.3.10.5	Switzerland	0					
196	G.3.10.6	Australia	0					
197	G.3.10.7	Brazil	0					
198	G.3.10.8	Canada	0					
199	G.3.10.9	Japan	0					
200	G.3.10.10	Korea	0					
201	G.3.10.11	New Zealand	0					
202	G.3.10.12	Singapore	0					
203	G.3.10.13	US	0					
204	G.3.10.14	Other	0					
205	G.3.10.15	Total EU	0					
206	G.3.10.16	Total	0			0%		
214	11. Liquid Assets		Nominal (mn)			% Cover Pool	% Covered Bonds	???
215	G.3.11.1	Substitute and other marketable assets	0					
216	G.3.11.2	Central bank eligible assets	0					
217	G.3.11.3	Other	0					
218	G.3.11.4	Total	0			0%	0%	
226	12. Bond List							
227	G.3.12.1	Bond list	[Insert link to the issuer's profile on the Covered Bond Label website]					
228	13. Derivatives & Swaps							
229	G.3.13.1	Derivatives in the cover pool [notional] (mn)	248 233					
230	G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both					
231	G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both					
283	4. References to Capital Requirements Regulation (CRR)		Row	Row				
		129(7)						



	A	B	C	D	E	F	G	H
284	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, that							
285	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 in this regard.							
286	G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38					
287	G.4.1.2	(i) Value of covered bonds:	39					
288	G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets				
289	G.4.1.4	(ii) Type of cover assets:	52					
290	G.4.1.5	(ii) Loan size:	167 for Residential Mortgage Assets	267 for Commercial Mortgage Assets		18 for Public Sector Assets		
291	G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	161		129 for Public Sector Assets		
292	G.4.1.7	(ii) Currency risk - cover pool:	109					
293	G.4.1.8	(ii) Interest rate risk - covered bond:	161					
294	G.4.1.9	(ii) Currency risk - covered bond:	135					
295	G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary					
296	G.4.1.11	(iii) Maturity structure of cover assets:	65					
297	G.4.1.12	(iii) Maturity structure of covered bonds:	87					
298	G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets				
	5. References to Capital Requirements Regulation (CRR)							
309	129(1)							
310	G.5.1.1	Exposure to credit institute credit quality step 1 & 2	171					
317	6. Other relevant information							



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1	B1. Harmonised Transparency Template - Mortgage Assets							
2								
3		Reporting in Domestic Currency	SEK					
4								
5		CONTENT OF TAB B1						
6		7. Mortgage Assets						
7		7. Mortgage Assets						
8		7.A Residential Cover Pool						
9		7.B Commercial Cover Pool						
10	Field Number	7. Mortgage Assets						
11		1. Property Type Information		Nominal (mn)		% Total Mortgages		
12	M.7.1.1	Residential		280 930		100,00%		
13	M.7.1.2	Commercial		0		0,00%		
14	M.7.1.3	Other		0		0,00%		
15	M.7.1.4		Total	280 930		100%		
27		2. General Information		Residential Loans	Commercial Loans	Total Mortgages		
28	M.7.2.1	Number of mortgage loans		380 894	0	380 894		
35		3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages		
36	M.7.3.1	10 largest exposures		0,0%	0	0,0%		
43		4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages		
44	M.7.4.1	European Union		100%	0	0%		
45	M.7.4.2	Austria		0	0	0,0%		
46	M.7.4.3	Belgium		0	0	0,0%		
47	M.7.4.4	Bulgaria		0	0	0,0%		
48	M.7.4.5	Croatia		0	0	0,0%		
49	M.7.4.6	Cyprus		0	0	0,0%		
50	M.7.4.7	Czech Republic		0	0	0,0%		
51	M.7.4.8	Denmark		0	0	0,0%		
52	M.7.4.9	Estonia		0	0	0,0%		
53	M.7.4.10	Finland		0	0	0,0%		
54	M.7.4.11	France		0	0	0,0%		
55	M.7.4.12	Germany		0	0	0,0%		
56	M.7.4.13	Greece		0	0	0,0%		
57	M.7.4.14	Netherlands		0	0	0,0%		
58	M.7.4.15	Hungary		0	0	0,0%		
59	M.7.4.16	Ireland		0	0	0,0%		
60	M.7.4.17	Italy		0	0	0,0%		
61	M.7.4.18	Latvia		0	0	0,0%		
62	M.7.4.19	Lithuania		0	0	0,0%		
63	M.7.4.20	Luxembourg		0	0	0,0%		
64	M.7.4.21	Malta		0	0	0,0%		
65	M.7.4.22	Poland		0	0	0,0%		
66	M.7.4.23	Portugal		0	0	0,0%		
67	M.7.4.24	Romania		0	0	0,0%		
68	M.7.4.25	Slovakia		0	0	0,0%		
69	M.7.4.26	Slovenia		0	0	0,0%		
70	M.7.4.27	Spain		0	0	0,0%		
71	M.7.4.28	Sweden		100%	0	0,0%		
72	M.7.4.29	United Kingdom		0	0	0,0%		
73	M.7.4.30	European Economic Area (not member of EU)		0	0	0,0%		
74	M.7.4.31	Iceland		0	0	0,0%		
75	M.7.4.32	Liechtenstein		0	0	0,0%		
76	M.7.4.33	Norway		0	0	0,0%		
77	M.7.4.34	Other		0	0	0,0%		
78	M.7.4.35	Switzerland		0	0	0,0%		
79	M.7.4.36	Australia		0	0	0,0%		
80	M.7.4.37	Brazil		0	0	0,0%		
81	M.7.4.38	Canada		0	0	0,0%		
82	M.7.4.39	Japan		0	0	0,0%		
83	M.7.4.40	Korea		0	0	0,0%		
84	M.7.4.41	New Zealand		0	0	0,0%		
85	M.7.4.42	Singapore		0	0	0,0%		
86	M.7.4.43	US		0	0	0,0%		
87	M.7.4.44	Other		0	0	0,0%		
98		5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages		
99	M.7.5.1	Stockholm area		57,9%	0%	57,9%		
100	M.7.5.2	Gothenburg area		8,1%	0%	8,1%		
101	M.7.5.3	Malmoe area		6,6%	0%	6,6%		
102	M.7.5.4	South (excl Malmoe)		7,8%	0%	7,8%		
103	M.7.5.5	West (excl Gothenburg)		8,4%	0%	8,4%		
104	M.7.5.6	North		2,3%	0%	2,3%		



	A	B	C	D	E	F	G	H
105	M.7.5.7	East (excl Stockholm)	8,9%	0%		8,9%		
106	M.7.5.8	Outside Sweder	-	-		-		
107	M.7.5.9							
129	M.7.5.31							
130		6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans		% Total Mortgages		
131	M.7.6.1	Fixed rate	37,7%	0		37,7%		
132	M.7.6.2	Floating rate	62,3%	0		62,3%		
133	M.7.6.3	Other	0	0		0,0%		
140		7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans		% Total Mortgages		
141	M.7.7.1	Bullet / interest only	49,2%	0		49,2%		
142	M.7.7.2	Amortising	50,8%	0		50,8%		
143	M.7.7.3	Other	0	0		0,0%		
150		8. Loan Seasoning	% Residential Loans	% Commercial Loans		% Total Mortgages		
151	M.7.8.1	Up to 12months	18,2%	0		0		
152	M.7.8.2	≥ 12 - ≤ 24 months	16,4%	0		0		
153	M.7.8.3	≥ 24 - ≤ 36 months	17,7%	0		0		
154	M.7.8.4	≥ 36 - ≤ 60 months	15,3%	0		0		
155	M.7.8.5	≥ 60 months	32,5%	0		0		
160		9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans		% Total Mortgages		
161	M.7.9.1	% NPLs	0%	0%		0%		
166		7.A Residential Cover Pool						
167		10. Loan Size Information	Nominal	Number of Loans		% Residential Loans	% No. of Loans	
168	M.7A.10.1	Average loan size (000s)	738					
169		By buckets (mn):						
171	M.7A.10.2	>0 - ≤0,25	18 635	115 277		6,63%	29,92%	
172	M.7A.10.3	>0,25 - ≤0,50	51 613	117 057		18,37%	30,38%	
173	M.7A.10.4	>0,50 - ≤0,75	36 364	52 754		12,94%	13,69%	
174	M.7A.10.5	>0,75 - ≤1,00	49 029	52 381		17,45%	13,60%	
175	M.7A.10.6	>1,00 - ≤2,00	53 155	37 826		18,92%	9,82%	
176	M.7A.10.7	>2,00 - ≤3,00	11 019	4 418		3,92%	1,15%	
177	M.7A.10.8	>3,00 - ≤4,00	5 014	1 404		1,78%	0,36%	
178	M.7A.10.9	>4,00 - ≤5	3 784	821		1,35%	0,21%	
179	M.7A.10.10	>5 - ≤10	12 892	1 768		4,59%	0,46%	
180	M.7A.10.11	>10 - ≤20	14 084	998		5,01%	0,26%	
181	M.7A.10.12	>20	25 341	558		9,02%	0,14%	
182	M.7A.10.13					0,00%	0,00%	
183	M.7A.10.26	Total	280 930	385 262		100%	100%	
184		11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans		% Residential Loans	% No. of Loans	
185	M.7A.11.1	Weighted Average LTV (%)	53,87%					
186		By LTV buckets (mn):						
188	M.7A.11.2	>0 - ≤40 %	210 608	ND1		74,98%		
189	M.7A.11.3	>40 - ≤50 %	32 583	ND1		11,60%		
190	M.7A.11.4	>50 - ≤60 %	22 211	ND1		7,91%		
191	M.7A.11.5	>60 - ≤70 %	12 359	ND1		4,40%		
192	M.7A.11.6	>70 - ≤80 %	3 131	ND1		1,11%		
193	M.7A.11.7	>80 - ≤90 %	0	ND1		0,00%		
194	M.7A.11.8	>90 - ≤100 %	0	ND1		0,00%		
195	M.7A.11.9	>100%	0	ND1		0,00%		
196	M.7A.11.10	Total	280 892	0		100%	0%	
206		12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans		% Residential Loans	% No. of Loans	
207	M.7A.12.1	Weighted Average LTV (%)	ND1					
208		By LTV buckets (mn):						
210	M.7A.12.2	>0 - ≤40 %	ND1	ND1				
211	M.7A.12.3	>40 - ≤50 %	ND1	ND1				
212	M.7A.12.4	>50 - ≤60 %	ND1	ND1				
213	M.7A.12.5	>60 - ≤70 %	ND1	ND1				
214	M.7A.12.6	>70 - ≤80 %	ND1	ND1				
215	M.7A.12.7	>80 - ≤90 %	ND1	ND1				
216	M.7A.12.8	>90 - ≤100 %	ND1	ND1				
217	M.7A.12.9	>100%	ND1	ND1				
218	M.7A.12.10	Total	0	0		0%	0%	
228		13. Breakdown by type	% Residential Loans					
229	M.7A.13.1	Owner occupied	100%					
230	M.7A.13.2	Second home/Holiday house	0					
231	M.7A.13.3	Buy-to-let	0					
232	M.7A.13.4	Other	0					
244		14. Loan by Ranking	% Residential Loans					
245	M.7A.14.1	1st lien	96,6%					
246	M.7A.14.2	Guaranteed	0					
247	M.7A.14.3	Other	3,4%					



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254	7B Commercial Cover Pool							N/A
255	15. Loan Size Information		Nominal	Number of Loans		% Commercial Loans	% NO. OF	
256	M.7B.15.1	Average loan size (000s)	ND 1	ND 1		ND 1	ND 1	
257								
258		By buckets (mn):						
259	M.7B.15.2	>0 - <=1,00	ND 1	ND 1		ND 1	ND 1	
260	M.7B.15.3	>1,00 - <=2,50	ND 1	ND 1		ND 1	ND 1	
261	M.7B.15.4	>2,50 - <=5,00	ND 1	ND 1		ND 1	ND 1	
262	M.7B.15.5	>5,00 - <=10,00	ND 1	ND 1		ND 1	ND 1	
263	M.7B.15.6	>10,00 - <=25,00	ND 1	ND 1		ND 1	ND 1	
264	M.7B.15.7	>25,00 - <=50,00	ND 1	ND 1		ND 1	ND 1	
265	M.7B.15.8	>50,00 - <=100,00	ND 1	ND 1		ND 1	ND 1	
266	M.7B.15.9	>100,00 - <=250	ND 1	ND 1		ND 1	ND 1	
267	M.7B.15.10	>250	ND 1	ND 1		ND 1	ND 1	
268	M.7B.15.11							
269	M.7B.15.12							
282	M.7B.15.25							
283	M.7B.15.26	Total	0	0		0%	0%	
284	16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans		% Commercial Loans	% NO. OF	
285	M.7B.16.1	Weighted Average LTV (%)	ND 1	ND 1		ND 1	ND 1	
286								
287		By LTV buckets (mn):						
288	M.7B.16.2	>0 - <=40 %	ND 1	ND 1		ND 1	ND 1	
289	M.7B.16.3	>40 - <=50 %	ND 1	ND 1		ND 1	ND 1	
290	M.7B.16.4	>50 - <=60 %	ND 1	ND 1		ND 1	ND 1	
291	M.7B.16.5	>60 - <=70 %	ND 1	ND 1		ND 1	ND 1	
292	M.7B.16.6	>70 - <=80 %	ND 1	ND 1		ND 1	ND 1	
293	M.7B.16.7	>80 - <=90 %	ND 1	ND 1		ND 1	ND 1	
294	M.7B.16.8	>90 - <=100 %	ND 1	ND 1		ND 1	ND 1	
295	M.7B.16.9	>100%	ND 1	ND 1		ND 1	ND 1	
296	M.7B.16.10	Total	0	0		0%	0%	
306	17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans		% Commercial Loans	% NO. OF	
307	M.7B.17.1	Weighted Average LTV (%)	ND 1	ND 1		ND 1	ND 1	
308								
309		By LTV buckets (mn):						
310	M.7B.17.2	>0 - <=40 %	ND 1	ND 1		ND 1	ND 1	
311	M.7B.17.3	>40 - <=50 %	ND 1	ND 1		ND 1	ND 1	
312	M.7B.17.4	>50 - <=60 %	ND 1	ND 1		ND 1	ND 1	
313	M.7B.17.5	>60 - <=70 %	ND 1	ND 1		ND 1	ND 1	
314	M.7B.17.6	>70 - <=80 %	ND 1	ND 1		ND 1	ND 1	
315	M.7B.17.7	>80 - <=90 %	ND 1	ND 1		ND 1	ND 1	
316	M.7B.17.8	>90 - <=100 %	ND 1	ND 1		ND 1	ND 1	
317	M.7B.17.9	>100%	ND 1	ND 1		ND 1	ND 1	
318	M.7B.17.10	Total	0	0		0%	0%	
328	18. Breakdown by Type		% Commercial loans					
329	M.7B.18.1	Retail	ND 1					
330	M.7B.18.2	Office	ND 1					
331	M.7B.18.3	Hotel/Tourism	ND 1					
332	M.7B.18.4	Shopping malls	ND 1					
333	M.7B.18.5	Industry	ND 1					
334	M.7B.18.6	Agriculture	ND 1					
335	M.7B.18.7	Other commercially usec	ND 1					
336	M.7B.18.8	Land	ND 1					
337	M.7B.18.9	Property developers / Bulding under construction	ND 1					
338	M.7B.18.10	Other	ND 1					



A	B	C	D	E	F	G	H
1	B2. Harmonised Transparency Template - Public Sector Assets						
2							
3	Reporting in Domestic Currency		SEK				
4							
5	CONTENT OF TAB B2						
6	8. Public Sector Assets						
7							
8	Field Number	8. Public Sector Assets					
9	1. General Information						
10	PS.8.1.1	Number of public sector exposures	123				
18	2. Size Information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures	
19	PS.8.2.1	Average exposure size (000s)	7 206				
21		By buckets (mn):					
22	PS.8.2.2	>0 - <=10,0	314	90	35,41%	73,17%	
23	PS.8.2.3	>10,0 - <=20,0	357	27	40,26%	21,95%	
24	PS.8.2.4	>20,0 - <=50,0	127	5	14,38%	4,07%	
25	PS.8.2.5	>50,0 - <=100,0	88	1	9,95%	0,81%	
26	PS.8.2.6	>100,0 - <=200,0	0	0	0,00%	0,00%	
27	PS.8.2.7	>200,0	0	0	0,00%	0,00%	
28	PS.8.2.17	Total	886	123	100%	100%	
29	3. Breakdown by Asset Type		Nominal (mn)	% Public Sector Assets			
30	PS.8.3.1	Loans	886		100,00%		
31	PS.8.3.2	Bonds	0		0,00%		
32	PS.8.3.3	Other	0		0,00%		
33	PS.8.3.4	Total	886		100%		
39	4. Breakdown by Geography		% Public Sector Assets				
40	PS.8.4.1	European Union	886				
41	PS.8.4.2	Austria	0				
42	PS.8.4.3	Belgium	0				
43	PS.8.4.4	Bulgaria	0				
44	PS.8.4.5	Croatia	0				
45	PS.8.4.6	Cyprus	0				
46	PS.8.4.7	Czech Republic	0				
47	PS.8.4.8	Denmark	0				
48	PS.8.4.9	Estonia	0				
49	PS.8.4.10	Finland	0				
50	PS.8.4.11	France	0				
51	PS.8.4.12	Germany	0				
52	PS.8.4.13	Greece	0				
53	PS.8.4.14	Netherlands	0				
54	PS.8.4.15	Hungary	0				
55	PS.8.4.16	Ireland	0				
56	PS.8.4.17	Italy	0				
57	PS.8.4.18	Latvia	0				
58	PS.8.4.19	Lithuania	0				
59	PS.8.4.20	Luxembourg	0				
60	PS.8.4.21	Malta	0				
61	PS.8.4.22	Poland	0				
62	PS.8.4.23	Portugal	0				
63	PS.8.4.24	Romania	0				
64	PS.8.4.25	Slovakia	0				
65	PS.8.4.26	Slovenia	0				
66	PS.8.4.27	Spain	0				
67	PS.8.4.28	Sweden	886				
68	PS.8.4.29	United Kingdom	0				
69	PS.8.4.30	European Economic Area (not member of EU)	0				
70	PS.8.4.31	Iceland	0				
71	PS.8.4.32	Liechtenstein	0				
72	PS.8.4.33	Norway	0				
73	PS.8.4.34	Other	0				
74	PS.8.4.35	Switzerland	0				
75	PS.8.4.36	Australia	0				



	A	B	C	D	E	F	G	H
76	PS.8.4.37	Brazil	0					
77	PS.8.4.38	Canada	0					
78	PS.8.4.39	Japan	0					
79	PS.8.4.40	Korea	0					
80	PS.8.4.41	New Zealand	0					
81	PS.8.4.42	Singapore	0					
82	PS.8.4.43	US	0					
83	PS.8.4.44	Other	0					
94	5. Breakdown by domestic regions		% Public Sector Assets					
95	PS.8.5.1	Stockholm area	37,5%					
96	PS.8.5.2	Gothenburg area	1,6%					
97	PS.8.5.3	Malmoe area	3,7%					
98	PS.8.5.4	South (excl Malmoe)	3,6%					
99	PS.8.5.5	West (excl Gothenburg)	30,2%					
100	PS.8.5.6	North	16,8%					
101	PS.8.5.7	East (excl Stockholm)	6,7%					
102	PS.8.5.8	Outside Sweden	-					
103	PS.8.5.9							
119	PS.8.5.25							
120	6. Breakdown by Interest Rate		% Public Sector Assets					
121	PS.8.6.1	Fixed rate	53,2%					
122	PS.8.6.2	Floating rate	46,8%					
123	PS.8.6.3	Other	0,0%					
128	7. Breakdown by Repayment Type		% Public Sector Assets					
129	PS.8.7.1	Bullet / interest only	9,2%					
130	PS.8.7.2	Amortising	90,8%					
131	PS.8.7.3	Other	0,0%					
138	8. Breakdown by Type of Debtor		Nominal (mn)		% Public Sector Assets			
139	PS.8.8.1	Sovereigns	55		6,18%			
140	PS.8.8.2	Regional/federal authorities	0		0,00%			
141	PS.8.8.3	Local/municipal authorities	832		93,82%			
142	PS.8.8.4	Others	0		0,00%			
143	PS.8.8.5	Total	886		100%			
157	9. Non-Performing Loans							
158	PS.8.9.1	% NPLs	0					
163	10. Concentration Risks		% Public Sector Assets					
164	PS.8.10.1	10 largest exposures	47,9%					



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	OC Calculation: Actual	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	OC Calculation: Legal minimum	According to Swedish law the legal minimum OC is 2% .
HG.1.3	OC Calculation: Committed	ND2
HG.1.4	Interest Rate Types	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	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	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	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.]	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	LTVs: Definition	Loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers) : http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc
HG.1.8	LTVs: Calculation of property/shipping value	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	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	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 (SFS) 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	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13	Non-performing loans	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

The National Transparency Template

Please follow the link below:

https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/national_template/national_template.html