

Harmonised Transparency Template

Sweden

The Swedish Covered Bond Corporation ("SCBC")

Reporting Date: 07/04/2017

Cut-off Date: 31/03/2017



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

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4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
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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	31/03/2017			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/39/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Cover Pool Size	240 114			
G.3.1.2	Outstanding Covered Bonds	188 172			
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	27,6%	2,0%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	239 122		99,59%	
G.3.3.2	Public Sector	992		0,41%	
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	240 114		100%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected
G.3.4.1	Weighted Average life (in years)	20,2	5,3		
By buckets:					
G.3.4.2	0 - 1 Y	39 614	80 667	16,49%	33,58%
G.3.4.3	1 - 2 Y	11 142	27 458	4,64%	11,43%
G.3.4.4	2 - 3 Y	8 655	23 388	3,60%	9,74%
G.3.4.5	3 - 4 Y	7 871	19 031	3,28%	7,92%
G.3.4.6	4 - 5 Y	2 840	11 908	1,18%	4,96%
G.3.4.7	5 - 10 Y	10 669	37 147	4,44%	15,46%
G.3.4.8	10+ Y	159 442	40 635	66,37%	16,91%
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)	4,2	4,0		
By buckets:					
G.3.5.2	0 - 1 Y	13 739	13 739	7,30%	7,30%
G.3.5.3	1 - 2 Y	25 057	25 057	13,32%	13,32%
G.3.5.4	2 - 3 Y	28 733	28 733	15,27%	15,27%
G.3.5.5	3 - 4 Y	43 040	43 040	22,87%	22,87%
G.3.5.6	4 - 5 Y	21 802	21 802	11,59%	11,59%
G.3.5.7	5 - 10 Y	52 886	52 886	28,11%	28,11%
G.3.5.8	10+ Y	2 915	2 915	1,55%	1,55%
G.3.5.9	Total	188 172	188 172	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	49 907	0	26,52%	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	134 059	188 172	71,24%	100,00%
G.3.7.14	SGD	0	0	0,00%	0,00%
G.3.7.15	Other	4 205	0	2,23%	0,00%
G.3.7.16	Total	188 172	188 172	100%	100%
8. Covered Bonds - Breakdown by interest rate		Nominal (mn)	% Covered Bonds		
G.3.8.1	Fixed coupon	163 298	87%		
G.3.8.2	Floating coupon	24 873	13%		
G.3.8.3	Other	0	0%		
G.3.8.4	Total	188 172	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)	244 265
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	
<i>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.</i>			
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	167 for Residential Mortgage Assets	267 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	161
G.4.1.7	(ii) Currency risk - cover pool:	109	129 for Public Sector Assets
G.4.1.8	(ii) Interest rate risk - covered bond:	161	
G.4.1.9	(ii) Currency risk - covered bond:	135	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	87	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets

5. References to Capital Requirements Regulation (CRR) 129(1)

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



B1. Harmonised Transparency Template - Mortgage Assets

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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	239 122	100,00%	
M.7.1.2	Commercial	0	0,00%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	239 122	100%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	335 108	0	335 108
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	2,7%	0	2,7%
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	100%	0	0%
M.7.4.2	Austria	0	0	0,0%
M.7.4.3	Belgium	0	0	0,0%
M.7.4.4	Bulgaria	0	0	0,0%
M.7.4.5	Croatia	0	0	0,0%
M.7.4.6	Cyprus	0	0	0,0%
M.7.4.7	Czech Republic	0	0	0,0%
M.7.4.8	Denmark	0	0	0,0%
M.7.4.9	Estonia	0	0	0,0%
M.7.4.10	Finland	0	0	0,0%
M.7.4.11	France	0	0	0,0%
M.7.4.12	Germany	0	0	0,0%
M.7.4.13	Greece	0	0	0,0%
M.7.4.14	Netherlands	0	0	0,0%
M.7.4.15	Hungary	0	0	0,0%
M.7.4.16	Ireland	0	0	0,0%
M.7.4.17	Italy	0	0	0,0%
M.7.4.18	Latvia	0	0	0,0%
M.7.4.19	Lithuania	0	0	0,0%
M.7.4.20	Luxembourg	0	0	0,0%
M.7.4.21	Malta	0	0	0,0%
M.7.4.22	Poland	0	0	0,0%
M.7.4.23	Portugal	0	0	0,0%
M.7.4.24	Romania	0	0	0,0%
M.7.4.25	Slovakia	0	0	0,0%
M.7.4.26	Slovenia	0	0	0,0%
M.7.4.27	Spain	0	0	0,0%
M.7.4.28	Sweden	100%	0	0,0%
M.7.4.29	United Kingdom	0	0	0,0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	0	0	0,0%
M.7.4.31	Iceland	0	0	0,0%
M.7.4.32	Liechtenstein	0	0	0,0%
M.7.4.33	Norway	0	0	0,0%
M.7.4.34	Other	0	0	0,0%
M.7.4.35	Switzerland	0	0	0,0%
M.7.4.36	Australia	0	0	0,0%
M.7.4.37	Brazil	0	0	0,0%
M.7.4.38	Canada	0	0	0,0%
M.7.4.39	Japan	0	0	0,0%
M.7.4.40	Korea	0	0	0,0%
M.7.4.41	New Zealand	0	0	0,0%
M.7.4.42	Singapore	0	0	0,0%
M.7.4.43	US	0	0	0,0%
M.7.4.44	Other	0	0	0,0%



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Stockholm area	57,1%	0%	57,1%	
M.7.5.2	Gothenburg area	8,2%	0%	8,2%	
M.7.5.3	Malmoe area	6,8%	0%	6,8%	
M.7.5.4	South (excl Malmoe)	8,2%	0%	8,2%	
M.7.5.5	West (excl Gothenburg)	8,1%	0%	8,1%	
M.7.5.6	North	2,2%	0%	2,2%	
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	42,8%	0	42,8%	
M.7.6.2	Floating rate	57,2%	0	57,2%	
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	50,9%	0	50,9%	
M.7.7.2	Amortising	49,1%	0	49,1%	
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	17,5%	0	0	
M.7.8.2	≥ 12 - ≤ 24 months	22,1%	0	0	
M.7.8.3	≥ 24 - ≤ 36 months	13,2%	0	0	
M.7.8.4	≥ 36 - ≤ 60 months	12,4%	0	0	
M.7.8.5	≥ 60 months	34,7%	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)	714			
By buckets (mn):					
M.7A.10.2	>0 - <=0,25	17 667	108 051	7,39%	31,83%
M.7A.10.3	>0,25 - <=0,50	48 509	110 474	20,29%	32,54%
M.7A.10.4	>0,50 - <=0,75	31 176	45 324	13,04%	13,35%
M.7A.10.5	>0,75 - <=1,00	37 776	40 511	15,80%	11,93%
M.7A.10.6	>1,00 - <=2,00	37 482	26 764	15,67%	7,88%
M.7A.10.7	>2,00 - <=3,00	8 150	3 253	3,41%	0,96%
M.7A.10.8	>3,00 - <=4,00	4 146	1 161	1,73%	0,34%
M.7A.10.9	>4,00 - <=5	3 370	730	1,41%	0,22%
M.7A.10.10	>5 - <=10	12 060	1 656	5,04%	0,49%
M.7A.10.11	>10 - <=20	13 949	989	5,83%	0,29%
M.7A.10.12	>20	24 837	547	10,39%	0,16%
M.7A.10.13				0,00%	0,00%
M.7A.10.26	Total	239 122	339 460	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	55,17%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	173 685	ND1	72,67%	
M.7A.11.3	>40 - <=50 %	28 888	ND1	12,09%	
M.7A.11.4	>50 - <=60 %	21 070	ND1	8,82%	
M.7A.11.5	>60 - <=70 %	12 078	ND1	5,05%	
M.7A.11.6	>70 - <=80 %	3 300	ND1	1,38%	
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%



12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0	0	0%	0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	100%			
M.7A.13.2	Second home/Holiday houses	0			
M.7A.13.3	Buy-to-let	0			
M.7A.13.4	Other	0			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien	95,9%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	4,1%			
7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	ND 1	ND 1	ND 1	ND 1
	By buckets (mn):				
M.7B.15.2	>0 - <=1,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.3	>1,00 - <=2,50	ND 1	ND 1	ND 1	ND 1
M.7B.15.4	>2,50 - <=5,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.5	>5,00 - <=10,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.6	>10,00 - <=25,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.7	>25,00 - <=50,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.8	>50,00 - <=100,00	ND 1	ND 1	ND 1	ND 1
M.7B.15.9	>100,00 - <=250	ND 1	ND 1	ND 1	ND 1
M.7B.15.10	>250	ND 1	ND 1	ND 1	ND 1
M.7B.15.11					
M.7B.15.12					
M.7B.15.25					
M.7B.15.26	Total	0	0	0%	0%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND 1	ND 1	ND 1	ND 1
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.3	>40 - <=50 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.4	>50 - <=60 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.5	>60 - <=70 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.6	>70 - <=80 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.7	>80 - <=90 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.8	>90 - <=100 %	ND 1	ND 1	ND 1	ND 1
M.7B.16.9	>100%	ND 1	ND 1	ND 1	ND 1
M.7B.16.10	Total	0	0	0%	0%
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	ND 1	ND 1	ND 1	ND 1
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.3	>40 - <=50 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.4	>50 - <=60 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.5	>60 - <=70 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.6	>70 - <=80 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.7	>80 - <=90 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.8	>90 - <=100 %	ND 1	ND 1	ND 1	ND 1
M.7B.17.9	>100%	ND 1	ND 1	ND 1	ND 1
M.7B.17.10	Total	0	0	0%	0%



<i>18. Breakdown by Type</i>		% Commercial loans
M.7B.18.1	Retail	ND 1
M.7B.18.2	Office	ND 1
M.7B.18.3	Hotel/Tourism	ND 1
M.7B.18.4	Shopping malls	ND 1
M.7B.18.5	Industry	ND 1
M.7B.18.6	Agriculture	ND 1
M.7B.18.7	Other commercially used	ND 1
M.7B.18.8	Land	ND 1
M.7B.18.9	Property developers / Building under construction	ND 1
M.7B.18.10	Other	ND 1



B2. Harmonised Transparency Template - Public Sector Assets

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8. Public Sector Assets

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures	142			
2. Size Information					
PS.8.2.1	Average exposure size (000s)	6 988			
By buckets (mn):					
PS.8.2.2	>0 - <=10,0	404	109	40,72%	76,76%
PS.8.2.3	>10,0 - <=20,0	368	27	37,12%	19,01%
PS.8.2.4	>20,0 - <=50,0	130	5	13,14%	3,52%
PS.8.2.5	>50,0 - <=100,0	90	1	9,03%	0,70%
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	992	142	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)	% Public Sector Assets		
PS.8.3.1	Loans	992		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	992		100%	
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	European Union	992			
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	992			
PS.8.4.29	United Kingdom	0			



PS.8.4.30	European Economic Area (not member of EU)	0	
PS.8.4.31	Iceland	0	
PS.8.4.32	Liechtenstein	0	
PS.8.4.33	Norway	0	
PS.8.4.34	Other	0	
PS.8.4.35	Switzerland	0	
PS.8.4.36	Australia	0	
PS.8.4.37	Brazil	0	
PS.8.4.38	Canada	0	
PS.8.4.39	Japan	0	
PS.8.4.40	Korea	0	
PS.8.4.41	New Zealand	0	
PS.8.4.42	Singapore	0	
PS.8.4.43	US	0	
PS.8.4.44	Other	0	
5. Breakdown by domestic regions		% Public Sector Assets	
PS.8.5.1	Stockholm area	29,3%	
PS.8.5.2	Gothenburg area	1,4%	
PS.8.5.3	Malmoe area	4,1%	
PS.8.5.4	South (excl Malmoe)	5,6%	
PS.8.5.5	West (excl Gothenburg)	30,8%	
PS.8.5.6	North	19,3%	
PS.8.5.7	East (excl Stockholm)	9,6%	
PS.8.5.8	Outside Sweden	-	
PS.8.5.9			
PS.8.5.25			
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	55,6%	
PS.8.6.2	Floating rate	44,4%	
PS.8.6.3	Other	0,0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	18,7%	
PS.8.7.2	Amortising	81,3%	
PS.8.7.3	Other	0,0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	79	8,01%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	913	91,99%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	992	100%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	39,5%	



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	The amount by which nominal value of the cover pool exceeds the nominal outstanding amount of covered bonds. (Cover pool Assets - Outstanding Covered Bonds / Outstanding Covered Bonds)
HG.1.2	OC Calculation: Legal minimum	According to Swedish law the legal minimum OC is 2% .
HG.1.3	OC Calculation: Committed	ND2
HG.1.4	Interest Rate Types	Fixed or floating (with a fixed period of three months or shorter). For the assets, floating refers to loans with interest period less than 1 year
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	Contractual maturity : Contractual repayments are distributed by buckets according to plan . If there is no amortization plan or no specified maturity date a 30 year maturity is applied.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Hard bullet is reported on initial maturity, soft bullet on extended maturity. The Swedish domestic covered bonds are only hard bullets at present.
HG.1.7	LTVs: Definition	Loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers) : http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc
HG.1.8	LTVs: Calculation of property/shipping value	LTV is calculated using market values. For residential collateral, a loan may be included up to 75% of the market value, for agricultural collateral up to 70% and for office and commercial collateral up to 60% (max 10% of cover pool)
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The cover pool may consist of certain mortgage credits, public credits and supplemental assets. Mortgage credits are defined as loans secured by (i) mortgages over real property intended for residential, agricultural, office or commercial purposes or site leasehold rights intended for residential, office or commercial purposes, (ii) pledges over tenant-owner rights , or (iii) comparable security interests over equivalent assets situated in other countries within the European Economic Area. Public credits are defined as certain loans to (or guaranteed by) inter alia the Swedish State, Swedish municipalities and comparable public bodies, the European Union, the European Atomic Energy Community, certain foreign states and central banks and certain foreign municipalities and comparable public bodies with powers of taxation. Supplemental assets consist primarily of government bonds and cash , although the Swedish Financial Supervisory Authority (SFSA) 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		