

Harmonised Transparency Template

Sweden

The Swedish Covered Bond Corporation ("SCBC")

Reporting Date: 20/12/2016

Cut-off Date: 30/09/2016



Index

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Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet C: HTT Harmonised Glossary

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



A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

SEK

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6. Other relevant information

2016-12-20

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	30/09/2016			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	[For completion]			
G.2.1.2	CRR Compliance (Y/N)	[For completion]			
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	239 680			
G.3.1.2	Outstanding Covered Bonds	176 282			
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	0,0%	36,0%	2,0%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	238 431		99,48%	
G.3.3.2	Public Sector	1 249		0,52%	
G.3.3.3	Shipping				
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other				
G.3.3.6	Total	239 680		100%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected
G.3.4.1	Weighted Average life (in years)	20,7	5,8		
By buckets:					
G.3.4.2	0 - 1 Y	31 119	62 064	12,95%	25,83%
G.3.4.3	1 - 2 Y	14 198	32 330	5,91%	13,46%
G.3.4.4	2 - 3 Y	8 712	23 716	3,63%	9,87%
G.3.4.5	3 - 4 Y	10 338	23 913	4,30%	9,95%
G.3.4.6	4 - 5 Y	4 123	14 319	1,72%	5,96%
G.3.4.7	5 - 10 Y	11 430	40 901	4,76%	17,03%
G.3.4.8	10+ Y	160 313	42 991	66,73%	17,90%
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)	3,2	3,0		
By buckets:					
G.3.5.2	0 - 1 Y	32 462	32 462	18,42%	18,42%
G.3.5.3	1 - 2 Y	25 559	25 559	14,50%	14,50%
G.3.5.4	2 - 3 Y	39 506	39 506	22,41%	22,41%
G.3.5.5	3 - 4 Y	25 118	25 118	14,25%	14,25%
G.3.5.6	4 - 5 Y	16 557	16 557	9,39%	9,39%
G.3.5.7	5 - 10 Y	35 562	35 562	20,17%	20,17%
G.3.5.8	10+ Y	1 518	1 518	0,86%	0,86%
G.3.5.9	Total	176 282	176 282	100%	100%
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	240 233	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%
7. Covered Bonds - Currency					
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	43 332	0	24,58%	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	129 601	176 282	73,52%	100,00%
G.3.7.14	SGD	0	0	0,00%	0,00%
G.3.7.15	Other	3 349	0	1,90%	0,00%
G.3.7.16	Total	176 282	176 282	100%	100%
8. Covered Bonds - Breakdown by interest rate					
		Nominal (mn)		% Covered Bonds	
G.3.8.1	Fixed coupon	152 538		87%	
G.3.8.2	Floating coupon	23 744		13%	
G.3.8.3	Other	0		0%	
G.3.8.4	Total	176 282		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)	181 980			
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.

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	(iii) 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



	A	B	C	D	E	F	G
1	B1. Harmonised Transparency Template - Mortgage Assets						
2							
3		Reporting in Domestic Currency	SEK				
4							
5		CONTENT OF TAB B1					
6		7. Mortgage Assets					
7		7.A Residential Cover Pool					
8		7.B Commercial Cover Pool					
9							2016-12-20
10	Field Number	7. Mortgage Assets					
11		1. Property Type Information	Nominal (mn)			% Total Mortgages	
12	M.7.1.1	Residential	238 431			100,00%	
13	M.7.1.2	Commercial	0			0,00%	
14	M.7.1.3	Other	0			0,00%	
15	M.7.1.4	Total	238 431			100%	
27		2. General Information	Residential Loans	Commercial Loans		Total Mortgages	
28	M.7.2.1	Number of mortgage loans	348 534	0		348 534	
35		3. Concentration Risks	% Residential Loans	% Commercial Loans		% Total Mortgages	
36	M.7.3.1	10 largest exposures	3,0%	0		3,0%	
43		4. Breakdown by Geography	% Residential Loans	% Commercial Loans		% Total Mortgages	
44	M.7.4.1	European Union	100%	0		0%	
45	M.7.4.2	Austria	0	0		0,0%	
46	M.7.4.3	Belgium	0	0		0,0%	
47	M.7.4.4	Bulgaria	0	0		0,0%	
48	M.7.4.5	Croatia	0	0		0,0%	
49	M.7.4.6	Cyprus	0	0		0,0%	
50	M.7.4.7	Czech Republic	0	0		0,0%	
51	M.7.4.8	Denmark	0	0		0,0%	
52	M.7.4.9	Estonia	0	0		0,0%	
53	M.7.4.10	Finland	0	0		0,0%	
54	M.7.4.11	France	0	0		0,0%	
55	M.7.4.12	Germany	0	0		0,0%	
56	M.7.4.13	Greece	0	0		0,0%	
57	M.7.4.14	Netherlands	0	0		0,0%	
58	M.7.4.15	Hungary	0	0		0,0%	
59	M.7.4.16	Ireland	0	0		0,0%	
60	M.7.4.17	Italy	0	0		0,0%	
61	M.7.4.18	Latvia	0	0		0,0%	
62	M.7.4.19	Lithuania	0	0		0,0%	
63	M.7.4.20	Luxembourg	0	0		0,0%	
64	M.7.4.21	Malta	0	0		0,0%	
65	M.7.4.22	Poland	0	0		0,0%	
66	M.7.4.23	Portugal	0	0		0,0%	
67	M.7.4.24	Romania	0	0		0,0%	
68	M.7.4.25	Slovakia	0	0		0,0%	
69	M.7.4.26	Slovenia	0	0		0,0%	
70	M.7.4.27	Spain	0	0		0,0%	
71	M.7.4.28	Sweden	100%	0		0,0%	
72	M.7.4.29	United Kingdom	0	0		0,0%	
73	M.7.4.30	European Economic Area (not member of EU)	0	0		0,0%	
74	M.7.4.31	Iceland	0	0		0,0%	
75	M.7.4.32	Liechtenstein	0	0		0,0%	
76	M.7.4.33	Norway	0	0		0,0%	
77	M.7.4.34	Other	0	0		0,0%	
78	M.7.4.35	Switzerland	0	0		0,0%	
79	M.7.4.36	Australia	0	0		0,0%	
80	M.7.4.37	Brazil	0	0		0,0%	
81	M.7.4.38	Canada	0	0		0,0%	
82	M.7.4.39	Japan	0	0		0,0%	
83	M.7.4.40	Korea	0	0		0,0%	
84	M.7.4.41	New Zealand	0	0		0,0%	
85	M.7.4.42	Singapore	0	0		0,0%	
86	M.7.4.43	US	0	0		0,0%	
87	M.7.4.44	Other	0	0		0,0%	
98		5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans		% Total Mortgages	
99	M.7.5.1	Stockholm area	57,2%	0%		57,2%	
100	M.7.5.2	Gothenburg area	8,5%	0%		8,5%	
101	M.7.5.3	Malmoe area	6,6%	0%		6,6%	



	A	B	C	D	E	F	G
102	M.7.5.4	South (excl Malmoe)	8,3%	0%		8,3%	
103	M.7.5.5	West (excl Gothenburg)	8,1%	0%		8,1%	
104	M.7.5.6	North	2,1%	0%		2,1%	
105	M.7.5.7	East (excl Stockholm)	9,2%	0%		9,2%	
106	M.7.5.8	Outside Sweden	-	-		-	
107	M.7.5.9						
129	M.7.5.31						
130	6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans		% Total Mortgages	
131	M.7.6.1	Fixed rate	35,3%	0		35,3%	
132	M.7.6.2	Floating rate	64,7%	0		64,7%	
133	M.7.6.3	Other	0	0		0,0%	
140	7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans		% Total Mortgages	
141	M.7.7.1	Bullet / interest only	51,8%	0		51,8%	
142	M.7.7.2	Amortising	48,2%	0		48,2%	
143	M.7.7.3	Other	0	0		0,0%	
150	8. Loan Seasoning		% Residential Loans	% Commercial Loans		% Total Mortgages	
151	M.7.8.1	Up to 12months	22,0%	0		0	
152	M.7.8.2	≥ 12 - ≤ 24 months	20,6%	0		0	
153	M.7.8.3	≥ 24 - ≤ 36 months	9,5%	0		0	
154	M.7.8.4	≥ 36 - ≤ 60 months	13,1%	0		0	
155	M.7.8.5	≥ 60 months	34,8%	0		0	
160	9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans		% Total Mortgages	
161	M.7.9.1	% NPLs	0%	0%		0%	
166	7.A Residential Cover Pool						
167	10. Loan Size Information		Nominal	Number of Loans		% Residential Loans	% No. of Loans
168	M.7A.10.1	Average loan size (000s)	684				
169							
170		By buckets (mn):					
171	M.7A.10.2	>0 - <=0,25	18 947	118 159		7,95%	33,47%
172	M.7A.10.3	>0,25 - <=0,50	50 891	116 164		21,34%	32,91%
173	M.7A.10.4	>0,50 - <=0,75	31 570	45 954		13,24%	13,02%
174	M.7A.10.5	>0,75 - <=1,00	36 755	39 461		15,42%	11,18%
175	M.7A.10.6	>1,00 - <=2,00	35 230	25 228		14,78%	7,15%
176	M.7A.10.7	>2,00 - <=3,00	7 825	3 126		3,28%	0,89%
177	M.7A.10.8	>3,00 - <=4,00	3 885	1 087		1,63%	0,31%
178	M.7A.10.9	>4,00 - <=5	3 353	725		1,41%	0,21%
179	M.7A.10.10	>5 - <=10	11 774	1 627		4,94%	0,46%
180	M.7A.10.11	>10 - <=20	13 503	954		5,66%	0,27%
181	M.7A.10.12	>20	24 699	528		10,36%	0,15%
182	M.7A.10.13					0,00%	0,00%
183	M.7A.10.26	Total	238 431	353 013		100%	100%
184	11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans		% Residential Loans	% No. of Loans
185	M.7A.11.1	Weighted Average LTV (%)	55,94%				
186							
187		By LTV buckets (mn):					
188	M.7A.11.2	>0 - <=40 %	170 977	ND1		71,71%	
189	M.7A.11.3	>40 - <=50 %	28 491	ND1		11,95%	
190	M.7A.11.4	>50 - <=60 %	21 564	ND1		9,04%	
191	M.7A.11.5	>60 - <=70 %	13 480	ND1		5,65%	
192	M.7A.11.6	>70 - <=80 %	3 919	ND1		1,64%	
193	M.7A.11.7	>80 - <=90 %	0	ND1		0,00%	
194	M.7A.11.8	>90 - <=100 %	0	ND1		0,00%	
195	M.7A.11.9	>100%	0	ND1		0,00%	
196	M.7A.11.10	Total	238 431	0		100%	0%
206	12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans		% Residential Loans	% No. of Loans
207	M.7A.12.1	Weighted Average LTV (%)	ND1				
208							
209		By LTV buckets (mn):					
210	M.7A.12.2	>0 - <=40 %	ND1	ND1			
211	M.7A.12.3	>40 - <=50 %	ND1	ND1			
212	M.7A.12.4	>50 - <=60 %	ND1	ND1			
213	M.7A.12.5	>60 - <=70 %	ND1	ND1			
214	M.7A.12.6	>70 - <=80 %	ND1	ND1			
215	M.7A.12.7	>80 - <=90 %	ND1	ND1			
216	M.7A.12.8	>90 - <=100 %	ND1	ND1			
217	M.7A.12.9	>100%	ND1	ND1			
218	M.7A.12.10	Total	0	0		0%	0%
228	13. Breakdown by type		% Residential Loans				



	A	B	C	D	E	F	G
229	M.7A.13.1	Owner occupied	100%				
230	M.7A.13.2	Second home/Holiday houses	0				
231	M.7A.13.3	Buy-to-let	0				
232	M.7A.13.4	Other	0				
244		14. Loan by Ranking	% Residential Loans				
245	M.7A.14.1	1st lien	95,6%				
246	M.7A.14.2	Guaranteed	0				
247	M.7A.14.3	Other	4,4%				
254		7B Commercial Cover Pool					
255		15. Loan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
256	M.7B.15.1	Average loan size (000s)	ND 1	ND 1	ND 1	ND 1	
257							
258		By buckets (mn):					
259	M.7B.15.2	>0 - <=1,00	ND 1	ND 1	ND 1	ND 1	
260	M.7B.15.3	>1,00 - <=2,50	ND 1	ND 1	ND 1	ND 1	
261	M.7B.15.4	>2,50 - <=5,00	ND 1	ND 1	ND 1	ND 1	
262	M.7B.15.5	>5,00 - <=10,00	ND 1	ND 1	ND 1	ND 1	
263	M.7B.15.6	>10,00 - <=25,00	ND 1	ND 1	ND 1	ND 1	
264	M.7B.15.7	>25,00 - <=50,00	ND 1	ND 1	ND 1	ND 1	
265	M.7B.15.8	>50,00 - <=100,00	ND 1	ND 1	ND 1	ND 1	
266	M.7B.15.9	>100,00 - <=250	ND 1	ND 1	ND 1	ND 1	
267	M.7B.15.10	>250	ND 1	ND 1	ND 1	ND 1	
268	M.7B.15.11						
269	M.7B.15.12						
282	M.7B.15.25						
283	M.7B.15.26	Total	0	0	0%	0%	
284		16. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
285	M.7B.16.1	Weighted Average LTV (%)	ND 1	ND 1	ND 1	ND 1	
286							
287		By LTV buckets (mn):					
288	M.7B.16.2	>0 - <=40 %	ND 1	ND 1	ND 1	ND 1	
289	M.7B.16.3	>40 - <=50 %	ND 1	ND 1	ND 1	ND 1	
290	M.7B.16.4	>50 - <=60 %	ND 1	ND 1	ND 1	ND 1	
291	M.7B.16.5	>60 - <=70 %	ND 1	ND 1	ND 1	ND 1	
292	M.7B.16.6	>70 - <=80 %	ND 1	ND 1	ND 1	ND 1	
293	M.7B.16.7	>80 - <=90 %	ND 1	ND 1	ND 1	ND 1	
294	M.7B.16.8	>90 - <=100 %	ND 1	ND 1	ND 1	ND 1	
295	M.7B.16.9	>100%	ND 1	ND 1	ND 1	ND 1	
296	M.7B.16.10	Total	0	0	0%	0%	
306		17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans	
307	M.7B.17.1	Weighted Average LTV (%)	ND 1	ND 1	ND 1	ND 1	
308							
309		By LTV buckets (mn):					
310	M.7B.17.2	>0 - <=40 %	ND 1	ND 1	ND 1	ND 1	
311	M.7B.17.3	>40 - <=50 %	ND 1	ND 1	ND 1	ND 1	
312	M.7B.17.4	>50 - <=60 %	ND 1	ND 1	ND 1	ND 1	
313	M.7B.17.5	>60 - <=70 %	ND 1	ND 1	ND 1	ND 1	
314	M.7B.17.6	>70 - <=80 %	ND 1	ND 1	ND 1	ND 1	
315	M.7B.17.7	>80 - <=90 %	ND 1	ND 1	ND 1	ND 1	
316	M.7B.17.8	>90 - <=100 %	ND 1	ND 1	ND 1	ND 1	
317	M.7B.17.9	>100%	ND 1	ND 1	ND 1	ND 1	
318	M.7B.17.10	Total	0	0	0%	0%	
328		18. Breakdown by Type	% Commercial loans				
329	M.7B.18.1	Retail	ND 1				
330	M.7B.18.2	Office	ND 1				
331	M.7B.18.3	Hotel/Tourism	ND 1				
332	M.7B.18.4	Shopping malls	ND 1				
333	M.7B.18.5	Industry	ND 1				
334	M.7B.18.6	Agriculture	ND 1				
335	M.7B.18.7	Other commercially used	ND 1				
336	M.7B.18.8	Land	ND 1				
337	M.7B.18.9	Property developers / Bulding under construction	ND 1				
338	M.7B.18.10	Other	ND 1				



	A	B	C	D	E	F	G
1	B2. Harmonised Transparency Template - Public Sector Assets						
2							
3		Reporting in Domestic Currency	SEK				
4							
5		CONTENT OF TAB B2					
6		8. Public Sector Assets					
7							
8	Field Number	8. Public Sector Assets					
9	1. General Information						2016-12-20
10	PS.8.1.1	Number of public sector exposures	3 993				
18	2. Size Information						
19	PS.8.2.1	Average exposure size (000s)	313				
21		By buckets (mn):					
22	PS.8.2.2	>0 - <=10,0	603	3 957	48,31%	99,10%	
23	PS.8.2.3	>10,0 - <=20,0	394	29	31,56%	0,73%	
24	PS.8.2.4	>20,0 - <=50,0	162	6	12,95%	0,15%	
25	PS.8.2.5	>50,0 - <=100,0	90	1	7,17%	0,03%	
26	PS.8.2.6	>100,0 - <=200,0	0	0	0,00%	0,00%	
27	PS.8.2.7	>200,0	0	0	0,00%	0,00%	
28	PS.8.2.17	Total	1 249	3 993	100%	100%	
29	3. Breakdown by Asset Type						
30	PS.8.3.1	Loans	1 249		100,00%		
31	PS.8.3.2	Bonds	0		0,00%		
32	PS.8.3.3	Other	0		0,00%		
33	PS.8.3.4	Total	1 249		100%		
39	4. Breakdown by Geography						
40	PS.8.4.1	European Union	1 249				
41	PS.8.4.2	Austria	0				
42	PS.8.4.3	Belgium	0				
43	PS.8.4.4	Bulgaria	0				
44	PS.8.4.5	Croatia	0				
45	PS.8.4.6	Cyprus	0				
46	PS.8.4.7	Czech Republic	0				
47	PS.8.4.8	Denmark	0				
48	PS.8.4.9	Estonia	0				
49	PS.8.4.10	Finland	0				
50	PS.8.4.11	France	0				
51	PS.8.4.12	Germany	0				
52	PS.8.4.13	Greece	0				
53	PS.8.4.14	Netherlands	0				
54	PS.8.4.15	Hungary	0				
55	PS.8.4.16	Ireland	0				
56	PS.8.4.17	Italy	0				
57	PS.8.4.18	Latvia	0				
58	PS.8.4.19	Lithuania	0				
59	PS.8.4.20	Luxembourg	0				
60	PS.8.4.21	Malta	0				
61	PS.8.4.22	Poland	0				
62	PS.8.4.23	Portugal	0				
63	PS.8.4.24	Romania	0				
64	PS.8.4.25	Slovakia	0				
65	PS.8.4.26	Slovenia	0				
66	PS.8.4.27	Spain	0				
67	PS.8.4.28	Sweden	1 249				
68	PS.8.4.29	United Kingdom	0				
69	PS.8.4.30	European Economic Area (not member of EU)	0				
70	PS.8.4.31	Iceland	0				
71	PS.8.4.32	Liechtenstein	0				
72	PS.8.4.33	Norway	0				
73	PS.8.4.34	Other	0				
74	PS.8.4.35	Switzerland	0				
75	PS.8.4.36	Australia	0				



	A	B	C	D	E	F	G
76	PS.8.4.37	Brazil	0				
77	PS.8.4.38	Canada	0				
78	PS.8.4.39	Japan	0				
79	PS.8.4.40	Korea	0				
80	PS.8.4.41	New Zealand	0				
81	PS.8.4.42	Singapore	0				
82	PS.8.4.43	US	0				
83	PS.8.4.44	Other	0				
94	5. Breakdown by domestic regions		% Public Sector Assets				
95	PS.8.5.1	Stockholm area	25,5%				
96	PS.8.5.2	Gothenburg area	2,8%				
97	PS.8.5.3	Malmoe area	3,4%				
98	PS.8.5.4	South (excl Malmoe)	7,1%				
99	PS.8.5.5	West (excl Gothenburg)	27,2%				
100	PS.8.5.6	North	24,8%				
101	PS.8.5.7	East (excl Stockholm)	9,1%				
102	PS.8.5.8	Outside Sweden	-				
103	PS.8.5.9						
119	PS.8.5.25						
120	6. Breakdown by Interest Rate		% Public Sector Assets				
121	PS.8.6.1	Fixed rate	57,5%				
122	PS.8.6.2	Floating rate	42,5%				
123	PS.8.6.3	Other	0,0%				
128	7. Breakdown by Repayment Type		% Public Sector Assets				
129	PS.8.7.1	Bullet / interest only	14,7%				
130	PS.8.7.2	Amortising	85,3%				
131	PS.8.7.3	Other	0,0%				
138	8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets			
139	PS.8.8.1	Sovereigns	116			9,31%	
140	PS.8.8.2	Regional/federal authorities	0			0,00%	
141	PS.8.8.3	Local/municipal authorities	1 133			90,69%	
142	PS.8.8.4	Others	0			0,00%	
143	PS.8.8.5	Total	1 249			100%	
157	9. Non-Performing Loans						
158	PS.8.9.1	% NPLs	0				
163	10. Concentration Risks		% Public Sector Assets				
164	PS.8.10.1	10 largest exposures	32,3%				



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