

Harmonised Transparency Template  
2023 Version  
Sweden  
The Swedish Covered Bond Corporation ("SCBC")  
Reporting Date: 07/02/2023  
Cut-off Date: 31/12/2022



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# A. Harmonised Transparency Template - General Information

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|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | SEK |
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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   | 31/12/2022  |           |             |         |
| 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   | 432 431   |           |             |         |
| G.3.1.2  | Outstanding Covered Bonds  | 344 737   |           |             |         |
| OG.3.1.1   | Cover Pool Size [NPV] (mn)   | 425 583   |           |             |         |
| OG.3.1.2   | Outstanding Covered Bonds [NPV] (mn)                                     | 317 169   |           |             |         |
| OG.3.1.3   |  |   |           |             |         |
| OG.3.1.4   |  |   |           |             |         |
| 2. Over-collateralisation (OC)                   |  | Statutory   | Voluntary | Contractual | Purpose |
| G.3.2.1  | OC (%)   | 2,0%  | 23,4%     | 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                                | 431 064      | 99,68%       |     |
| G.3.3.2                   | Public Sector                            | 416          | 0,10%        |     |
| G.3.3.3                   | Shipping                                 |              |              | ND1 |
| G.3.3.4                   | Substitute Assets                        | 951          | 0,22%        |     |
| G.3.3.5                   | Other                                    |              | 0,00%        | ND1 |
| G.3.3.6                   | Total                                    | 432 431      | 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) | 19,4                    | 7,0                              |                                 |  |
|   | Residual Life (mn)               |                         |                                  |                                 |  |
|   | By buckets:                      |                         |                                  |                                 |  |
| G.3.4.2                                   | 0 - 1 Y                          | 81 232                  | 94 268                           | 17,20%                          | 19,97%                                   |
| G.3.4.3                                   | 1 - 2 Y                          | 27 214                  | 56 855                           | 5,76%                           | 12,04%                                   |
| G.3.4.4                                   | 2 - 3 Y                          | 25 773                  | 54 685                           | 5,46%                           | 11,58%                                   |
| G.3.4.5                                   | 3 - 4 Y                          | 21 730                  | 44 622                           | 4,60%                           | 9,45%                                    |
| G.3.4.6                                   | 4 - 5 Y                          | 16 707                  | 38 041                           | 3,54%                           | 8,06%                                    |
| G.3.4.7                                   | 5 - 10 Y                         | 34 409                  | 91 114                           | 7,29%                           | 19,30%                                   |
| G.3.4.8                                   | 10+ Y                            | 265 092                 | 92 572                           | 56,14%                          | 19,61%                                   |
| G.3.4.9                                   | Total                            | 472 157                 | 472 157                          | 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) | 3,8                     | 4,0                              |                                 |  |
|   | Maturity (mn)                    |                         |                                  |                                 |  |
|   | By buckets:                      |                         |                                  |                                 |  |
| G.3.5.3                                   | 0 - 1 Y                          | 38 442                  | 30 103                           | 11,15%                          | 8,73%                                    |
| G.3.5.4                                   | 1 - 2 Y                          | 49 821                  | 47 041                           | 14,45%                          | 13,65%                                   |
| G.3.5.5                                   | 2 - 3 Y                          | 75 353                  | 70 071                           | 21,86%                          | 20,33%                                   |
| G.3.5.6                                   | 3 - 4 Y                          | 51 568                  | 67 969                           | 14,96%                          | 19,72%                                   |
| G.3.5.7                                   | 4 - 5 Y                          | 59 841                  | 51 502                           | 17,36%                          | 14,94%                                   |
| G.3.5.8                                   | 5 - 10 Y                         | 60 779                  | 55 220                           | 17,63%                          | 16,02%                                   |
| G.3.5.9                                   | 10+ Y                            | 8 933                   | 22 832                           | 2,59%                           | 6,62%                                    |
| G.3.5.10                                  | Total                            | 344 737                 | 344 737                          | 100%                            | 100%                                     |

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| <i>6. Cover Assets - Currency</i> |       | Nominal [before hedging]<br>(mn) | Nominal [after hedging]<br>(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   | 344 737                          | 344 737                         | 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 | 344 737                          | 344 737                         | 100%             | 100%            |

| <i>7. Covered Bonds - Currency</i> |       | Nominal [before hedging]<br>(mn) | Nominal [after hedging]<br>(mn) | % Total [before] | % Total [after] |
|------------------------------------|-------|----------------------------------|---------------------------------|------------------|-----------------|
| G.3.7.1                            | EUR   | 82 926                           | 0                               | 24,05%           | 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   | 261 812                          | 344 737                         | 75,95%           | 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 | 344 737                          | 344 737                         | 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  | 339 337   | 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   | 344 737   | 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                                  | 100   |                                | 100,00%                    |                        |
| G.3.9.5  | Other   | 0   |                                | 0,00%                      |                        |
| G.3.9.6  | Total   | 100   |                                | 100%                       |                        |
| <b>10. Substitute Assets - Country</b>               |   | <b>Nominal (mn)</b>   |                                | <b>% Substitute Assets</b> |                        |
| G.3.10.1   | Domestic (Country of Issuer)                                      | 100   |                                | 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  | 100   |                                |                            |                        |
| G.3.10.16  | Total   | 100   |                                | 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                            | 100   |                                | 0,0%                       | 0,0%                   |
| 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   | 100   |                                | 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)          | 494 989   |                                |                            |                        |
| 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><br><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 | 951              |
| 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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[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                         | 425 173                    | 98,63%                    |                          |
| M.7.1.2      | Commercial                          | 5 891                      | 1,37%                     |                          |
| M.7.1.3      | Other                               | 0                          | 0,00%                     |                          |
| M.7.1.4      | Total                               | 431 064                    | 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            | 460 792                    | 82                        | 460 874                  |
|              | <b>3. Concentration Risks</b>       | <b>% Residential Loans</b> | <b>% Commercial Loans</b> | <b>% Total Mortgages</b> |
| M.7.3.1      | 10 largest exposures                | 2,7%                       | 31,4%                     | 2,7%                     |
|              | <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                                   | 54,4%                      | 34,2%                     | 54,1%                    |
| M.7.5.2  | Gothenburg area                                  | 8,7%                       | 10,9%                     | 8,7%                     |
| M.7.5.3  | Malmoe area                                      | 6,4%                       | 2,5%                      | 6,4%                     |
| M.7.5.4  | South (excl Malmoe)                              | 7,6%                       | 14,6%                     | 7,7%                     |
| M.7.5.5  | West (excl Gothenburg)                           | 9,0%                       | 17,4%                     | 9,2%                     |
| M.7.5.6  | North  | 3,4%                       | 4,8%                      | 3,4%                     |
| M.7.5.7  | East (excl Stockholm)                            | 10,5%                      | 15,6%                     | 10,6%                    |
| 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                                       | 53,0%                      | 31,8%                     | 52,7%                    |
| M.7.6.2  | Floating rate                                    | 47,0%                      | 68,2%                     | 47,3%                    |
| 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 | 46,7%                      | 54,6%                     | 46,8%                    |
| M.7.7.2                               | Amortising             | 53,3%                      | 45,4%                     | 53,2%                    |
| 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         | 11,9%                      | 10,0%                     | 11,9%                    |
| M.7.8.2                               | ≥ 12 - ≤ 24 months     | 17,7%                      | 43,8%                     | 18,0%                    |
| M.7.8.3                               | ≥ 24 - ≤ 36 months     | 15,6%                      | 23,7%                     | 15,7%                    |
| M.7.8.4                               | ≥ 36 - ≤ 60 months     | 17,8%                      | 12,4%                     | 17,7%                    |
| M.7.8.5                               | ≥ 60 months            | 37,1%                      | 10,0%                     | 36,7%                    |

# B1. Harmonised Transparency Template - Mortgage Assets

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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)             | 915                 |                    |                     |                |
|   | By buckets (mn):                     |                     |                    |                     |                |
| M.7A.10.2                                       | >0 - <=0,25                          | 18 449              | 117 049            | 4,34%               | 25,20%         |
| M.7A.10.3                                       | >0,25 - <=0,50                       | 51 685              | 116 155            | 12,16%              | 25,01%         |
| M.7A.10.4                                       | >0,50 - <=0,75                       | 44 631              | 64 248             | 10,50%              | 13,83%         |
| M.7A.10.5                                       | >0,75 - <=1,00                       | 82 181              | 87 312             | 19,33%              | 18,80%         |
| M.7A.10.6                                       | >1,00 - <=2,00                       | 91 017              | 65 114             | 21,41%              | 14,02%         |
| M.7A.10.7                                       | >2,00 - <=3,00                       | 17 073              | 6 877              | 4,02%               | 1,48%          |
| M.7A.10.8                                       | >3,00 - <=4,00                       | 6 670               | 1 879              | 1,57%               | 0,40%          |
| M.7A.10.9                                       | >4,00 - <=5                          | 5 015               | 1 091              | 1,18%               | 0,23%          |
| M.7A.10.10                                      | >5 - <=10                            | 16 051              | 2 186              | 3,78%               | 0,47%          |
| M.7A.10.11                                      | >10 - <=20                           | 19 909              | 1 431              | 4,68%               | 0,31%          |
| M.7A.10.12                                      | >20                                  | 72 493              | 1 117              | 17,05%              | 0,24%          |
| M.7A.10.13                                      |                                      |                     |                    |                     |                |
| M.7A.10.26                                      | Total                                | 425 173             | 464 459            | 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 %                          | 363 742             | ND1                | 85,55%              |                |
| M.7A.11.3                                       | >40 - <=50 %                         | 33 293              | ND1                | 7,83%               |                |
| M.7A.11.4                                       | >50 - <=60 %                         | 19 447              | ND1                | 4,57%               |                |
| M.7A.11.5                                       | >60 - <=70 %                         | 5 462               | ND1                | 1,28%               |                |
| M.7A.11.6                                       | >70 - <=80 %                         | 3 229               | 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                                | 425 173             | 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     | 97,0%                      |                            |                            |                           |
| M.7A.14.2   | Guaranteed                    | 0                          |                            |                            |                           |
| M.7A.14.3   | Other                         | 3,0%                       |                            |                            |                           |
| <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) | 70 130  |                 |                    |                |
|                           | 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         | 92      | 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         | 157     | 3               | ND 1               | ND 1           |
| M.7B.21.8                 | >70,00 - <=95,00         | 873     | 11              | ND 1               | ND 1           |
| M.7B.21.9                 | >95,00 - <=120           | 1 203   | 11              | ND 1               | ND 1           |
| M.7B.21.10                | >120 - <=170             | 2 271   | 16              | ND 1               | ND 1           |
| M.7B.21.11                | >170 - <=270             | 788     | 4               | ND 1               | ND 1           |
| M.7B.21.12                | >270                     | 0       | 0               | ND 1               | ND 1           |
| M.7B.21.26                | Total                    | 5 891   | 84              | 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 %                             | 5 356                     | ND 1                   | 90,92%                    |                       |
| M.7B.22.3  | >40 - <=50 %                            | 535                       | 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                                   | 5 891                     | 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

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Reporting in Domestic Currency

SEK

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[8. Public Sector Assets](#)

| Field Number                      | 8. Public Sector Assets           |                     |                            |                               |                           |
|-----------------------------------|-----------------------------------|---------------------|----------------------------|-------------------------------|---------------------------|
| <b>1. General Information</b>     |                                   |                     |                            |                               |                           |
| PS.8.1.1                          | Number of public sector exposures |                     | 65                         |                               |                           |
| <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)      | 6 393               |                            |                               |                           |
|                                   | By buckets (mn):                  |                     |                            |                               |                           |
| PS.8.2.2                          | >0 - <=10,0                       | 202                 | 54                         | 48,50%                        | 83,08%                    |
| PS.8.2.3                          | >10,0 - <=20,0                    | 131                 | 10                         | 31,43%                        | 15,38%                    |
| PS.8.2.4                          | >20,0 - <=50,0                    | 0                   | 0                          | 0,00%                         | 0,00%                     |
| PS.8.2.5                          | >50,0 - <=100,0                   | 83                  | 1                          | 20,07%                        | 1,54%                     |
| 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                             | 415,5               | 65                         | 100%                          | 100%                      |
| <b>3. Breakdown by Asset Type</b> |                                   |                     |                            |                               |                           |
|                                   |                                   | <b>Nominal (mn)</b> |                            | <b>% Public Sector Assets</b> |                           |
| PS.8.3.1                          | Loans                             | 416                 |                            | 100,00%                       |                           |
| PS.8.3.2                          | Bonds                             | 0                   |                            | 0,00%                         |                           |
| PS.8.3.3                          | Other                             | 0                   |                            | 0,00%                         |                           |
| PS.8.3.4                          | Total                             | 415,5               |                            | 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]       |

# B2. Harmonised Transparency Template - Public Sector Assets

HTT 2023

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|           |             |                  |
|-----------|-------------|------------------|
| PS.8.4.39 | Japan       | [For completion] |
| 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                       |                               | 47,6%                         |
| PS.8.5.2   | Gothenburg area                      |                               | 2,9%                          |
| PS.8.5.3   | Malmö area                           |                               | 5,4%                          |
| PS.8.5.4   | East (excl Stockholm)                |                               | 0,0%                          |
| PS.8.5.5   | West (excl Gothenburg)               |                               | 15,3%                         |
| PS.8.5.6   | South (excl Malmö)                   |                               | 4,2%                          |
| PS.8.5.7   | North                                |                               | 24,7%                         |
| 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                           |                               | 42,7%                         |
| PS.8.6.2   | Floating rate                        |                               | 57,3%                         |
| 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               |                               | 2,1%                          |
| PS.8.7.2   | Amortising                           |                               | 97,9%                         |
| 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                             | 0,02%                         |
| PS.8.8.2   | Regional/federal authorities         | 0                             | 0,00%                         |
| PS.8.8.3   | Local/municipal authorities          | 415                           | 99,98%                        |
| PS.8.8.4   | Others                               | 0                             | 0,00%                         |
| PS.8.8.5   |                                      | Total                         | 415,5                         |
|  |                                      |                               | 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                 |                               | 73,4%                         |



## 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.<br>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]