

Harmonised Transparency Template

Sweden

The Swedish Covered Bond Corporation ("SCBC")

Reporting Date: 03/10/2018

Cut-off Date: 30/09/2018



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

SEK

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1. Basic Facts
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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	https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html			
G.1.1.4	Cut-off date	30/09/2018			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/39/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Cover Pool Size	302 161			
G.3.1.2	Outstanding Covered Bonds	232 932			
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	29,7%	2,0%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	301 332		99,73%	
G.3.3.2	Public Sector	828		0,27%	
G.3.3.3	Shipping	ND1		ND1	
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other	0		0,00%	
G.3.3.6	Total	302 161		100%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected
G.3.4.1	Weighted Average life (in years)	19,5	4,9		
By buckets:					
G.3.4.2	0 - 1 Y	39 523	85 383	16,45%	35,53%
G.3.4.3	1 - 2 Y	14 298	29 197	5,95%	12,15%
G.3.4.4	2 - 3 Y	9 225	23 489	3,84%	9,77%
G.3.4.5	3 - 4 Y	5 105	14 388	2,12%	5,99%
G.3.4.6	4 - 5 Y	2 771	12 573	1,15%	5,23%
G.3.4.7	5 - 10 Y	11 166	35 361	4,65%	14,71%
G.3.4.8	10+ Y	158 237	39 932	65,84%	16,62%
G.3.4.9	Total	240 324	240 324	100%	100%
5. Maturity of Covered Bonds		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected
G.3.5.1	Weighted Average life (in years)	4,2	3,9		
By buckets:					
G.3.5.2	0 - 1 Y	37 640	37 640	16,16%	16,16%
G.3.5.3	1 - 2 Y	26 125	26 125	11,22%	11,22%
G.3.5.4	2 - 3 Y	28 061	28 061	12,05%	12,05%
G.3.5.5	3 - 4 Y	49 177	49 177	21,11%	21,11%
G.3.5.6	4 - 5 Y	24 719	24 719	10,61%	10,61%
G.3.5.7	5 - 10 Y	56 953	56 953	24,45%	24,45%
G.3.5.8	10+ Y	10 257	10 257	4,40%	4,40%
G.3.5.9	Total	232 932	232 932	100%	100%
G.3.5.10					



6. Covered 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	USD	0	0	0,00%	0,00%
G.3.6.3	GBP	0	0	0,00%	0,00%
G.3.6.4	JPY	0	0	0,00%	0,00%
G.3.6.5	CHF	0	0	0,00%	0,00%
G.3.6.6	AUD	0	0	0,00%	0,00%
G.3.6.7	CAD	0	0	0,00%	0,00%
G.3.6.8	BRL	0	0	0,00%	0,00%
G.3.6.9	CZK	0	0	0,00%	0,00%
G.3.6.10	DKK	0	0	0,00%	0,00%
G.3.6.11	HKD	0	0	0,00%	0,00%
G.3.6.12	KRW	0	0	0,00%	0,00%
G.3.6.13	SEK	240 324	240 324	100,00%	100,00%
G.3.6.14	SGD	0	0	0,00%	0,00%
G.3.6.15	Other	0	0	0,00%	0,00%
G.3.6.16	Total	240 324	240 324	100%	100%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	73 912	0	31,73%	0,00%
G.3.7.2	USD	0	0	0,00%	0,00%
G.3.7.3	GBP	0	0	0,00%	0,00%
G.3.7.4	JPY	0	0	0,00%	0,00%
G.3.7.5	CHF	0	0	0,00%	0,00%
G.3.7.6	AUD	0	0	0,00%	0,00%
G.3.7.7	CAD	0	0	0,00%	0,00%
G.3.7.8	BRL	0	0	0,00%	0,00%
G.3.7.9	CZK	0	0	0,00%	0,00%
G.3.7.10	DKK	0	0	0,00%	0,00%
G.3.7.11	HKD	0	0	0,00%	0,00%
G.3.7.12	KRW	0	0	0,00%	0,00%
G.3.7.13	SEK	156 158	232 932	67,04%	100,00%
G.3.7.14	SGD	0	0	0,00%	0,00%
G.3.7.15	Other	2 862	0	1,23%	0,00%
G.3.7.16	Total	232 932	232 932	100%	100%
8. Covered Bonds - Breakdown by interest rate		Nominal (mn)	% Covered Bonds		
G.3.8.1	Fixed coupon	216 186	93%		
G.3.8.2	Floating coupon	16 746	7%		
G.3.8.3	Other	0	0%		
G.3.8.4	Total	232 932	100%		
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	0			
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	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%		
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
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%		



11. Liquid Assets		Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	0		
G.3.11.2	Central bank eligible assets	0		
G.3.11.3	Other	0		
G.3.11.4	Total	0	0%	0%

12. Bond List		
G.3.12.1	Bond list	[Insert link to the issuer's profile on the Covered Bond Label website]

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the cover pool [notional] (mn)	310 691
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

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

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 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.

	Row	Row	
G.4.1.1 (i) Value of the cover pool outstanding covered bonds:	38		
G.4.1.2 (i) Value of covered bonds:	39		
G.4.1.3 (ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4 (ii) Type of cover assets:	52		
G.4.1.5 (ii) Loan size:	167 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6 (ii) Interest rate risk - cover pool:	130 for Mortgage Assets	161	129 for Public Sector Assets
G.4.1.7 (ii) Currency risk - cover pool:	109		
G.4.1.8 (ii) Interest rate risk - covered bond:	161		
G.4.1.9 (ii) Currency risk - covered bond:	135		
G.4.1.10 (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11 (iii) Maturity structure of cover assets:	65		
G.4.1.12 (iii) Maturity structure of covered bonds:	87		
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) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	171
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6. Other relevant information



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

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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			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	301 332	100,00%	
M.7.1.2	Commercial	0	0,00%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	301 332	100%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	406 523	0	406 523
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0,0%	0	0,0%
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	100%	0	0%
M.7.4.2	Austria	0	0	0,0%
M.7.4.3	Belgium	0	0	0,0%
M.7.4.4	Bulgaria	0	0	0,0%
M.7.4.5	Croatia	0	0	0,0%
M.7.4.6	Cyprus	0	0	0,0%
M.7.4.7	Czech Republic	0	0	0,0%
M.7.4.8	Denmark	0	0	0,0%
M.7.4.9	Estonia	0	0	0,0%
M.7.4.10	Finland	0	0	0,0%
M.7.4.11	France	0	0	0,0%
M.7.4.12	Germany	0	0	0,0%
M.7.4.13	Greece	0	0	0,0%
M.7.4.14	Netherlands	0	0	0,0%
M.7.4.15	Hungary	0	0	0,0%
M.7.4.16	Ireland	0	0	0,0%
M.7.4.17	Italy	0	0	0,0%
M.7.4.18	Latvia	0	0	0,0%
M.7.4.19	Lithuania	0	0	0,0%
M.7.4.20	Luxembourg	0	0	0,0%
M.7.4.21	Malta	0	0	0,0%
M.7.4.22	Poland	0	0	0,0%
M.7.4.23	Portugal	0	0	0,0%
M.7.4.24	Romania	0	0	0,0%
M.7.4.25	Slovakia	0	0	0,0%
M.7.4.26	Slovenia	0	0	0,0%
M.7.4.27	Spain	0	0	0,0%
M.7.4.28	Sweden	100%	0	0,0%
M.7.4.29	United Kingdom	0	0	0,0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	0	0	0,0%
M.7.4.31	Iceland	0	0	0,0%
M.7.4.32	Liechtenstein	0	0	0,0%
M.7.4.33	Norway	0	0	0,0%
M.7.4.34	Other	0	0	0,0%
M.7.4.35	Switzerland	0	0	0,0%
M.7.4.36	Australia	0	0	0,0%
M.7.4.37	Brazil	0	0	0,0%
M.7.4.38	Canada	0	0	0,0%
M.7.4.39	Japan	0	0	0,0%
M.7.4.40	Korea	0	0	0,0%
M.7.4.41	New Zealand	0	0	0,0%
M.7.4.42	Singapore	0	0	0,0%
M.7.4.43	US	0	0	0,0%
M.7.4.44	Other	0	0	0,0%



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Stockholm area	58,3%	0%	58,3%	
M.7.5.2	Gothenburg area	8,2%	0%	8,2%	
M.7.5.3	Malmö area	6,4%	0%	6,4%	
M.7.5.4	South (excl Malmö)	7,5%	0%	7,5%	
M.7.5.5	West (excl Gothenburg)	8,3%	0%	8,3%	
M.7.5.6	North	2,4%	0%	2,4%	
M.7.5.7	East (excl Stockholm)	8,8%	0%	8,8%	
M.7.5.8	Outside Sweden	-	-	-	
M.7.5.9					
M.7.5.31					
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	33,1%	0	33,1%	
M.7.6.2	Floating rate	66,9%	0	66,9%	
M.7.6.3	Other	0	0	0,0%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	48,4%	0	48,4%	
M.7.7.2	Amortising	51,6%	0	51,6%	
M.7.7.3	Other	0	0	0,0%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	15,9%	0	0	
M.7.8.2	≥ 12 - ≤ 24 months	18,0%	0	0	
M.7.8.3	≥ 24 - ≤ 36 months	14,9%	0	0	
M.7.8.4	≥ 36 - ≤ 60 months	19,5%	0	0	
M.7.8.5	≥ 60 months	31,6%	0	0	
9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	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)	741			
By buckets (mn):					
M.7A.10.2	>0 - <=0,25	19 307	120 097	6,41%	29,24%
M.7A.10.3	>0,25 - <=0,50	54 264	122 674	18,01%	29,87%
M.7A.10.4	>0,50 - <=0,75	39 647	57 438	13,16%	13,98%
M.7A.10.5	>0,75 - <=1,00	54 427	58 213	18,06%	14,17%
M.7A.10.6	>1,00 - <=2,00	58 660	41 768	19,47%	10,17%
M.7A.10.7	>2,00 - <=3,00	11 971	4 804	3,97%	1,17%
M.7A.10.8	>3,00 - <=4,00	5 306	1 486	1,76%	0,36%
M.7A.10.9	>4,00 - <=5	4 037	877	1,34%	0,21%
M.7A.10.10	>5 - <=10	13 185	1 801	4,38%	0,44%
M.7A.10.11	>10 - <=20	13 946	990	4,63%	0,24%
M.7A.10.12	>20	26 582	581	8,82%	0,14%
M.7A.10.13				0,00%	0,00%
M.7A.10.26	Total	301 332	410 729	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 (%)	55,41%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	220 288	ND1	73,12%	
M.7A.11.3	>40 - <=50 %	35 695	ND1	11,85%	
M.7A.11.4	>50 - <=60 %	25 310	ND1	8,40%	
M.7A.11.5	>60 - <=70 %	15 449	ND1	5,13%	
M.7A.11.6	>70 - <=80 %	4 517	ND1	1,50%	
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	301 260	0	100%	0%



12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
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%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied			100%	
M.7A.13.2	Second home/Holiday houses	0			
M.7A.13.3	Buy-to-let	0			
M.7A.13.4	Other	0			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien			96,9%	
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	3,1%			
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	ND 1	ND 1	ND 1
	By buckets (mn):				
M.7B.15.2	>0 - <=1,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.3	>1,00 - <=2,50	ND 1	ND 1	ND 1	ND 1
M.7B.15.4	>2,50 - <=5,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.5	>5,00 - <=10,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.6	>10,00 - <=25,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.7	>25,00 - <=50,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.8	>50,00 - <=100,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.9	>100,00 - <=250	ND 1	ND 1	ND 1	ND 1
M.7B.15.10	>250	ND 1	ND 1	ND 1	ND 1
M.7B.15.11					
M.7B.15.12					
M.7B.15.25					
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND 1	ND 1	ND 1	ND 1
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.3	>40 - <=50 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.4	>50 - <=60 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.5	>60 - <=70 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.6	>70 - <=80 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.7	>80 - <=90 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.8	>90 - <=100 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.9	>100%	ND 1	ND 1	ND 1	ND 1
M.7B.16.10	Total	0	0	0%	0%
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	ND 1	ND 1	ND 1	ND 1
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.3	>40 - <=50 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.4	>50 - <=60 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.5	>60 - <=70 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.6	>70 - <=80 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.7	>80 - <=90 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.8	>90 - <=100 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.9	>100%	ND 1	ND 1	ND 1	ND 1
M.7B.17.10	Total	0	0	0%	0%



<i>18. Breakdown by Type</i>		% Commercial loans
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 / Building under construction	ND 1
M.7B.18.10	Other	ND 1



B2. Harmonised Transparency Template - Public Sector Assets

Reporting in Domestic Currency

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8. Public Sector Assets

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures	131			
2. Size Information					
PS.8.2.1	Average exposure size (000s)	6 323			
By buckets (mn):					
PS.8.2.2	>0 - <=10,0	322	102	38,88%	77,86%
PS.8.2.3	>10,0 - <=20,0	320	24	38,66%	18,32%
PS.8.2.4	>20,0 - <=50,0	98	4	11,87%	3,05%
PS.8.2.5	>50,0 - <=100,0	88	1	10,58%	0,76%
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	828	131	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)	% Public Sector Assets		
PS.8.3.1	Loans	828		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	828		100%	
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	European Union	828			
PS.8.4.2	Austria	0			
PS.8.4.3	Belgium	0			
PS.8.4.4	Bulgaria	0			
PS.8.4.5	Croatia	0			
PS.8.4.6	Cyprus	0			
PS.8.4.7	Czech Republic	0			
PS.8.4.8	Denmark	0			
PS.8.4.9	Estonia	0			
PS.8.4.10	Finland	0			
PS.8.4.11	France	0			
PS.8.4.12	Germany	0			
PS.8.4.13	Greece	0			
PS.8.4.14	Netherlands	0			
PS.8.4.15	Hungary	0			
PS.8.4.16	Ireland	0			
PS.8.4.17	Italy	0			
PS.8.4.18	Latvia	0			
PS.8.4.19	Lithuania	0			
PS.8.4.20	Luxembourg	0			
PS.8.4.21	Malta	0			
PS.8.4.22	Poland	0			
PS.8.4.23	Portugal	0			
PS.8.4.24	Romania	0			
PS.8.4.25	Slovakia	0			
PS.8.4.26	Slovenia	0			
PS.8.4.27	Spain	0			
PS.8.4.28	Sweden	828			
PS.8.4.29	United Kingdom	0			



PS.8.4.30	European Economic Area (not member of EU)	0	
PS.8.4.31	Iceland	0	
PS.8.4.32	Liechtenstein	0	
PS.8.4.33	Norway	0	
PS.8.4.34	Other	0	
PS.8.4.35	Switzerland	0	
PS.8.4.36	Australia	0	
PS.8.4.37	Brazil	0	
PS.8.4.38	Canada	0	
PS.8.4.39	Japan	0	
PS.8.4.40	Korea	0	
PS.8.4.41	New Zealand	0	
PS.8.4.42	Singapore	0	
PS.8.4.43	US	0	
PS.8.4.44	Other	0	
5. Breakdown by domestic regions		% Public Sector Assets	
PS.8.5.1	Stockholm area	39,8%	
PS.8.5.2	Gothenburg area	1,6%	
PS.8.5.3	Malmö area	4,0%	
PS.8.5.4	South (excl Malmö)	3,8%	
PS.8.5.5	West (excl Gothenburg)	25,7%	
PS.8.5.6	North	18,3%	
PS.8.5.7	East (excl Stockholm)	6,8%	
PS.8.5.8	Outside Sweden	-	
PS.8.5.9			
PS.8.5.25			
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	46,5%	
PS.8.6.2	Floating rate	53,5%	
PS.8.6.3	Other	0,0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	5,0%	
PS.8.7.2	Amortising	95,0%	
PS.8.7.3	Other	0,0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	46	5,54%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	782	94,46%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	828	100%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	51,5%	



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