

Harmonised Transparency Template  
2023 Version  
Sweden  
The Swedish Covered Bond Corporation ("SCBC")  
Reporting Date: 28/04/2023  
Cut-off Date: 31/03/2023



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# A. Harmonised Transparency Template - General Information

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Field Number	1. Basic Facts				
G.1.1.1	Country	Sweden			
G.1.1.2	Issuer Name	The Swedish Covered Bond Corporation			
G.1.1.3	Link to Issuer's Website	<a href="https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html">https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html</a>			
G.1.1.4	Cut-off date	31/03/2023			
2. Regulatory Summary					
G.2.1.1	<a href="#">Basel Compliance, subject to national jurisdiction (Y/N)</a>	Y			
G.2.1.2	<a href="#">CBD Compliance</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
OG.2.1.1	<a href="#">LCR status</a>	/www.coveredbondlabel.com/issuer/39/			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	454 475			
G.3.1.2	Outstanding Covered Bonds	359 857			
OG.3.1.1	Cover Pool Size [NPV] (mn)	450 131			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	334 041			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	24,3%	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	453 225	99,72%	
G.3.3.2	Public Sector	298	0,07%	
G.3.3.3	Shipping			ND1
G.3.3.4	Substitute Assets	952	0,21%	
G.3.3.5	Other		0,00%	ND1
G.3.3.6	Total	454 475	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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<b>4. Cover Pool Amortisation Profile</b>		<b>Contractual</b>	<b>Expected Upon Prepayments</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>
G.3.4.1	Weighted Average Life (in years)	19,8	7,0		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	91 156	95 873	18,26%	19,20%
G.3.4.3	1 - 2 Y	25 943	60 194	5,20%	12,05%
G.3.4.4	2 - 3 Y	28 505	62 298	5,71%	12,48%
G.3.4.5	3 - 4 Y	22 031	48 626	4,41%	9,74%
G.3.4.6	4 - 5 Y	12 261	36 497	2,46%	7,31%
G.3.4.7	5 - 10 Y	34 873	99 540	6,98%	19,93%
G.3.4.8	10+ Y	284 572	96 313	56,99%	19,29%
G.3.4.9	Total	499 340	499 340	100%	100%
<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	3,6	3,8		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	51 902	32 184	14,42%	8,94%
G.3.5.4	1 - 2 Y	43 753	55 020	12,16%	15,29%
G.3.5.5	2 - 3 Y	64 911	65 193	18,04%	18,12%
G.3.5.6	3 - 4 Y	62 729	62 447	17,43%	17,35%
G.3.5.7	4 - 5 Y	56 832	65 283	15,79%	18,14%
G.3.5.8	5 - 10 Y	70 693	70 693	19,64%	19,64%
G.3.5.9	10+ Y	9 037	9 037	2,51%	2,51%
G.3.5.10	Total	359 857	359 857	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	359 857	359 857	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	359 857	359 857	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	84 035	0	23,35%	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	275 823	359 857	76,65%	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	359 857	359 857	100%	100%

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<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging]</b>	<b>Nominal [after hedging]</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
		<b>(mn)</b>	<b>(mn)</b>		
G.3.8.1	Fixed coupon	354 457	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	359 857	0	100%	0%
<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.9.1	Cash	0		0,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0		0,00%	
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	951		100,00%	
G.3.9.5	Other	0		0,00%	
G.3.9.6	Total	951		100%	
<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of Issuer)	951		100,00%	
G.3.10.2	Eurozone	0		0,00%	
G.3.10.3	Rest of European Union (EU)	0		0,00%	
G.3.10.4	European Economic Area (not member of EU)	0		0,00%	
G.3.10.5	Switzerland	0		0,00%	
G.3.10.6	Australia	0		0,00%	
G.3.10.7	Brazil	0		0,00%	
G.3.10.8	Canada	0		0,00%	
G.3.10.9	Japan	0		0,00%	
G.3.10.10	Korea	0		0,00%	
G.3.10.11	New Zealand	0		0,00%	
G.3.10.12	Singapore	0		0,00%	
G.3.10.13	US	0		0,00%	
G.3.10.14	Other	0		0,00%	
G.3.10.15	Total EU	951			
G.3.10.16	Total	951		100%	
<b>11. Liquid Assets</b>		<b>Nominal (mn)</b>		<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	951		0,2%	0,3%
G.3.11.2	Central bank eligible assets	0		0,0%	0,0%
G.3.11.3	Other	0		0,0%	0,0%
G.3.11.4	Total	951		0%	0%
<b>12. Bond List</b>					
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/39/">https://www.coveredbondlabel.com/issuer/39/</a>			
<b>13. Derivatives &amp; Swaps</b>					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	494 552			
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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OG.3.13.1	<i>NPV of Derivatives in the cover pool (mn)</i>
OG.3.13.2	<i>Derivatives outside the cover pool [notional] (mn)</i>
OG.3.13.3	<i>NPV of Derivatives outside the cover pool (mn)</i>
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 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 a

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="#">186 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.4.1.10				

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

G.5.1.1	Exposure to credit institute credit quality step 1	952
G.5.1.2	Exposure to credit institute credit quality step 2	[For completion]
G.5.1.3	Exposure to credit institute credit quality step 3	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		



## 6. Other relevant information

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

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

# B1. Harmonised Transparency Template - Mortgage Assets

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## CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
<b>1. Property Type Information</b>		<b>Nominal (mn)</b>		<b>% Total Mortgages</b>
M.7.1.1	Residential	447 050		98,64%
M.7.1.2	Commercial	6 175		1,36%
M.7.1.3	Other	0		0,00%
M.7.1.4	Total	453 225		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	488 741	86	488 827
<b>3. Concentration Risks</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	2,1%	31,5%	2,1%
<b>4. Breakdown by Geography</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%

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M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	100,0%	100,0%	100,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
<b>5. Breakdown by regions of main country of origin</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Stockholm area	54,5%	36,7%	54,2%
M.7.5.2	Gothenburg area	8,8%	12,2%	8,8%
M.7.5.3	Malmoe area	6,4%	2,4%	6,3%
M.7.5.4	South (excl Malmoe)	7,1%	13,9%	7,2%
M.7.5.5	West (excl Gothenburg)	9,2%	15,4%	9,3%
M.7.5.6	North	3,1%	4,6%	3,1%
M.7.5.7	East (excl Stockholm)	10,9%	14,8%	10,9%
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	44,7%	30,3%	44,5%
M.7.6.2	Floating rate	55,3%	69,7%	55,5%
M.7.6.3	Other	0	0	0,0%

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<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.7.1	Bullet / interest only	46,5%	53,0%	46,6%
M.7.7.2	Amortising	53,5%	47,0%	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	13,3%	9,5%	13,3%
M.7.8.2	≥ 12 - ≤ 24 months	17,4%	40,8%	17,7%
M.7.8.3	≥ 24 - ≤ 36 months	14,8%	23,8%	14,9%
M.7.8.4	≥ 36 - ≤ 60 months	17,6%	16,4%	17,6%
M.7.8.5	≥ 60 months	36,9%	9,5%	36,6%

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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)	907			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	19 260	122 676	4,31%	24,90%
M.7A.10.3	>0,25 - <=0,50	53 995	121 251	12,08%	24,61%
M.7A.10.4	>0,50 - <=0,75	47 487	68 333	10,62%	13,87%
M.7A.10.5	>0,75 - <=1,00	89 153	94 715	19,94%	19,22%
M.7A.10.6	>1,00 - <=2,00	98 687	70 629	22,08%	14,33%
M.7A.10.7	>2,00 - <=3,00	17 751	7 159	3,97%	1,45%
M.7A.10.8	>3,00 - <=4,00	7 041	1 989	1,58%	0,40%
M.7A.10.9	>4,00 - <=5	5 141	1 121	1,15%	0,23%
M.7A.10.10	>5 - <=10	16 925	2 303	3,79%	0,47%
M.7A.10.11	>10 - <=20	20 021	1 440	4,48%	0,29%
M.7A.10.12	>20	71 589	1 096	16,01%	0,22%
M.7A.10.13					
M.7A.10.26	Total	447 050	492 712	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	54,6%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	382 458	ND1	85,55%	
M.7A.11.3	>40 - <=50 %	35 006	ND1	7,83%	
M.7A.11.4	>50 - <=60 %	20 448	ND1	4,57%	
M.7A.11.5	>60 - <=70 %	5 743	ND1	1,28%	
M.7A.11.6	>70 - <=80 %	3 395	ND1	0,76%	
M.7A.11.7	>80 - <=90 %	0	ND1	0,00%	
M.7A.11.8	>90 - <=100 %	0	ND1	0,00%	
M.7A.11.9	>100%	0	ND1	0,00%	
M.7A.11.10	Total	447 050	0	100%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

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<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0	0	0%	0%
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied	100%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
OM.7A.13.1	Other	0%			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks	96,9%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	3,1%			
<b>15. EPC Information of the financed RRE - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>16. Average energy use intensity (kWh/m2) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>17. Property Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>20. CO2 emission (kg of CO2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>

# B1. Harmonised Transparency Template - Mortgage Assets

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## 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)	70 171			
	By buckets (mn):				
M.7B.21.2	>0 - <=5,00	22	10	ND 1	ND 1
M.7B.21.3	>5,00 - <=10,00	47	6	ND 1	ND 1
M.7B.21.4	>10,00 - <=15,00	94	7	ND 1	ND 1
M.7B.21.5	>15,00 - <=20,00	70	4	ND 1	ND 1
M.7B.21.6	>20,00 - <=45,00	368	12	ND 1	ND 1
M.7B.21.7	>45,00 - <=70,00	270	5	ND 1	ND 1
M.7B.21.8	>70,00 - <=95,00	962	12	ND 1	ND 1
M.7B.21.9	>95,00 - <=120	1 292	12	ND 1	ND 1
M.7B.21.10	>120 - <=170	2 253	16	ND 1	ND 1
M.7B.21.11	>170 - <=270	798	4	ND 1	ND 1
M.7B.21.12	>270	0	0	ND 1	ND 1
M.7B.21.26	Total	6 175	88	0%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

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<b>22. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.22.1	Weighted Average LTV (%)	53,44%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	5 614	ND 1	90,92%	
M.7B.22.3	>40 - <=50 %	561	ND 1	9,08%	
M.7B.22.4	>50 - <=60 %	0	ND 1	0,00%	
M.7B.22.5	>60 - <=70 %	0	ND 1	0,00%	
M.7B.22.6	>70 - <=80 %	0	ND 1	0,00%	
M.7B.22.7	>80 - <=90 %	0	ND 1	0,00%	
M.7B.22.8	>90 - <=100 %	0	ND 1	0,00%	
M.7B.22.9	>100%	0	ND 1	0,00%	
M.7B.22.10	Total	6 175	0	100%	0%
<b>23. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.23.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	ND 1	ND 1		
M.7B.23.3	>40 - <=50 %	ND 1	ND 1		
M.7B.23.4	>50 - <=60 %	ND 1	ND 1		
M.7B.23.5	>60 - <=70 %	ND 1	ND 1		
M.7B.23.6	>70 - <=80 %	ND 1	ND 1		
M.7B.23.7	>80 - <=90 %	ND 1	ND 1		
M.7B.23.8	>90 - <=100 %	ND 1	ND 1		
M.7B.23.9	>100%	ND 1	ND 1		
M.7B.23.10	Total	0	0	0%	0%
<b>24. Breakdown by Type</b>		<b>% Commercial loans</b>			
M.7B.24.1	Retail	0%			
M.7B.24.2	Office	0%			
M.7B.24.3	Hotel/Tourism	0%			
M.7B.24.4	Shopping malls	0%			
M.7B.24.5	Industry	0%			
M.7B.24.6	Agriculture	0%			
M.7B.24.7	Other commercially used	0%			
M.7B.24.8	Hospital	0%			
M.7B.24.9	School	0%			
M.7B.24.10	other RE with a social relevant purpose	100%			



## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2023

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		60		
<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)	4 971			
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0	200	53	67,08%	88,33%
PS.8.2.3	>10,0 - <=20,0	98	7	32,92%	11,67%
PS.8.2.4	>20,0 - <=50,0	0	0	0,00%	0,00%
PS.8.2.5	>50,0 - <=100,0	0	0	0,00%	0,00%
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	298,3	60	100%	100%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>	
PS.8.3.1	Loans	298		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	298,3		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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<b>5. Breakdown by regions of main country of origin</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	Stockholm area		37,6%
PS.8.5.2	Gothenburg area		4,0%
PS.8.5.3	Malmoe area		7,4%
PS.8.5.4	East (excl Stockholm)		0,0%
PS.8.5.5	West (excl Gothenburg)		21,0%
PS.8.5.6	South (excl Malmoe)		5,8%
PS.8.5.7	North		24,2%
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		54,5%
PS.8.6.2	Floating rate		45,5%
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		2,9%
PS.8.7.2	Amortising		97,1%
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	0	0,03%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	298	99,97%
PS.8.8.4	Others	0	0,00%
PS.8.8.5		Total	298,3
			100%
<b>9. Non-Performing Loans</b>			
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			
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures		71,9%



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

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



HG.2.3  
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]