

Harmonised Transparency Template  
2024 Version  
Sweden  
The Swedish Covered Bond Corporation ("SCBC")  
Reporting Date: 05/02/2024  
Cut-off Date: 31/12/2023



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# A. Harmonised Transparency Template - General Information

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Field Number	1. Basic Facts				
G.1.1.1	Country	Sweden			
G.1.1.2	Issuer Name	The Swedish Covered Bond Corporation			
G.1.1.3	Link to Issuer's Website	<a href="https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html">https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html</a>			
G.1.1.4	Cut-off date	31/12/2023			
2. Regulatory Summary					
G.2.1.1	<a href="#">Basel Compliance, subject to national jurisdiction (Y/N)</a>	Y			
G.2.1.2	<a href="#">CBD Compliance</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
OG.2.1.1	<a href="#">LCR status</a>	/www.coveredbondlabel.com/issuer/39/			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	454 798			
G.3.1.2	Outstanding Covered Bonds	335 659			
OG.3.1.1	Cover Pool Size [NPV] (mn)	455 522			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	320 489			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	33,5%	2,0%	ND1
G.3.2.3	Total OC (absolute value in mn)	119 139			

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<b>3. Cover Pool Composition</b>		<b>Nominal (mn)</b>	<b>% Cover Pool</b>	
G.3.3.1	Mortgages	453 134	99,63%	
G.3.3.2	Public Sector	295	0,06%	
G.3.3.3	Shipping			ND1
G.3.3.4	Substitute Assets	1 369	0,30%	
G.3.3.5	Other		0,00%	ND1
G.3.3.6	Total	454 798	100%	

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<b>4. Cover Pool Amortisation Profile</b>		<b>Contractual</b>	<b>Expected Upon Prepayments</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>
G.3.4.1	Weighted Average Life (in years)	19,0	6,3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	91 579	94 767	18,34%	18,98%
G.3.4.3	1 - 2 Y	32 939	71 375	6,60%	14,30%
G.3.4.4	2 - 3 Y	31 712	66 842	6,35%	13,39%
G.3.4.5	3 - 4 Y	26 332	54 844	5,27%	10,99%
G.3.4.6	4 - 5 Y	11 720	35 250	2,35%	7,06%
G.3.4.7	5 - 10 Y	32 033	95 655	6,42%	19,16%
G.3.4.8	10+ Y	272 911	80 494	54,67%	16,12%
G.3.4.9	Total	499 227	499 227	100%	100%
<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	3,4	3,6		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	38 618	27 504	11,51%	8,19%
G.3.5.4	1 - 2 Y	75 345	70 066	22,45%	20,87%
G.3.5.5	2 - 3 Y	54 668	71 061	16,29%	21,17%
G.3.5.6	3 - 4 Y	66 867	58 532	19,92%	17,44%
G.3.5.7	4 - 5 Y	30 616	38 951	9,12%	11,60%
G.3.5.8	5 - 10 Y	68 267	60 765	20,34%	18,10%
G.3.5.9	10+ Y	1 278	8 780	0,38%	2,62%
G.3.5.10	Total	335 659	335 659	100%	100%

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<i>6. Cover Assets - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,00%	0,00%
G.3.6.2	AUD	0	0	0,00%	0,00%
G.3.6.3	BRL	0	0	0,00%	0,00%
G.3.6.4	CAD	0	0	0,00%	0,00%
G.3.6.5	CHF	0	0	0,00%	0,00%
G.3.6.6	CZK	0	0	0,00%	0,00%
G.3.6.7	DKK	0	0	0,00%	0,00%
G.3.6.8	GBP	0	0	0,00%	0,00%
G.3.6.9	HKD	0	0	0,00%	0,00%
G.3.6.10	ISK	0	0	0,00%	0,00%
G.3.6.11	JPY	0	0	0,00%	0,00%
G.3.6.12	KRW	0	0	0,00%	0,00%
G.3.6.13	NOK	0	0	0,00%	0,00%
G.3.6.14	PLN	0	0	0,00%	0,00%
G.3.6.15	SEK	335 659	335 659	100,00%	100,00%
G.3.6.16	SGD	0	0	0,00%	0,00%
G.3.6.17	USD	0	0	0,00%	0,00%
G.3.6.18	Other	0	0	0,00%	0,00%
OG.3.6.1	Total	335 659	335 659	100%	100%

<i>7. Covered Bonds - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	85 666	0	25,52%	0,00%
G.3.7.2	AUD	0	0	0,00%	0,00%
G.3.7.3	BRL	0	0	0,00%	0,00%
G.3.7.4	CAD	0	0	0,00%	0,00%
G.3.7.5	CHF	0	0	0,00%	0,00%
G.3.7.6	CZK	0	0	0,00%	0,00%
G.3.7.7	DKK	0	0	0,00%	0,00%
G.3.7.8	GBP	0	0	0,00%	0,00%
G.3.7.9	HKD	0	0	0,00%	0,00%
G.3.7.10	ISK	0	0	0,00%	0,00%
G.3.7.11	JPY	0	0	0,00%	0,00%
G.3.7.12	KRW	0	0	0,00%	0,00%
G.3.7.13	NOK	0	0	0,00%	0,00%
G.3.7.14	PLN	0	0	0,00%	0,00%
G.3.7.15	SEK	249 993	335 659	74,48%	100,00%
G.3.7.16	SGD	0	0	0,00%	0,00%
G.3.7.17	USD	0	0	0,00%	0,00%
G.3.7.18	Other	0	0	0,00%	0,00%
OG.3.7.1	Total	335 659	335 659	100%	100%

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<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging]</b>	<b>Nominal [after hedging]</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
		<b>(mn)</b>	<b>(mn)</b>		
G.3.8.1	Fixed coupon	330 259	ND1	98%	
G.3.8.2	Floating coupon	5 400	ND1	2%	
G.3.8.3	Other	0	ND1	0%	
G.3.8.4	Total	335 659	0	100%	0%
<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0		0,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0		0,00%	
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	951		100,00%	
G.3.9.5	Other	0		0,00%	
G.3.9.6	Total	951		100%	
<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	951		100,00%	
G.3.10.2	Eurozone	0		0,00%	
G.3.10.3	Rest of European Union (EU)	0		0,00%	
G.3.10.4	European Economic Area (not member of EU)	0		0,00%	
G.3.10.5	Switzerland	0		0,00%	
G.3.10.6	Australia	0		0,00%	
G.3.10.7	Brazil	0		0,00%	
G.3.10.8	Canada	0		0,00%	
G.3.10.9	Japan	0		0,00%	
G.3.10.10	Korea	0		0,00%	
G.3.10.11	New Zealand	0		0,00%	
G.3.10.12	Singapore	0		0,00%	
G.3.10.13	US	0		0,00%	
G.3.10.14	Other	0		0,00%	
G.3.10.15	Total EU	951			
G.3.10.16	Total	951		100%	
<b>11. Liquid Assets</b>		<b>Nominal (mn)</b>		<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	951		0,2%	0,3%
G.3.11.2	Central bank eligible assets	0		0,0%	0,0%
G.3.11.3	Other	0		0,0%	0,0%
G.3.11.4	Total	951		0%	0%
<b>12. Bond List</b>					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/39/">https://www.coveredbondlabel.com/issuer/39/</a>			
<b>13. Derivatives &amp; Swaps</b>					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	457 711			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both			

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## 14. Sustainable or other special purpose strategy

G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	Yes	
G.3.14.2	Who has provided Second Party Opinion	CICERO (Center for International Climate and Environmental Research-Oslo)	
G.3.14.3	Further details on proceeds strategy	<a href="https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf">https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf</a>	
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	No	
G.3.14.5	If yes. Further details are available in Tab F	<a href="#">F1. Tab</a>	<a href="#">F2. Tab</a>
G.3.14.6	Is sustainability based on other criteria?	Yes	
G.3.14.7	If yes, please provide further details	<a href="https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf">https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf</a>	
OG.3.14.1			

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## 4. Compliance Art 14 CBD Check table

Row

Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not a

G.4.1.1	(a)	Value of the cover pool total assets:	<a href="#">38</a>	
G.4.1.2	(a)	Value of outstanding covered bonds:	<a href="#">39</a>	
G.4.1.3	(b)	List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]	
G.4.1.4	(c)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>
G.4.1.5	(c)	Type of cover assets:	<a href="#">52</a>	
G.4.1.6	(c)	Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>
G.4.1.7	(c)	Valuation Method:	<a href="#">link to Glossary HG.1.15</a>	<a href="#">18 for Public Sector Assets</a>
G.4.1.8	(d)	Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>
G.4.1.9	(d)	Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.10	(d)	Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.11	(d)	Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d)	Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">441 LTV Commercial Mortgage</a>
OG.4.1.1	(d)	Market Risk:	<a href="#">230 Derivatives and Swaps</a>	<a href="#">147 for Public Sector Asset - type of debtor</a>
OG.4.1.2	(d)	Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>	
OG.4.1.3	(e)	Maturity Structure - cover assets:	<a href="#">65</a>	
OG.4.1.4	(e)	Maturity Structure - covered bond:	<a href="#">88</a>	
OG.4.1.5	(e)	Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>	
OG.4.1.6	(f)	Levels of OC:	<a href="#">44</a>	
OG.4.1.7	(g)	Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>
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	1 369
G.5.1.2	Exposure to credit institute credit quality step 2	[For completion]
G.5.1.3	Exposure to credit institute credit quality step 3	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		



## 6. Other relevant information

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

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

# B1. Harmonised Transparency Template - Mortgage Assets

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## CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>	
M.7.1.1	Residential	445 829	98,39%	
M.7.1.2	Commercial	7 305	1,61%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	453 134	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	468 052	100	468 152
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	2,8%	28,7%	2,7%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%

# B1. Harmonised Transparency Template - Mortgage Assets

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M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	100,0%	100,0%	100,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Stockholm area	54,0%	39,4%	53,7%
M.7.5.2	Gothenburg area	8,8%	10,3%	8,8%
M.7.5.3	Malmoe area	6,5%	2,0%	6,5%
M.7.5.4	South (excl Malmoe)	6,7%	13,5%	6,8%
M.7.5.5	West (excl Gothenburg)	9,2%	15,5%	9,3%
M.7.5.6	North	3,6%	3,9%	3,6%
M.7.5.7	East (excl Stockholm)	11,2%	15,4%	11,3%
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	36,4%	37,0%	36,4%
M.7.6.2	Floating rate	63,6%	63,0%	63,6%
M.7.6.3	Other	0	0	0,0%

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<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	48,6%	55,2%	48,7%
M.7.7.2	Amortising	51,4%	44,8%	51,3%
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	7,4%	14,0%	7,5%
M.7.8.2	> 12 - ≤ 24 months	16,6%	10,6%	16,5%
M.7.8.3	> 24 - ≤ 36 months	15,6%	36,7%	15,9%
M.7.8.4	> 36 - ≤ 60 months	22,0%	28,2%	22,1%
M.7.8.5	> 60 months	38,4%	10,5%	37,9%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

# B1. Harmonised Transparency Template - Mortgage Assets

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9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0%	0%	0%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	0%	0%	0%	
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	945			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	18 251	116 792	4,09%	24,75%
M.7A.10.3	>0,25 - <=0,50	51 629	115 954	11,58%	24,57%
M.7A.10.4	>0,50 - <=0,75	45 917	66 058	10,30%	14,00%
M.7A.10.5	>0,75 - <=1,00	85 864	91 240	19,26%	19,33%
M.7A.10.6	>1,00 - <=2,00	93 561	66 998	20,99%	14,20%
M.7A.10.7	>2,00 - <=3,00	16 625	6 714	3,73%	1,42%
M.7A.10.8	>3,00 - <=4,00	6 782	1 913	1,52%	0,41%
M.7A.10.9	>4,00 - <=5	5 039	1 100	1,13%	0,23%
M.7A.10.10	>5 - <=10	17 329	2 353	3,89%	0,50%
M.7A.10.11	>10 - <=20	22 273	1 591	5,00%	0,34%
M.7A.10.12	>20	82 558	1 223	18,52%	0,26%
M.7A.10.13					
M.7A.10.26	Total	445 829	471 936	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	54,6%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	381 413	ND1	85,55%	
M.7A.11.3	>40 - <=50 %	34 910	ND1	7,83%	
M.7A.11.4	>50 - <=60 %	20 392	ND1	4,57%	
M.7A.11.5	>60 - <=70 %	5 727	ND1	1,28%	
M.7A.11.6	>70 - <=80 %	3 386	ND1	0,76%	
M.7A.11.7	>80 - <=90 %	0	ND1	0,00%	
M.7A.11.8	>90 - <=100 %	0	ND1	0,00%	
M.7A.11.9	>100%	0	ND1	0,00%	
M.7A.11.10	Total	445 829	0	100%	0%

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<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0	0	0%	0%
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied	100%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
OM.7A.13.1	Other	0%			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks	96,8%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	3,2%			
<b>15. EPC Information of the financed RRE - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>16. Average energy use intensity (kWh/m2) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>17. Property Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>20. CO2 emission (kg of CO2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>

# B1. Harmonised Transparency Template - Mortgage Assets

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## 7.B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	70 236			
	By buckets (mn):				
M.7B.21.2	>0 - <=5,00	25	13	ND 1	ND 1
M.7B.21.3	>5,00 - <=10,00	40	5	ND 1	ND 1
M.7B.21.4	>10,00 - <=15,00	107	8	ND 1	ND 1
M.7B.21.5	>15,00 - <=20,00	69	4	ND 1	ND 1
M.7B.21.6	>20,00 - <=45,00	471	15	ND 1	ND 1
M.7B.21.7	>45,00 - <=70,00	436	8	ND 1	ND 1
M.7B.21.8	>70,00 - <=95,00	1 213	15	ND 1	ND 1
M.7B.21.9	>95,00 - <=120	1 285	12	ND 1	ND 1
M.7B.21.10	>120 - <=170	2 660	19	ND 1	ND 1
M.7B.21.11	>170 - <=270	999	5	ND 1	ND 1
M.7B.21.12	>270	0	0	ND 1	ND 1
M.7B.21.26	Total	7 305	104	0%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

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<b>22. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.22.1	Weighted Average LTV (%)	53,44%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	6 641	ND 1	90,92%	
M.7B.22.3	>40 - <=50 %	663	ND 1	9,08%	
M.7B.22.4	>50 - <=60 %	0	ND 1	0,00%	
M.7B.22.5	>60 - <=70 %	0	ND 1	0,00%	
M.7B.22.6	>70 - <=80 %	0	ND 1	0,00%	
M.7B.22.7	>80 - <=90 %	0	ND 1	0,00%	
M.7B.22.8	>90 - <=100 %	0	ND 1	0,00%	
M.7B.22.9	>100%	0	ND 1	0,00%	
M.7B.22.10	Total	7 305	0	100%	0%
<b>23. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.23.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	ND 1	ND 1		
M.7B.23.3	>40 - <=50 %	ND 1	ND 1		
M.7B.23.4	>50 - <=60 %	ND 1	ND 1		
M.7B.23.5	>60 - <=70 %	ND 1	ND 1		
M.7B.23.6	>70 - <=80 %	ND 1	ND 1		
M.7B.23.7	>80 - <=90 %	ND 1	ND 1		
M.7B.23.8	>90 - <=100 %	ND 1	ND 1		
M.7B.23.9	>100%	ND 1	ND 1		
M.7B.23.10	Total	0	0	0%	0%
<b>24. Breakdown by Type</b>		<b>% Commercial loans</b>			
M.7B.24.1	Retail	0%			
M.7B.24.2	Office	0%			
M.7B.24.3	Hotel/Tourism	0%			
M.7B.24.4	Shopping malls	0%			
M.7B.24.5	Industry	0%			
M.7B.24.6	Agriculture	0%			
M.7B.24.7	Other commercially used	0%			
M.7B.24.8	Hospital	0%			
M.7B.24.9	School	0%			
M.7B.24.10	other RE with a social relevant purpose	100%			



## B2. Harmonised Transparency Template - Public Sector Assets

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Reporting in Domestic Currency

SEK

### CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures		47		
<b>2. Size Information</b>					
		<b>Nominal</b>	<b>Number of Exposures</b>	<b>% Public Sector Assets</b>	<b>% No. of Exposures</b>
PS.8.2.1	Average exposure size (000s)	6 275			
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0	146	41	49,44%	87,23%
PS.8.2.3	>10,0 - <=20,0	68	5	22,93%	10,64%
PS.8.2.4	>20,0 - <=50,0	0	0	0,00%	0,00%
PS.8.2.5	>50,0 - <=100,0	81	1	27,63%	2,13%
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	294,9	47	100%	100%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>	
PS.8.3.1	Loans	295		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	294,9		100%	

## B2. Harmonised Transparency Template - Public Sector Assets

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

# B2. Harmonised Transparency Template - Public Sector Assets

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PS.8.4.39

Japan

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[For completion]

## B2. Harmonised Transparency Template - Public Sector Assets

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

### 5. Breakdown by regions of main country of origin % Public Sector Assets

PS.8.5.1	Stockholm area	64,5%
PS.8.5.2	Gothenburg area	0,0%
PS.8.5.3	Malmoe area	7,5%
PS.8.5.4	East (excl Stockholm)	0,0%
PS.8.5.5	West (excl Gothenburg)	11,8%
PS.8.5.6	South (excl Malmoe)	2,8%
PS.8.5.7	North	13,5%
PS.8.5.8	Outside Sweden	-
PS.8.5.9		

### 6. Breakdown by Interest Rate % Public Sector Assets

PS.8.6.1	Fixed rate	40,4%
PS.8.6.2	Floating rate	59,6%
PS.8.6.3	Other	0,0%

### 7. Breakdown by Repayment Type % Public Sector Assets

PS.8.7.1	Bullet / interest only	4,5%
PS.8.7.2	Amortising	95,5%
PS.8.7.3	Other	0,0%

### 8. Breakdown by Type of Debtor Nominal (mn) % Public Sector Assets

PS.8.8.1	Sovereigns	0	0,07%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	295	99,93%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	294,9	100%

### 9. Non-Performing Loans

PS.8.9.1	% NPLs	0,0%
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	0,0%
OPS.8.9.2		
OPS.8.9.3		
OPS.8.9.4		

	<i>10. Concentration Risks</i>	<i>% Public Sector Assets</i>
PS.8.10.1	10 largest exposures	85,3%



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	<b>Interest Rate Types</b>	Fixed or floating. For the assets, floating refers to loans with interest period less than 1 year
HG.1.5	<b>Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]</b>	Contractual repayments are distributed by buckets according to plan. If there is no amortization plan or no specified maturity date a 30 year maturity is applied. Expected repayments are assumed prepayments on the upcoming fixing date, based on statistic data (commercial loans excluded, as contractual maturity coincides with the next fixing date).
HG.1.6	<b>Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]</b>	Hard bullet is reported on initial maturity. Soft bullet issued with a 5 year initial maturity and 1 year extended maturity (5+1), initial maturity is reported as 5 years and extended maturity as 6 years. Soft bullet issued after 8 July 2022 may be extended subject to such extension being permitted by the Swedish FSA as a result of it being deemed likely that the extension will prevent insolvency. The extension would be unaffected by legal events such as insolvency or resolution.
HG.1.7	<b>Maturity Extension Triggers</b>	<a href="https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf">SCBC – Covered Bond Funding (sbab.se)</a>
HG.1.8	<b>LTVs: Definition</b>	LTV is calculated and loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers): <a href="https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf">https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf</a>
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	LTV is calculated using market value. For residential collateral, a loan may be included up to 80% of the market value, and for commercial collateral up to 60% or up to 70% in line with article 129.1. f of the CRR. Loans secured by commercial property may constitute maximum 10% of cover pool, excluding collateral used primarily for agricultural or forestry purposes.
HG.1.10	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Individual valuation or valuation based on general price levels at loan origination and revaluation.
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Minimum frequency of valuation and monitoring of property values in accordance with article 129.3 and 208 of the CRR.
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	All currency risk are hedged at the time of the issue and matches the foreign currency liability in terms of coupon payments and initial and final exchange. All foreign currency liabilities are transferred into Swedish krona (SEK) since all assets in the cover pool are in Swedish krona. All currency risk is therefore eliminated. All interest rate risk from the liabilities are to be match with the assets in the cover pool. Fixed rate assets are matched with fixed rate liabilities to the extent possible, otherwise interest rate swaps are used to transfer fixed rate payments to floating rate payments.
HG.1.13	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	All currency risk are hedged at the time of the issue and matches the foreign currency liability in terms of coupon payments and initial and final exchange. All foreign currency liabilities are transferred into Swedish krona (SEK) since all assets in the cover pool are in Swedish krona. All currency risk is therefore eliminated. All interest rate risk from the liabilities are to be match with the assets in the cover pool. Fixed rate assets are matched with fixed rate liabilities to the extent possible, otherwise interest rate swaps are used to transfer fixed rate payments to floating rate payments.
HG.1.14	<b>Non-performing loans</b>	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days.
HG.1.15	<b>Valuation Method</b>	Market value.
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	[For completion]
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	[For completion]
HG.2.3	<b>New Property and Existing Property</b>	[For completion]
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		