

Harmonised Transparency Template

Sweden

The Swedish Covered Bond Corporation ("SCBC")

Reporting Date: 06/07/2018

Cut-off Date: 30/06/2018



Index

Worksheet A: HTT General

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

CONTENT OF TAB A

1. Basic Facts
2. Regulatory Summary
3. General Cover Pool / Covered Bond Information
4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

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	30/06/2018			
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	286 388			
G.3.1.2	Outstanding Covered Bonds	235 850			
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	21,4%	2,0%	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	281 249		98,21%	
G.3.3.2	Public Sector	812		0,28%	
G.3.3.3	Shipping	ND1		ND1	
G.3.3.4	Substitute Assets	4 327		1,51%	
G.3.3.5	Other	0		0,00%	
G.3.3.6	Total	286 388		100%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected
G.3.4.1	Weighted Average life (in years)	19,8	5,2		
By buckets:					
G.3.4.2	0 - 1 Y	41 869	84 197	17,11%	34,42%
G.3.4.3	1 - 2 Y	12 544	28 111	5,13%	11,49%
G.3.4.4	2 - 3 Y	10 789	25 531	4,41%	10,44%
G.3.4.5	3 - 4 Y	6 428	16 144	2,63%	6,60%
G.3.4.6	4 - 5 Y	2 974	13 215	1,22%	5,40%
G.3.4.7	5 - 10 Y	11 334	36 647	4,63%	14,98%
G.3.4.8	10+ Y	158 713	40 807	64,87%	16,68%
G.3.4.9	Total	244 651	244 651	100%	100%
5. Maturity of Covered Bonds		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected
G.3.5.1	Weighted Average life (in years)	4,3	4,0		
By buckets:					
G.3.5.2	0 - 1 Y	17 896	17 896	7,59%	7,59%
G.3.5.3	1 - 2 Y	53 155	53 155	22,54%	22,54%
G.3.5.4	2 - 3 Y	25 722	25 722	10,91%	10,91%
G.3.5.5	3 - 4 Y	49 815	49 815	21,12%	21,12%
G.3.5.6	4 - 5 Y	30 011	30 011	12,72%	12,72%
G.3.5.7	5 - 10 Y	48 922	48 922	20,74%	20,74%
G.3.5.8	10+ Y	10 330	10 330	4,38%	4,38%
G.3.5.9	Total	235 850	235 850	100%	100%
G.3.5.10	Total	235 850	235 850	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	244 651	244 651	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	244 651	244 651	100%	100%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	75 207	0	31,89%	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	157 374	235 850	66,73%	100,00%
G.3.7.14	SGD	0	0	0,00%	0,00%
G.3.7.15	Other	3 269	0	1,39%	0,00%
G.3.7.16	Total	235 850	235 850	100%	100%
8. Covered Bonds - Breakdown by interest rate		Nominal (mn)	% Covered Bonds		
G.3.8.1	Fixed coupon	213 442	90%		
G.3.8.2	Floating coupon	22 408	10%		
G.3.8.3	Other	0	0%		
G.3.8.4	Total	235 850	100%		
9. Substitute Assets - Type		Nominal (mn)	% Substitute Assets		
G.3.9.1	Cash	4 327	100,00%		
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0	0,00%		
G.3.9.3	Exposures to central banks	0	0,00%		
G.3.9.4	Exposures to credit institutions	0	0,00%		
G.3.9.5	Other	0	0,00%		
G.3.9.6	Total	4 327	100%		
10. Substitute Assets - Country		Nominal (mn)	% Substitute Assets		
G.3.10.1	Domestic (Country of Issuer)	4 327	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	4 327	100%		
G.3.10.16	Total	4 327	100%		



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)	317 623
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.

	Row	Row	
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	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



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

SEK

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	281 249	100,00%	
M.7.1.2	Commercial	0	0,00%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	281 249	100%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	382 742	0	382 742
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	0,0%	0	0,0%
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	58,0%	0%	58,0%	
M.7.5.2	Gothenburg area	8,2%	0%	8,2%	
M.7.5.3	Malmoe area	6,6%	0%	6,6%	
M.7.5.4	South (excl Malmoe)	7,7%	0%	7,7%	
M.7.5.5	West (excl Gothenburg)	8,4%	0%	8,4%	
M.7.5.6	North	2,3%	0%	2,3%	
M.7.5.7	East (excl Stockholm)	8,8%	0%	8,8%	
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	35,7%	0	35,7%	
M.7.6.2	Floating rate	64,3%	0	64,3%	
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	49,0%	0	49,0%	
M.7.7.2	Amortising	51,0%	0	51,0%	
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	16,9%	0	0	
M.7.8.2	≥ 12 - ≤ 24 months	15,4%	0	0	
M.7.8.3	≥ 24 - ≤ 36 months	17,2%	0	0	
M.7.8.4	≥ 36 - ≤ 60 months	17,6%	0	0	
M.7.8.5	≥ 60 months	32,8%	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)	735			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	18 552	115 124	6,60%	29,75%
M.7A.10.3	>0,25 - <=0,50	52 017	117 770	18,49%	30,43%
M.7A.10.4	>0,50 - <=0,75	37 003	53 658	13,16%	13,87%
M.7A.10.5	>0,75 - <=1,00	49 552	53 043	17,62%	13,71%
M.7A.10.6	>1,00 - <=2,00	52 710	37 531	18,74%	9,70%
M.7A.10.7	>2,00 - <=3,00	10 798	4 331	3,84%	1,12%
M.7A.10.8	>3,00 - <=4,00	4 936	1 380	1,76%	0,36%
M.7A.10.9	>4,00 - <=5	3 777	822	1,34%	0,21%
M.7A.10.10	>5 - <=10	13 044	1 783	4,64%	0,46%
M.7A.10.11	>10 - <=20	13 782	982	4,90%	0,25%
M.7A.10.12	>20	25 079	552	8,92%	0,14%
M.7A.10.13				0,00%	0,00%
M.7A.10.26	Total	281 249	386 976	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 (%)	54,91%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	207 735	ND1	73,92%	
M.7A.11.3	>40 - <=50 %	32 770	ND1	11,66%	
M.7A.11.4	>50 - <=60 %	22 996	ND1	8,18%	
M.7A.11.5	>60 - <=70 %	13 600	ND1	4,84%	
M.7A.11.6	>70 - <=80 %	3 935	ND1	1,40%	
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	281 037	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	96,7%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	3,3%			
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

Reporting in Domestic Currency

SEK

CONTENT OF TAB B2

8. Public Sector Assets

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures	114			
2. Size Information					
PS.8.2.1	Average exposure size (000s)	7 122			
By buckets (mn):					
PS.8.2.2	>0 - <=10,0	305	85	37,55%	74,56%
PS.8.2.3	>10,0 - <=20,0	320	24	39,46%	21,05%
PS.8.2.4	>20,0 - <=50,0	99	4	12,19%	3,51%
PS.8.2.5	>50,0 - <=100,0	88	1	10,80%	0,88%
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	812	114	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)	% Public Sector Assets		
PS.8.3.1	Loans	812		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	812		100%	
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	European Union	812			
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	812			
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	40,5%	
PS.8.5.2	Gothenburg area	1,7%	
PS.8.5.3	Malmoe area	4,1%	
PS.8.5.4	South (excl Malmoe)	3,9%	
PS.8.5.5	West (excl Gothenburg)	24,9%	
PS.8.5.6	North	18,2%	
PS.8.5.7	East (excl Stockholm)	6,7%	
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	45,7%	
PS.8.6.2	Floating rate	54,3%	
PS.8.6.3	Other	0,0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	5,2%	
PS.8.7.2	Amortising	94,8%	
PS.8.7.3	Other	0,0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	46	5,66%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	766	94,34%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	812	100%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	51,7%	



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) : 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		

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