

Harmonised Transparency Template
2023 Version
Sweden
The Swedish Covered Bond Corporation ("SCBC")
Reporting Date: 28/10/2022
Cut-off Date: 30/09/2022



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A. Harmonised Transparency Template - General Information

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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	https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html			
G.1.1.4	Cut-off date	30/09/2022			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	/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	431 369			
G.3.1.2	Outstanding Covered Bonds	340 284			
OG.3.1.1	Cover Pool Size [NPV] (mn)	420 870			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	314 585			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	24,8%	2,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				

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3. Cover Pool Composition		Nominal (mn)	% Cover Pool	
G.3.3.1	Mortgages	430 849	99,88%	
G.3.3.2	Public Sector	420	0,10%	
G.3.3.3	Shipping			ND1
G.3.3.4	Substitute Assets	100	0,02%	
G.3.3.5	Other		0,00%	ND1
G.3.3.6	Total	431 369	100%	
OG.3.3.1	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.2	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.3	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.4	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.5	<i>o/w [If relevant, please specify]</i>		0,00%	
OG.3.3.6	<i>o/w [If relevant, please specify]</i>		0,00%	

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4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	19,5	6,6		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	81 224	110 027	17,21%	23,32%
G.3.4.3	1 - 2 Y	22 886	55 695	4,85%	11,80%
G.3.4.4	2 - 3 Y	26 281	54 602	5,57%	11,57%
G.3.4.5	3 - 4 Y	20 435	41 514	4,33%	8,80%
G.3.4.6	4 - 5 Y	16 278	36 532	3,45%	7,74%
G.3.4.7	5 - 10 Y	36 204	87 445	7,67%	18,53%
G.3.4.8	10+ Y	268 602	86 095	56,92%	18,24%
G.3.4.9	Total	471 910	471 910	100%	100%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,0	4,2		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	39 029	30 867	11,47%	9,07%
G.3.5.4	1 - 2 Y	50 584	47 864	14,87%	14,07%
G.3.5.5	2 - 3 Y	67 430	69 334	19,82%	20,38%
G.3.5.6	3 - 4 Y	56 291	58 196	16,54%	17,10%
G.3.5.7	4 - 5 Y	57 264	56 175	16,83%	16,51%
G.3.5.8	5 - 10 Y	60 918	55 477	17,90%	16,30%
G.3.5.9	10+ Y	8 768	22 370	2,58%	6,57%
G.3.5.10	Total	340 284	340 284	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	340 284	340 284	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	340 284	340 284	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	81 159	0	23,85%	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	259 124	340 284	76,15%	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	340 284	340 284	100%	100%

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8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging]	Nominal [after hedging]	% Total [before]	% Total [after]
		(mn)	(mn)		
G.3.8.1	Fixed coupon	334 884	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	340 284	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
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	100		100,00%	
G.3.9.5	Other	0		0,00%	
G.3.9.6	Total	100		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	100		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	100			
G.3.10.16	Total	100		100%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	100		0,0%	0,0%
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	100		0%	0%
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/39/			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	494 862			
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			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)				

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OG.3.13.2 *Derivatives outside the cover pool [notional] (mn)*

OG.3.13.3 *NPV of Derivatives outside the cover pool (mn)*

OG.3.13.4

OG.3.13.5

14. Sustainable or other special purpose strategy - optional

G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	[For completion]
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	[For completion]
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]
G.3.14.4	link to the committed objective criteria	[link on the issuer's website to the objective criteria the labelled pool is committed to]

OG.3.13.11

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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 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted 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 a

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:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets 18 for Public Sector Assets
G.4.1.6	(ii)	Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets
G.4.1.7	(ii)	Currency risk - cover pool:	111	
G.4.1.8	(ii)	Interest rate risk - covered bond:	163	
G.4.1.9	(ii)	Currency risk - covered bond:	137	
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:	88	
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	179 for Mortgage Assets	166 for Public Sector Assets

OG.4.1.1

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	100
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			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	425 187	98,69%	
M.7.1.2	Commercial	5 662	1,31%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	430 849	100%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	469 851	80	469 931
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	2,7%	32,4%	2,7%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
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%

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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%
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Stockholm area	54,7%	33,2%	54,4%
M.7.5.2	Gothenburg area	8,6%	13,1%	8,6%
M.7.5.3	Malmoe area	6,2%	2,6%	6,2%
M.7.5.4	South (excl Malmoe)	7,4%	13,9%	7,5%
M.7.5.5	West (excl Gothenburg)	9,1%	18,8%	9,3%
M.7.5.6	North	3,4%	4,5%	3,4%
M.7.5.7	East (excl Stockholm)	10,5%	13,9%	10,5%
M.7.5.8	Outside Sweden	-	-	-
M.7.5.9				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	55,1%	30,6%	54,8%
M.7.6.2	Floating rate	44,9%	69,4%	45,2%
M.7.6.3	Other	0	0	0,0%

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7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	45,7%	54,3%	45,8%
M.7.7.2	Amortising	54,3%	45,7%	54,2%
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	14,8%	23,2%	14,9%
M.7.8.2	≥ 12 - ≤ 24 months	17,3%	37,1%	17,5%
M.7.8.3	≥ 24 - ≤ 36 months	13,8%	20,7%	13,9%
M.7.8.4	≥ 36 - ≤ 60 months	18,0%	12,1%	17,9%
M.7.8.5	≥ 60 months	36,1%	6,9%	35,7%

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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)	898			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	18 847	119 424	4,43%	25,23%
M.7A.10.3	>0,25 - <=0,50	52 367	117 806	12,32%	24,88%
M.7A.10.4	>0,50 - <=0,75	44 565	64 209	10,48%	13,56%
M.7A.10.5	>0,75 - <=1,00	83 383	88 388	19,61%	18,67%
M.7A.10.6	>1,00 - <=2,00	96 161	68 801	22,62%	14,53%
M.7A.10.7	>2,00 - <=3,00	17 668	7 122	4,16%	1,50%
M.7A.10.8	>3,00 - <=4,00	6 902	1 947	1,62%	0,41%
M.7A.10.9	>4,00 - <=5	5 078	1 104	1,19%	0,23%
M.7A.10.10	>5 - <=10	15 961	2 182	3,75%	0,46%
M.7A.10.11	>10 - <=20	19 749	1 410	4,64%	0,30%
M.7A.10.12	>20	64 506	1 042	15,17%	0,22%
M.7A.10.13					
M.7A.10.26	Total	425 187	473 435	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 (%)	52,4%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	372 119	ND1	87,52%	
M.7A.11.3	>40 - <=50 %	30 556	ND1	7,19%	
M.7A.11.4	>50 - <=60 %	16 417	ND1	3,86%	
M.7A.11.5	>60 - <=70 %	3 974	ND1	0,93%	
M.7A.11.6	>70 - <=80 %	2 122	ND1	0,50%	
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	425 187	0	100%	0%

B1. Harmonised Transparency Template - Mortgage Assets

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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/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
OM.7A.13.1	Other	0%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	97,2%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	2,8%			
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings

B1. Harmonised Transparency Template - Mortgage Assets

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7B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	69 045			
	By buckets (mn):				
M.7B.21.2	>0 - <=5,00	29	11	ND 1	ND 1
M.7B.21.3	>5,00 - <=10,00	49	6	ND 1	ND 1
M.7B.21.4	>10,00 - <=15,00	80	6	ND 1	ND 1
M.7B.21.5	>15,00 - <=20,00	72	4	ND 1	ND 1
M.7B.21.6	>20,00 - <=45,00	365	12	ND 1	ND 1
M.7B.21.7	>45,00 - <=70,00	157	3	ND 1	ND 1
M.7B.21.8	>70,00 - <=95,00	788	10	ND 1	ND 1
M.7B.21.9	>95,00 - <=120	1 299	12	ND 1	ND 1
M.7B.21.10	>120 - <=170	1 841	13	ND 1	ND 1
M.7B.21.11	>170 - <=270	981	5	ND 1	ND 1
M.7B.21.12	>270	0	0	ND 1	ND 1
M.7B.21.26	Total	5 662	82	0%	0%

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22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	53,68%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	5 130	ND 1	90,62%	
M.7B.22.3	>40 - <=50 %	531	ND 1	9,38%	
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	5 662	0	100%	0%
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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%
24. Breakdown by Type		% Commercial loans			
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				
1. General Information					
PS.8.1.1	Number of public sector exposures		67		
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	6 268			
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0	204	56	48,62%	83,58%
PS.8.2.3	>10,0 - <=20,0	132	10	31,41%	14,93%
PS.8.2.4	>20,0 - <=50,0	0	0	0,00%	0,00%
PS.8.2.5	>50,0 - <=100,0	84	1	19,97%	1,49%
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	420,0	67	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	420		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	420,0		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]
PS.8.4.39	Japan	[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]

B2. Harmonised Transparency Template - Public Sector Assets

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5. Breakdown by regions of main country of origin		% Public Sector Assets	
PS.8.5.1	Stockholm area		47,5%
PS.8.5.2	Gothenburg area		2,9%
PS.8.5.3	Malmoe area		5,3%
PS.8.5.4	East (excl Stockholm)		0,0%
PS.8.5.5	West (excl Gothenburg)		15,3%
PS.8.5.6	South (excl Malmoe)		4,2%
PS.8.5.7	North		24,8%
PS.8.5.8	Outside Sweden		-
PS.8.5.9			
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate		41,8%
PS.8.6.2	Floating rate		58,2%
PS.8.6.3	Other		0,0%
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only		2,1%
PS.8.7.2	Amortising		97,9%
PS.8.7.3	Other		0,0%
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	0	0,02%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	420	99,98%
PS.8.8.4	Others	0	0,00%
PS.8.8.5		Total	420,0
			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			
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures		73,2%



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	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	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	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	Interest Rate Types	Fixed or floating. For the assets, floating refers to loans with interest period less than 1 year
HG.1.5	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.]	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	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 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	Maturity Extention Triggers	SCBC – Covered Bond Funding (sbab.se)
HG.1.8	LTVs: Definition	LTV is calculated and loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers): https://www.ascb.se/medial/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf
HG.1.9	LTVs: Calculation of property/shipping value	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	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Individual valuation or valuation based on general price levels at loan origination and revaluation.
HG.1.11	LTVs: Frequency and time of last valuation	Minimum frequency of valuation and monitoring of property values in accordance with article 129.3 and 208 of the CRR.
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	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	Hedging Strategy (please explain how you address interest rate and currency risk)	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	Non-performing loans	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days.
HG.1.15	Valuation Method	Market value.
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
OHG.1.6		
OHG.1.7		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]



HG.2.3
OHG.2.4
OHG.2.5
OHG.2.6
OHG.2.7
OHG.2.8
OHG.2.9
OHG.2.10

New Property and Existing Property

[For completion]