

# Harmonised Transparency Template

Sweden

The Swedish Covered Bond Corporation ("SCBC")

Reporting Date: 13/02/2017

Cut-off Date: 31/12/2016



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Worksheet D & Onwards (If Any): National Transparency Template



## A. Harmonised Transparency Template - General Information

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1. Basic Facts
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4. References to Capital Requirements Regulation (CRR) 129(7)
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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	31/12/2016			
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	<a href="https://www.coveredbondlabel.com/issuer/39/">https://www.coveredbondlabel.com/issuer/39/</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Cover Pool Size	240 110			
G.3.1.2	Outstanding Covered Bonds	171 000			
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	40,4%	2,0%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	239 021		99,55%	
G.3.3.2	Public Sector	1 090		0,45%	
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	240 110		100%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected
G.3.4.1	Weighted Average life (in years)	20,4	5,5		
By buckets:					
G.3.4.2	0 - 1 Y	34 958	71 105	14,55%	29,60%
G.3.4.3	1 - 2 Y	13 224	30 462	5,50%	12,68%
G.3.4.4	2 - 3 Y	7 646	23 086	3,18%	9,61%
G.3.4.5	3 - 4 Y	10 167	21 814	4,23%	9,08%
G.3.4.6	4 - 5 Y	3 227	12 967	1,34%	5,40%
G.3.4.7	5 - 10 Y	11 133	38 948	4,63%	16,21%
G.3.4.8	10+ Y	159 878	41 852	66,55%	17,42%
G.3.4.9	Total	240 233	240 234	100%	100%
5. Maturity of Covered Bonds		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected
G.3.5.1	Weighted Average life (in years)	3,4	3,3		
By buckets:					
G.3.5.2	0 - 1 Y	16 871	16 871	9,87%	9,87%
G.3.5.3	1 - 2 Y	38 572	38 572	22,56%	22,56%
G.3.5.4	2 - 3 Y	23 532	23 532	13,76%	13,76%
G.3.5.5	3 - 4 Y	26 872	26 872	15,71%	15,71%
G.3.5.6	4 - 5 Y	27 331	27 331	15,98%	15,98%
G.3.5.7	5 - 10 Y	35 206	35 206	20,59%	20,59%
G.3.5.8	10+ Y	2 616	2 616	1,53%	1,53%
G.3.5.9	Total	171 000	171 000	100%	100%



<b>6. Covered Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
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	240 233	240 234	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	240 233	240 234	100%	100%
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	42 892	0	25,08%	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	124 763	171 000	72,96%	100,00%
G.3.7.14	SGD	0	0	0,00%	0,00%
G.3.7.15	Other	3 345	0	1,96%	0,00%
G.3.7.16	Total	171 000	171 000	100%	100%
<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal (mn)</b>	<b>% Covered Bonds</b>		
G.3.8.1	Fixed coupon	147 995	87%		
G.3.8.2	Floating coupon	23 005	13%		
G.3.8.3	Other	0	0%		
G.3.8.4	Total	171 000	100%		
<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 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%		
<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%		



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)	197 503
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)		Row	Row
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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.

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="#">167 for Residential Mortgage Assets</a>	<a href="#">267 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="#">130 for Mortgage Assets</a>	<a href="#">161</a>	<a href="#">129 for Public Sector Assets</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">109</a>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">161</a>		
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">135</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="#">87</a>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">160 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	

5. References to Capital Requirements Regulation (CRR) 129(1)	
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G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<a href="#">171</a>
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6. Other relevant information	
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# 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	239 021	100,00%
M.7.1.2	Commercial	0	0,00%
M.7.1.3	Other	0	0,00%
M.7.1.4	Total	239 021	100%
<b>2. General Information</b>		<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	337 853	0
<b>3. Concentration Risks</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	2,8%	0
<b>4. Breakdown by Geography</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	<u>European Union</u>	100%	0
M.7.4.2	Austria	0	0
M.7.4.3	Belgium	0	0
M.7.4.4	Bulgaria	0	0
M.7.4.5	Croatia	0	0
M.7.4.6	Cyprus	0	0
M.7.4.7	Czech Republic	0	0
M.7.4.8	Denmark	0	0
M.7.4.9	Estonia	0	0
M.7.4.10	Finland	0	0
M.7.4.11	France	0	0
M.7.4.12	Germany	0	0
M.7.4.13	Greece	0	0
M.7.4.14	Netherlands	0	0
M.7.4.15	Hungary	0	0
M.7.4.16	Ireland	0	0
M.7.4.17	Italy	0	0
M.7.4.18	Latvia	0	0
M.7.4.19	Lithuania	0	0
M.7.4.20	Luxembourg	0	0
M.7.4.21	Malta	0	0
M.7.4.22	Poland	0	0
M.7.4.23	Portugal	0	0
M.7.4.24	Romania	0	0
M.7.4.25	Slovakia	0	0
M.7.4.26	Slovenia	0	0
M.7.4.27	Spain	0	0
M.7.4.28	Sweden	100%	0
M.7.4.29	United Kingdom	0	0
M.7.4.30	<u>European Economic Area (not member of EU)</u>	0	0
M.7.4.31	Iceland	0	0
M.7.4.32	Liechtenstein	0	0
M.7.4.33	Norway	0	0
M.7.4.34	Other	0	0
M.7.4.35	Switzerland	0	0
M.7.4.36	Australia	0	0
M.7.4.37	Brazil	0	0
M.7.4.38	Canada	0	0
M.7.4.39	Japan	0	0
M.7.4.40	Korea	0	0
M.7.4.41	New Zealand	0	0
M.7.4.42	Singapore	0	0
M.7.4.43	US	0	0
M.7.4.44	Other	0	0



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Stockholm area	57,0%	0%	57,0%	
M.7.5.2	Gothenburg area	8,4%	0%	8,4%	
M.7.5.3	Malmoe area	6,7%	0%	6,7%	
M.7.5.4	South (excl Malmoe)	8,2%	0%	8,2%	
M.7.5.5	West (excl Gothenburg)	8,3%	0%	8,3%	
M.7.5.6	North	2,1%	0%	2,1%	
M.7.5.7	East (excl Stockholm)	9,4%	0%	9,4%	
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	38,0%	0	38,0%	
M.7.6.2	Floating rate	62,0%	0	62,0%	
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	51,2%	0	51,2%	
M.7.7.2	Amortising	48,8%	0	48,8%	
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	17,4%	0	0	
M.7.8.2	≥ 12 - ≤ 24 months	22,6%	0	0	
M.7.8.3	≥ 24 - ≤ 36 months	12,0%	0	0	
M.7.8.4	≥ 36 - ≤ 60 months	12,5%	0	0	
M.7.8.5	≥ 60 months	35,5%	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)	707			
By buckets (mn):					
M.7A.10.2	>0 - <=0,25	18 103	110 643	7,57%	32,32%
M.7A.10.3	>0,25 - <=0,50	49 417	112 675	20,67%	32,91%
M.7A.10.4	>0,50 - <=0,75	31 412	45 679	13,14%	13,34%
M.7A.10.5	>0,75 - <=1,00	36 898	39 584	15,44%	11,56%
M.7A.10.6	>1,00 - <=2,00	35 743	25 572	14,95%	7,47%
M.7A.10.7	>2,00 - <=3,00	7 774	3 103	3,25%	0,91%
M.7A.10.8	>3,00 - <=4,00	4 048	1 131	1,69%	0,33%
M.7A.10.9	>4,00 - <=5	3 310	715	1,38%	0,21%
M.7A.10.10	>5 - <=10	12 444	1 708	5,21%	0,50%
M.7A.10.11	>10 - <=20	14 042	994	5,87%	0,29%
M.7A.10.12	>20	25 831	560	10,81%	0,16%
M.7A.10.13				0,00%	0,00%
M.7A.10.26	Total	239 021	342 364	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 (%)	53,69%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	177 142	ND1	74,11%	
M.7A.11.3	>40 - <=50 %	27 808	ND1	11,63%	
M.7A.11.4	>50 - <=60 %	19 826	ND1	8,29%	
M.7A.11.5	>60 - <=70 %	11 206	ND1	4,69%	
M.7A.11.6	>70 - <=80 %	3 039	ND1	1,27%	
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	239 021	0	100%	0%



<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	0			
M.7A.13.4	Other	0			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien	95,8%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	4,2%			
<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
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%
<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	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%
<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	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>		<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 / Building under construction	ND 1
M.7B.18.10	Other	ND 1





## B2. Harmonised Transparency Template - Public Sector Assets

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	172			
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)	6 336			
By buckets (mn):					
PS.8.2.2	>0 - <=10,0	459	137	42,10%	79,65%
PS.8.2.3	>10,0 - <=20,0	380	28	34,90%	16,28%
PS.8.2.4	>20,0 - <=50,0	161	6	14,78%	3,49%
PS.8.2.5	>50,0 - <=100,0	90	1	8,22%	0,58%
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	1 090	172	100%	100%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>	<b>% Public Sector Assets</b>		
PS.8.3.1	Loans	1 090		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	1 090		100%	
<b>4. Breakdown by Geography</b>					
		<b>% Public Sector Assets</b>			
PS.8.4.1	<u>European Union</u>	1 090			
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	1 090			
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	
<b>5. Breakdown by domestic regions</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	Stockholm area	27,7%	
PS.8.5.2	Gothenburg area	2,6%	
PS.8.5.3	Malmö area	3,8%	
PS.8.5.4	South (excl Malmö)	6,5%	
PS.8.5.5	West (excl Gothenburg)	28,7%	
PS.8.5.6	North	21,5%	
PS.8.5.7	East (excl Stockholm)	9,2%	
PS.8.5.8	Outside Sweden	-	
PS.8.5.9			
PS.8.5.25			
<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>	
PS.8.6.1	Fixed rate	57,9%	
PS.8.6.2	Floating rate	42,1%	
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	20,2%	
PS.8.7.2	Amortising	79,8%	
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	96	8,84%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	993	91,16%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	1 090	100%
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	0	
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures	36,6%	



## 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 (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	<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		
2. Reason for No Data		Value
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
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
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		