

**Harmonised Transparency Template**

**2020 Version**

**Sweden**

**The Swedish Covered Bond Corporation ("SCBC")**

**Reporting Date:** 08/01/2020

**Cut-off Date:** 31/12/2019



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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	31/12/2019				
2. Regulatory Summary						
G.2.1.1	<a href="#">UCITS Compliance (Y/N)</a>	Y				
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Y				
G.2.1.3	<a href="#">LCR status</a>	/www.coveredbondlabel.com/issuer/39/				
3. General Cover Pool / Covered Bond Information						
1. General Information			Nominal (mn)			
G.3.1.1	Total Cover Assets	313 018				
G.3.1.2	Outstanding Covered Bonds	243 368				
OG.3.1.1	Cover Pool Size [NPV] (mn)	315 356				
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	251 833				
OG.3.1.3						
OG.3.1.4						
2. Over-collateralisation (OC)			Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%		28,6%	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)					
3. Cover Pool Composition			Nominal (mn)	% Cover Pool		
G.3.3.1	Mortgages	312 399		99,80%		
G.3.3.2	Public Sector	619		0,20%		
G.3.3.3	Shipping			ND1		
G.3.3.4	Substitute Assets	0		0,00%		
G.3.3.5	Other			0,00%		
G.3.3.6	Total	313 018		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)	21,3	5,9		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	56 109	86 109	16,45%	25,25%
G.3.4.3	1 - 2 Y	15 441	44 406	4,53%	13,02%
G.3.4.4	2 - 3 Y	13 787	37 634	4,04%	11,03%
G.3.4.5	3 - 4 Y	8 513	28 750	2,50%	8,43%
G.3.4.6	4 - 5 Y	8 156	23 524	2,39%	6,90%
G.3.4.7	5 - 10 Y	22 696	67 132	6,65%	19,68%
G.3.4.8	10+ Y	216 371	53 517	63,44%	15,69%
G.3.4.9	Total	341 072	341 072	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)	4,2	3,9		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	17 882	17 882	7,35%	7,35%
G.3.5.3	1 - 2 Y	37 345	37 345	15,34%	15,34%
G.3.5.4	2 - 3 Y	55 410	55 410	22,77%	22,77%
G.3.5.5	3 - 4 Y	22 831	22 831	9,38%	9,38%
G.3.5.6	4 - 5 Y	28 345	28 345	11,65%	11,65%
G.3.5.7	5 - 10 Y	69 526	69 526	28,57%	28,57%
G.3.5.8	10+ Y	12 029	12 029	4,94%	4,94%
G.3.5.9	Total	243 368	243 368	100%	100%
G.3.5.10					

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6. Cover 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	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	JPY	0	0	0,00%	0,00%
G.3.6.11	KRW	0	0	0,00%	0,00%
G.3.6.12	NOK	0	0	0,00%	0,00%
G.3.6.13	PLN	0	0	0,00%	0,00%
G.3.6.14	SEK	243 368	243 368	100,00%	100,00%
G.3.6.15	SGD	0	0	0,00%	0,00%
G.3.6.16	USD	0	0	0,00%	0,00%
G.3.6.17	Other	0	0	0,00%	0,00%
G.3.6.18	Total	243 368	243 368	100%	100%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	89 080	0	36,60%	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	2 461	0	1,01%	0,00%
G.3.7.9	HKD	0	0	0,00%	0,00%
G.3.7.10	JPY	0	0	0,00%	0,00%
G.3.7.11	KRW	0	0	0,00%	0,00%
G.3.7.12	NOK	531	0	0,22%	0,00%
G.3.7.13	PLN	0	0	0,00%	0,00%
G.3.7.14	SEK	151 295	243 368	62,17%	100,00%
G.3.7.15	SGD	0	0	0,00%	0,00%
G.3.7.16	USD	0	0	0,00%	0,00%
G.3.7.17	Other	0	0	0,00%	0,00%
G.3.7.18	Total	243 368	243 368	100%	100%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	233 455	ND1	96%	
G.3.8.2	Floating coupon	9 913	ND1	4%	
G.3.8.3	Other	0	ND1	0%	
G.3.8.4	Total	243 368	0	100%	0%

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<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>	<b>% Substitute Assets</b>	
G.3.9.1	Cash	0		
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0		
G.3.9.3	Exposures to central banks	0		
G.3.9.4	Exposures to credit institutions	0		
G.3.9.5	Other	0		
G.3.9.6	Total	0	0%	
<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>	<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	0		
G.3.10.2	Eurozone	0		
G.3.10.3	Rest of European Union (EU)	0		
G.3.10.4	European Economic Area (not member of EU)	0		
G.3.10.5	Switzerland	0		
G.3.10.6	Australia	0		
G.3.10.7	Brazil	0		
G.3.10.8	Canada	0		
G.3.10.9	Japan	0		
G.3.10.10	Korea	0		
G.3.10.11	New Zealand	0		
G.3.10.12	Singapore	0		
G.3.10.13	US	0		
G.3.10.14	Other	0		
G.3.10.15	Total EU	0		
G.3.10.16	Total	0	0%	
<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	0	0,00%	0,00%
G.3.11.2	Central bank eligible assets	0	0,00%	0,00%
G.3.11.3	Other	0	0,00%	0,00%
G.3.11.4	Total	0	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)	349 393		
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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## 4. References to Capital Requirements Regulation (CRR) 129(7)

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, however, 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 for the accuracy of the information provided.

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	<a href="#">38</a>	
G.4.1.2	(i)	Value of covered bonds:	<a href="#">39</a>	
G.4.1.3	(ii)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>
G.4.1.4	(ii)	Type of cover assets:	<a href="#">52</a>	
G.4.1.5	(ii)	Loan size:	<a href="#">36 for Residential Mortgage Assets</a>	<a href="#">287 for Commercial Mortgage Assets</a> <a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii)	Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>
G.4.1.7	(ii)	Currency risk - cover pool:	<a href="#">111</a>	
G.4.1.8	(ii)	Interest rate risk - covered bond:	<a href="#">163</a>	
G.4.1.9	(ii)	Currency risk - covered bond:	<a href="#">137</a>	
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>	
G.4.1.11	(iii)	Maturity structure of cover assets:	<a href="#">65</a>	
G.4.1.12	(iii)	Maturity structure of covered bonds:	<a href="#">88</a>	
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	<a href="#">179 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
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 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

### 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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[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	312 399	100,00%	
M.7.1.2	Commercial	0	0,00%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	312 399	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	408 428	0	408 428
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	2,3%	0	2,3%
	<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>0,0%</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%
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%



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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%	0,0%	100,0%
M.7.4.29	United Kingdom	0,0%	0,0%	0,0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.31	Iceland	0,0%	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.33	Norway	0,0%	0,0%	0,0%
M.7.4.34	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.35	Switzerland	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	57,2%	0%	57,2%
M.7.5.2	Gothenburg area	8,6%	0%	8,6%
M.7.5.3	Malmoe area	6,4%	0%	6,4%
M.7.5.4	South (excl Malmoe)	7,7%	0%	7,7%
M.7.5.5	West (excl Gothenburg)	8,5%	0%	8,5%
M.7.5.6	North	2,5%	0%	2,5%
M.7.5.7	East (excl Stockholm)	9,2%	0%	9,2%
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	33,8%	0	33,8%
M.7.6.2	Floating rate	66,2%	0	66,2%
M.7.6.3	Other	0	0	0,0%
<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	46,6%	0	46,6%
M.7.7.2	Amortising	53,4%	0	53,4%
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	12,3%	0,0%	12,3%
M.7.8.2	≥ 12 - ≤ 24 months	15,6%	0,0%	15,6%
M.7.8.3	≥ 24 - ≤ 36 months	16,2%	0,0%	16,2%
M.7.8.4	≥ 36 - ≤ 60 months	22,4%	0,0%	22,4%
M.7.8.5	≥ 60 months	33,4%	0,0%	33,4%

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9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0%	0%	0%	
<b>7.A Residential Cover Pool</b>					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	765			
By buckets (mn):					
M.7A.10.2	>0 - <=0,25	18 346	115 468	5,87%	28,03%
M.7A.10.3	>0,25 - <=0,50	52 210	117 583	16,71%	28,54%
M.7A.10.4	>0,50 - <=0,75	40 782	58 944	13,05%	14,31%
M.7A.10.5	>0,75 - <=1,00	60 278	64 418	19,30%	15,64%
M.7A.10.6	>1,00 - <=2,00	63 225	45 156	20,24%	10,96%
M.7A.10.7	>2,00 - <=3,00	12 161	4 894	3,89%	1,19%
M.7A.10.8	>3,00 - <=4,00	4 956	1 399	1,59%	0,34%
M.7A.10.9	>4,00 - <=5	3 707	805	1,19%	0,20%
M.7A.10.10	>5 - <=10	12 451	1 701	3,99%	0,41%
M.7A.10.11	>10 - <=20	14 220	1 011	4,55%	0,25%
M.7A.10.12	>20	30 063	629	9,62%	0,15%
M.7A.10.13					
M.7A.10.26	Total	312 399	412 008	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 (%)	55,40			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	228 806	ND1	73,24%	
M.7A.11.3	>40 - <=50 %	36 952	ND1	11,83%	
M.7A.11.4	>50 - <=60 %	26 239	ND1	8,40%	
M.7A.11.5	>60 - <=70 %	15 845	ND1	5,07%	
M.7A.11.6	>70 - <=80 %	4 557	ND1	1,46%	
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	312 398	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	Agricultural	0%			
M.7A.13.5	Other	0%			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks	97,4%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	2,6%			

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

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			
	By buckets (mn):				
M.7B.15.2	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.3	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.4	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.5	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.6	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.7	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.8	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.9	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.10	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.11	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.12	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.13	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.14	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.15	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.16	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.17	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.18	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.19	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.20	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.21	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.22	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.23	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.24	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.25	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.26	Total	0	0	0%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

<b>16. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND 1	ND 1		
M.7B.16.3	>40 - <=50 %	ND 1	ND 1		
M.7B.16.4	>50 - <=60 %	ND 1	ND 1		
M.7B.16.5	>60 - <=70 %	ND 1	ND 1		
M.7B.16.6	>70 - <=80 %	ND 1	ND 1		
M.7B.16.7	>80 - <=90 %	ND 1	ND 1		
M.7B.16.8	>90 - <=100 %	ND 1	ND 1		
M.7B.16.9	>100%	ND 1	ND 1		
M.7B.16.10	Total	0	0	0%	0%
<b>17. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND 1	ND 1		
M.7B.17.3	>40 - <=50 %	ND 1	ND 1		
M.7B.17.4	>50 - <=60 %	ND 1	ND 1		
M.7B.17.5	>60 - <=70 %	ND 1	ND 1		
M.7B.17.6	>70 - <=80 %	ND 1	ND 1		
M.7B.17.7	>80 - <=90 %	ND 1	ND 1		
M.7B.17.8	>90 - <=100 %	ND 1	ND 1		
M.7B.17.9	>100%	ND 1	ND 1		
M.7B.17.10	Total	0	0	0%	0%
<b>18. Breakdown by Type</b>		<b>% Commercial loans</b>			
M.7B.18.1	Retail	ND 1			
M.7B.18.2	Office	ND 1			
M.7B.18.3	Hotel/Tourism	ND 1			
M.7B.18.4	Shopping malls	ND 1			
M.7B.18.5	Industry	ND 1			
M.7B.18.6	Agriculture	ND 1			
M.7B.18.7	Other commercially used	ND 1			
M.7B.18.8	Land	ND 1			
M.7B.18.9	Property developers / Bulding under construction	ND 1			
M.7B.18.10	Other	ND 1			

## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2020

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		108		
<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)	5 732			
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0	261	87	42,09%	80,56%
PS.8.2.3	>10,0 - <=20,0	254	19	40,95%	17,59%
PS.8.2.4	>20,0 - <=50,0	20	1	3,26%	0,93%
PS.8.2.5	>50,0 - <=100,0	85	1	13,70%	0,93%
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	619,1	108	100%	100%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>	
PS.8.3.1	Loans	619		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	619,1		100%	

## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2020

4. Breakdown by Geography		% Public Sector Assets
PS.8.4.1	<u>European Union</u>	100,0%
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	United Kingdom	0,0%
PS.8.4.30	<u>European Economic Area (not member of EU)</u>	0,0%
PS.8.4.31	Iceland	0,0%
PS.8.4.32	Liechtenstein	0,0%
PS.8.4.33	Norway	0,0%
PS.8.4.34	<u>Other</u>	0,0%
PS.8.4.35	Switzerland	0,0%
PS.8.4.36	Australia	0,0%
PS.8.4.37	Brazil	0,0%
PS.8.4.38	Canada	0,0%
PS.8.4.39	Japan	0,0%
PS.8.4.40	Korea	0,0%
PS.8.4.41	New Zealand	0,0%
PS.8.4.42	Singapore	0,0%
PS.8.4.43	US	0,0%
PS.8.4.44	Other	0,0%

## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2020

<b>5. Breakdown by regions of main country of origin</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	Stockholm area	46,7%	
PS.8.5.2	Gothenburg area	2,1%	
PS.8.5.3	Malmoe area	3,6%	
PS.8.5.4	East (excl Stockholm)	2,6%	
PS.8.5.5	West (excl Gothenburg)	16,0%	
PS.8.5.6	South (excl Malmoe)	4,8%	
PS.8.5.7	North	24,1%	
PS.8.5.8	Outside Sweden	-	
PS.8.5.9			
<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>	
PS.8.6.1	Fixed rate	43,3%	
PS.8.6.2	Floating rate	56,7%	
PS.8.6.3	Other	0,0%	
<b>7. Breakdown by Repayment Type</b>		<b>% Public Sector Assets</b>	
PS.8.7.1	Bullet / interest only	5,0%	
PS.8.7.2	Amortising	95,0%	
PS.8.7.3	Other	0,0%	
<b>8. Breakdown by Type of Debtor</b>		<b>Nominal (mn)</b>	<b>% Public Sector Assets</b>
PS.8.8.1	Sovereigns	27	4,36%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	592	95,64%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	619,1	100%
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	0,0%	
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures	61,7%	





## 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) : <a href="http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc">http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc</a>
HG.1.8	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		