

Harmonised Transparency Template

Sweden

The Swedish Covered Bond Corporation ("SCBC")

Reporting Date: 04/10/2017

Cut-off Date: 30/09/2017



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	B	C	D	E	F	G	H	
1	A. Harmonised Transparency Template - General Information								
2									
3		Reporting in Domestic Currency	SEK						
4									
5		CONTENT OF TAB A							
6		1. Basic Facts							
7		2. Regulatory Summary							
8		3. General Cover Pool / Covered Bond Information							
9		4. References to Capital Requirements Regulation (CRR) 129(7)							
10		5. References to Capital Requirements Regulation (CRR) 129(1)							
11		6. Other relevant information							
12									
13	Field Number	1. Basic Facts							
14	G.1.1.1	Country	Sweden						
15	G.1.1.2	Issuer Name	The Swedish Covered Bond Corporation						
16	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						
17	G.1.1.4	Cut-off date	30/09/2017						
26		2. Regulatory Summary							
27	G.2.1.1	UCITS Compliance (Y/N)	Y						
28	G.2.1.2	CRR Compliance (Y/N)	Y						
29	G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/39/						
36		3. General Cover Pool / Covered Bond Information							
37		1. General Information		Nominal (mn)					
38	G.3.1.1	Cover Pool Size	240 115						
39	G.3.1.2	Outstanding Covered Bonds	199 422						
40	OG.3.1.1	Cover Pool Size [NPV] (mn)	242 799						
41	OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	205 894						
42	OG.3.1.3								
43	OG.3.1.4								
44		2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose		
45	G.3.2.1	OC (%)	2,0%	20,4%	2,0%	ND1	Ann		
52		3. Cover Pool Composition		Nominal (mn)		% Cover Pool			
53	G.3.3.1	Mortgages	239 283			99,65%			
54	G.3.3.2	Public Sector	832			0,35%			
55	G.3.3.3	Shipping	ND1			ND1	ND1		
56	G.3.3.4	Substitute Assets	0			0,00%			
57	G.3.3.5	Other	0			0,00%	ND1		
58	G.3.3.6	Total	240 115			100%			
65		4. Cover Pool Amortisation Profile		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected		
66	G.3.4.1	Weighted Average life (in years)	20,5	5,9					
67									
68		By buckets:							
69	G.3.4.2	0 - 1 Y	28 127	53 858	11,70%	22,41%			
70	G.3.4.3	1 - 2 Y	11 395	31 526	4,74%	13,12%			
71	G.3.4.4	2 - 3 Y	14 298	29 197	5,95%	12,15%			
72	G.3.4.5	3 - 4 Y	9 225	23 489	3,84%	9,77%			
73	G.3.4.6	4 - 5 Y	5 105	14 388	2,12%	5,99%			
74	G.3.4.7	5 - 10 Y	12 041	43 777	5,01%	18,22%			
75	G.3.4.8	10+ Y	160 133	44 089	66,63%	18,35%			
76	G.3.4.9	Total	240 324	240 324	100%	100%			
87		5. Maturity of Covered Bonds		Contractual (mn)	Expected (mn)	% Total Contractual	% Total Expected		
88	G.3.5.1	Weighted Average life (in years)	4,1	3,9					
89									
90	G.3.5.2	By buckets:							
91	G.3.5.3	0 - 1 Y	17 178	17 178	8,61%	8,61%			
92	G.3.5.4	1 - 2 Y	43 148	43 148	21,64%	21,64%			
93	G.3.5.5	2 - 3 Y	26 119	26 119	13,10%	13,10%			
94	G.3.5.6	3 - 4 Y	23 278	23 278	11,67%	11,67%			
95	G.3.5.7	4 - 5 Y	37 494	37 494	18,80%	18,80%			
96	G.3.5.8	5 - 10 Y	41 648	41 648	20,88%	20,88%			
97	G.3.5.9	10+ Y	10 558	10 558	5,29%	5,29%			
98	G.3.5.10	Total	199 422	199 422	100%	100%			
109		6. Covered Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]		
110	G.3.6.1	EUR	0	0	0,00%	0,00%			
111	G.3.6.2	USD	0	0	0,00%	0,00%			
112	G.3.6.3	GBP	0	0	0,00%	0,00%			
113	G.3.6.4	JPY	0	0	0,00%	0,00%			



	A	B	C	D	E	F	G	H
114	G.3.6.5	CHF	0	0		0,00%	0,00%	
115	G.3.6.6	AUD	0	0		0,00%	0,00%	
116	G.3.6.7	CAD	0	0		0,00%	0,00%	
117	G.3.6.8	BRL	0	0		0,00%	0,00%	
118	G.3.6.9	CZK	0	0		0,00%	0,00%	
119	G.3.6.10	DKK	0	0		0,00%	0,00%	
120	G.3.6.11	HKD	0	0		0,00%	0,00%	
121	G.3.6.12	KRW	0	0		0,00%	0,00%	
122	G.3.6.13	SEK	240 324	240 324		100,00%	100,00%	
123	G.3.6.14	SGD	0	0		0,00%	0,00%	
124	G.3.6.15	Other	0	0		0,00%	0,00%	
125	G.3.6.16	Total	240 324	240 324		100%	100%	
135	7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)		% Total [before]	% Total [after]	
136	G.3.7.1	EUR	50 462	0		25,30%	0,00%	
137	G.3.7.2	USD	0	0		0,00%	0,00%	
138	G.3.7.3	GBP	0	0		0,00%	0,00%	
139	G.3.7.4	JPY	0	0		0,00%	0,00%	
140	G.3.7.5	CHF	0	0		0,00%	0,00%	
141	G.3.7.6	AUD	0	0		0,00%	0,00%	
142	G.3.7.7	CAD	0	0		0,00%	0,00%	
143	G.3.7.8	BRL	0	0		0,00%	0,00%	
144	G.3.7.9	CZK	0	0		0,00%	0,00%	
145	G.3.7.10	DKK	0	0		0,00%	0,00%	
146	G.3.7.11	HKD	0	0		0,00%	0,00%	
147	G.3.7.12	KRW	0	0		0,00%	0,00%	
148	G.3.7.13	SEK	145 419	199 422		72,92%	100,00%	
149	G.3.7.14	SGD	0	0		0,00%	0,00%	
150	G.3.7.15	Other	3 541	0		1,78%	0,00%	
151	G.3.7.16	Total	199 422	199 422		100%	100%	
161	8. Covered Bonds - Breakdown by interest rate		Nominal (mn)			% Covered Bonds		
162	G.3.8.1	Fixed coupon	174 411			87%		
163	G.3.8.2	Floating coupon	25 011			13%		
164	G.3.8.3	Other	0			0%		
165	G.3.8.4	Total	199 422			100%		
171	9. Substitute Assets - Type		Nominal (mn)			% Substitute Assets		
172	G.3.9.1	Cash	0					
173	G.3.9.2	Exposures to/guaranteed by governments or quasi governments	0					
174	G.3.9.3	Exposures to central banks	0					
175	G.3.9.4	Exposures to credit institutions	0					
176	G.3.9.5	Other	0					
177	G.3.9.6	Total	0			0%		
190	10. Substitute Assets - Country		Nominal (mn)			% Substitute Assets		
191	G.3.10.1	Domestic (Country of Issuer)	0					
192	G.3.10.2	Eurozone	0					
193	G.3.10.3	Rest of European Union (EU)	0					
194	G.3.10.4	European Economic Area (not member of EU)	0					
195	G.3.10.5	Switzerland	0					
196	G.3.10.6	Australia	0					
197	G.3.10.7	Brazil	0					
198	G.3.10.8	Canada	0					
199	G.3.10.9	Japan	0					
200	G.3.10.10	Korea	0					
201	G.3.10.11	New Zealand	0					
202	G.3.10.12	Singapore	0					
203	G.3.10.13	US	0					
204	G.3.10.14	Other	0					
205	G.3.10.15	Total EU	0					
206	G.3.10.16	Total	0			0%		
214	11. Liquid Assets		Nominal (mn)			% Cover Pool	% Covered Bonds	???
215	G.3.11.1	Substitute and other marketable assets	0					
216	G.3.11.2	Central bank eligible assets	0					
217	G.3.11.3	Other	0					
218	G.3.11.4	Total	0			0%	0%	
226	12. Bond List							
227	G.3.12.1	Bond list	[Insert link to the issuer's profile on the Covered Bond Label website]					
228	13. Derivatives & Swaps							
229	G.3.13.1	Derivatives in the cover pool [notional] (mn)	230 527					
230	G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both					
231	G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both					
283	4. References to Capital Requirements Regulation (CRR)		Row	Row				
	129(7)							



	A	B	C	D	E	F	G	H
284	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							
285	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.							
286	G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38					
287	G.4.1.2	(i) Value of covered bonds:	39					
288	G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets				
289	G.4.1.4	(ii) Type of cover assets:	52					
290	G.4.1.5	(ii) Loan size:	167 for Residential Mortgage Assets	267 for Commercial Mortgage Assets		18 for Public Sector Assets		
291	G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	161		129 for Public Sector Assets		
292	G.4.1.7	(ii) Currency risk - cover pool:	109					
293	G.4.1.8	(ii) Interest rate risk - covered bond:	161					
294	G.4.1.9	(ii) Currency risk - covered bond:	135					
295	G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary					
296	G.4.1.11	(iii) Maturity structure of cover assets:	65					
297	G.4.1.12	(iii) Maturity structure of covered bonds:	87					
298	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)							
309	129(1)							
310	G.5.1.1	Exposure to credit institute credit quality step 1 & 2	171					
317	6. Other relevant information							



	A	B	C	D	E	F	G	H
1	B1. Harmonised Transparency Template - Mortgage Assets							
2								
3		Reporting in Domestic Currency	SEK					
4								
5		CONTENT OF TAB B1						
6		7. Mortgage Assets						
7		7. A Residential Cover Pool						
8		7. B Commercial Cover Pool						
9								
10	Field Number	7. Mortgage Assets						
11		1. Property Type Information		Nominal (mn)			% Total Mortgages	
12	M.7.1.1	Residential		239 283			100,00%	
13	M.7.1.2	Commercial		0			0,00%	
14	M.7.1.3	Other		0			0,00%	
15	M.7.1.4		Total	239 283			100%	
27		2. General Information		Residential Loans	Commercial Loans		Total Mortgages	
28	M.7.2.1	Number of mortgage loans:		334 934	0		334 934	
35		3. Concentration Risks		% Residential Loans	% Commercial Loans		% Total Mortgages	
36	M.7.3.1	10 largest exposures		2,7%	0		2,7%	
43		4. Breakdown by Geography		% Residential Loans	% Commercial Loans		% Total Mortgages	
44	M.7.4.1	European Union		100%	0		0%	
45	M.7.4.2	Austria		0	0		0,0%	
46	M.7.4.3	Belgium		0	0		0,0%	
47	M.7.4.4	Bulgaria		0	0		0,0%	
48	M.7.4.5	Croatia		0	0		0,0%	
49	M.7.4.6	Cyprus		0	0		0,0%	
50	M.7.4.7	Czech Republic		0	0		0,0%	
51	M.7.4.8	Denmark		0	0		0,0%	
52	M.7.4.9	Estonia		0	0		0,0%	
53	M.7.4.10	Finland		0	0		0,0%	
54	M.7.4.11	France		0	0		0,0%	
55	M.7.4.12	Germany		0	0		0,0%	
56	M.7.4.13	Greece		0	0		0,0%	
57	M.7.4.14	Netherlands		0	0		0,0%	
58	M.7.4.15	Hungary		0	0		0,0%	
59	M.7.4.16	Ireland		0	0		0,0%	
60	M.7.4.17	Italy		0	0		0,0%	
61	M.7.4.18	Latvia		0	0		0,0%	
62	M.7.4.19	Lithuania		0	0		0,0%	
63	M.7.4.20	Luxembourg		0	0		0,0%	
64	M.7.4.21	Malta		0	0		0,0%	
65	M.7.4.22	Poland		0	0		0,0%	
66	M.7.4.23	Portugal		0	0		0,0%	
67	M.7.4.24	Romania		0	0		0,0%	
68	M.7.4.25	Slovakia		0	0		0,0%	
69	M.7.4.26	Slovenia		0	0		0,0%	
70	M.7.4.27	Spain		0	0		0,0%	
71	M.7.4.28	Sweden		100%	0		0,0%	
72	M.7.4.29	United Kingdom		0	0		0,0%	
73	M.7.4.30	European Economic Area (not member of EU)		0	0		0,0%	
74	M.7.4.31	Iceland		0	0		0,0%	
75	M.7.4.32	Liechtenstein		0	0		0,0%	
76	M.7.4.33	Norway		0	0		0,0%	
77	M.7.4.34	Other		0	0		0,0%	
78	M.7.4.35	Switzerland		0	0		0,0%	
79	M.7.4.36	Australia		0	0		0,0%	
80	M.7.4.37	Brazil		0	0		0,0%	
81	M.7.4.38	Canada		0	0		0,0%	
82	M.7.4.39	Japan		0	0		0,0%	
83	M.7.4.40	Korea		0	0		0,0%	
84	M.7.4.41	New Zealand		0	0		0,0%	
85	M.7.4.42	Singapore		0	0		0,0%	
86	M.7.4.43	US		0	0		0,0%	
87	M.7.4.44	Other		0	0		0,0%	
98		5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans		% Total Mortgages	
99	M.7.5.1	Stockholm area		57,6%	0%		57,6%	
100	M.7.5.2	Gothenburg area		7,9%	0%		7,9%	
101	M.7.5.3	Malmoe area		6,3%	0%		6,3%	
102	M.7.5.4	South (excl Malmoe)		8,0%	0%		8,0%	
103	M.7.5.5	West (excl Gothenburg)		8,4%	0%		8,4%	
104	M.7.5.6	North		2,3%	0%		2,3%	



	A	B	C	D	E	F	G	H
105	M.7.5.7	East (excl Stockholm)	9,5%	0%		9,5%		
106	M.7.5.8	Outside Sweder	-	-		-		
107	M.7.5.9							
129	M.7.5.31							
130		6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans		% Total Mortgages		
131	M.7.6.1	Fixed rate	43,2%	0		43,2%		
132	M.7.6.2	Floating rate	56,8%	0		56,8%		
133	M.7.6.3	Other	0	0		0,0%		
140		7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans		% Total Mortgages		
141	M.7.7.1	Bullet / interest only	50,6%	0		50,6%		
142	M.7.7.2	Amortising	49,4%	0		49,4%		
143	M.7.7.3	Other	0	0		0,0%		
150		8. Loan Seasoning	% Residential Loans	% Commercial Loans		% Total Mortgages		
151	M.7.8.1	Up to 12months	16,6%	0		0		
152	M.7.8.2	≥ 12 - ≤ 24 months	19,0%	0		0		
153	M.7.8.3	≥ 24 - ≤ 36 months	17,4%	0		0		
154	M.7.8.4	≥ 36 - ≤ 60 months	13,3%	0		0		
155	M.7.8.5	≥ 60 months	33,7%	0		0		
160		9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans		% Total Mortgages		
161	M.7.9.1	% NPLs	0%	0%		0%		
166		7.A Residential Cover Pool						
167		10. Loan Size Information	Nominal	Number of Loans		% Residential Loans	% No. of Loans	
168	M.7A.10.1	Average loan size (000s)	714					
169		By buckets (mn):						
171	M.7A.10.2	>0 - ≤0,25	17 202	105 504		7,19%	31,11%	
172	M.7A.10.3	>0,25 - ≤0,50	47 402	107 873		19,81%	31,81%	
173	M.7A.10.4	>0,50 - ≤0,75	31 274	45 446		13,07%	13,40%	
174	M.7A.10.5	>0,75 - ≤1,00	39 960	42 773		16,70%	12,61%	
175	M.7A.10.6	>1,00 - ≤2,00	40 889	29 172		17,09%	8,60%	
176	M.7A.10.7	>2,00 - ≤3,00	8 773	3 513		3,67%	1,04%	
177	M.7A.10.8	>3,00 - ≤4,00	4 238	1 184		1,77%	0,35%	
178	M.7A.10.9	>4,00 - ≤5	3 284	712		1,37%	0,21%	
179	M.7A.10.10	>5 - ≤10	11 392	1 560		4,76%	0,46%	
180	M.7A.10.11	>10 - ≤20	12 653	901		5,29%	0,27%	
181	M.7A.10.12	>20	22 217	496		9,28%	0,15%	
182	M.7A.10.13					0,00%	0,00%	
183	M.7A.10.26	Total	239 283	339 134		100%	100%	
184		11. Loan to Value (LTV) Information - UNINDEXED	Nominal	Number of Loans		% Residential Loans	% No. of Loans	
185	M.7A.11.1	Weighted Average LTV (%)	54,95%					
186		By LTV buckets (mn):						
188	M.7A.11.2	>0 - ≤40 %	174 773	ND1		73,04%		
189	M.7A.11.3	>40 - ≤50 %	28 504	ND1		11,91%		
190	M.7A.11.4	>50 - ≤60 %	20 561	ND1		8,59%		
191	M.7A.11.5	>60 - ≤70 %	12 210	ND1		5,10%		
192	M.7A.11.6	>70 - ≤80 %	3 235	ND1		1,35%		
193	M.7A.11.7	>80 - ≤90 %	0	ND1		0,00%		
194	M.7A.11.8	>90 - ≤100 %	0	ND1		0,00%		
195	M.7A.11.9	>100%	0	ND1		0,00%		
196	M.7A.11.10	Total	239 283	0		100%	0%	
206		12. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans		% Residential Loans	% No. of Loans	
207	M.7A.12.1	Weighted Average LTV (%)	ND1					
208		By LTV buckets (mn):						
210	M.7A.12.2	>0 - ≤40 %	ND1	ND1				
211	M.7A.12.3	>40 - ≤50 %	ND1	ND1				
212	M.7A.12.4	>50 - ≤60 %	ND1	ND1				
213	M.7A.12.5	>60 - ≤70 %	ND1	ND1				
214	M.7A.12.6	>70 - ≤80 %	ND1	ND1				
215	M.7A.12.7	>80 - ≤90 %	ND1	ND1				
216	M.7A.12.8	>90 - ≤100 %	ND1	ND1				
217	M.7A.12.9	>100%	ND1	ND1				
218	M.7A.12.10	Total	0	0		0%	0%	
228		13. Breakdown by type	% Residential Loans					
229	M.7A.13.1	Owner occupied	100%					
230	M.7A.13.2	Second home/Holiday house	0					
231	M.7A.13.3	Buy-to-let	0					
232	M.7A.13.4	Other	0					
244		14. Loan by Ranking	% Residential Loans					
245	M.7A.14.1	1st lien	96,2%					
246	M.7A.14.2	Guaranteed	0					
247	M.7A.14.3	Other	3,8%					



	A	B	C	D	E	F	G	H
254	7B Commercial Cover Pool							N/A
255	15. Loan Size Information		Nominal	Number of Loans		% Commercial Loans	% NO. OF	
256	M.7B.15.1	Average loan size (000s)	ND 1	ND 1		ND 1	ND 1	
257								
258		By buckets (mn):						
259	M.7B.15.2	>0 - <=1,00	ND 1	ND 1		ND 1	ND 1	
260	M.7B.15.3	>1,00 - <=2,50	ND 1	ND 1		ND 1	ND 1	
261	M.7B.15.4	>2,50 - <=5,00	ND 1	ND 1		ND 1	ND 1	
262	M.7B.15.5	>5,00 - <=10,00	ND 1	ND 1		ND 1	ND 1	
263	M.7B.15.6	>10,00 - <=25,00	ND 1	ND 1		ND 1	ND 1	
264	M.7B.15.7	>25,00 - <=50,00	ND 1	ND 1		ND 1	ND 1	
265	M.7B.15.8	>50,00 - <=100,00	ND 1	ND 1		ND 1	ND 1	
266	M.7B.15.9	>100,00 - <=250	ND 1	ND 1		ND 1	ND 1	
267	M.7B.15.10	>250	ND 1	ND 1		ND 1	ND 1	
268	M.7B.15.11							
269	M.7B.15.12							
282	M.7B.15.25							
283	M.7B.15.26	Total	0	0		0%	0%	
284	16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans		% Commercial Loans	% NO. OF	
285	M.7B.16.1	Weighted Average LTV (%)	ND 1	ND 1		ND 1	ND 1	
286								
287		By LTV buckets (mn):						
288	M.7B.16.2	>0 - <=40 %	ND 1	ND 1		ND 1	ND 1	
289	M.7B.16.3	>40 - <=50 %	ND 1	ND 1		ND 1	ND 1	
290	M.7B.16.4	>50 - <=60 %	ND 1	ND 1		ND 1	ND 1	
291	M.7B.16.5	>60 - <=70 %	ND 1	ND 1		ND 1	ND 1	
292	M.7B.16.6	>70 - <=80 %	ND 1	ND 1		ND 1	ND 1	
293	M.7B.16.7	>80 - <=90 %	ND 1	ND 1		ND 1	ND 1	
294	M.7B.16.8	>90 - <=100 %	ND 1	ND 1		ND 1	ND 1	
295	M.7B.16.9	>100%	ND 1	ND 1		ND 1	ND 1	
296	M.7B.16.10	Total	0	0		0%	0%	
306	17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans		% Commercial Loans	% NO. OF	
307	M.7B.17.1	Weighted Average LTV (%)	ND 1	ND 1		ND 1	ND 1	
308								
309		By LTV buckets (mn):						
310	M.7B.17.2	>0 - <=40 %	ND 1	ND 1		ND 1	ND 1	
311	M.7B.17.3	>40 - <=50 %	ND 1	ND 1		ND 1	ND 1	
312	M.7B.17.4	>50 - <=60 %	ND 1	ND 1		ND 1	ND 1	
313	M.7B.17.5	>60 - <=70 %	ND 1	ND 1		ND 1	ND 1	
314	M.7B.17.6	>70 - <=80 %	ND 1	ND 1		ND 1	ND 1	
315	M.7B.17.7	>80 - <=90 %	ND 1	ND 1		ND 1	ND 1	
316	M.7B.17.8	>90 - <=100 %	ND 1	ND 1		ND 1	ND 1	
317	M.7B.17.9	>100%	ND 1	ND 1		ND 1	ND 1	
318	M.7B.17.10	Total	0	0		0%	0%	
328	18. Breakdown by Type		% Commercial loans					
329	M.7B.18.1	Retail	ND 1					
330	M.7B.18.2	Office	ND 1					
331	M.7B.18.3	Hotel/Tourism	ND 1					
332	M.7B.18.4	Shopping malls	ND 1					
333	M.7B.18.5	Industry	ND 1					
334	M.7B.18.6	Agriculture	ND 1					
335	M.7B.18.7	Other commercially usec	ND 1					
336	M.7B.18.8	Land	ND 1					
337	M.7B.18.9	Property developers / Building under construction	ND 1					
338	M.7B.18.10	Other	ND 1					



	A	B	C	D	E	F	G
1	B2. Harmonised Transparency Template - Public Sector Assets						
2							
3		Reporting in Domestic Currency	SEK				
4							
5		CONTENT OF TAB B2					
6		8. Public Sector Assets					
7							
8	Field Number	8. Public Sector Assets					
9	1. General Information						
10	PS.8.1.1	Number of public sector exposures	108				
18	2. Size Information						
18			Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures	
19	PS.8.2.1	Average exposure size (000s)	7 706				
20							
21		By buckets (mn):					
22	PS.8.2.2	>0 - <=10,0	320	80	38,44%	74,07%	
23	PS.8.2.3	>10,0 - <=20,0	294	22	35,37%	20,37%	
24	PS.8.2.4	>20,0 - <=50,0	129	5	15,49%	4,63%	
25	PS.8.2.5	>50,0 - <=100,0	89	1	10,71%	0,93%	
26	PS.8.2.6	>100,0 - <=200,0	0	0	0,00%	0,00%	
27	PS.8.2.7	>200,0	0	0	0,00%	0,00%	
28	PS.8.2.17	Total	832	108	100%	100%	
29	3. Breakdown by Asset Type						
29			Nominal (mn)		% Public Sector Assets		
30	PS.8.3.1	Loans	832		100,00%		
31	PS.8.3.2	Bonds	0		0,00%		
32	PS.8.3.3	Other	0		0,00%		
33	PS.8.3.4	Total	832		100%		
39	4. Breakdown by Geography						
39			% Public Sector Assets				
40	PS.8.4.1	European Union	832				
41	PS.8.4.2	Austria	0				
42	PS.8.4.3	Belgium	0				
43	PS.8.4.4	Bulgaria	0				
44	PS.8.4.5	Croatia	0				
45	PS.8.4.6	Cyprus	0				
46	PS.8.4.7	Czech Republic	0				
47	PS.8.4.8	Denmark	0				
48	PS.8.4.9	Estonia	0				
49	PS.8.4.10	Finland	0				
50	PS.8.4.11	France	0				
51	PS.8.4.12	Germany	0				
52	PS.8.4.13	Greece	0				
53	PS.8.4.14	Netherlands	0				
54	PS.8.4.15	Hungary	0				
55	PS.8.4.16	Ireland	0				
56	PS.8.4.17	Italy	0				
57	PS.8.4.18	Latvia	0				
58	PS.8.4.19	Lithuania	0				
59	PS.8.4.20	Luxembourg	0				
60	PS.8.4.21	Malta	0				
61	PS.8.4.22	Poland	0				
62	PS.8.4.23	Portugal	0				
63	PS.8.4.24	Romania	0				
64	PS.8.4.25	Slovakia	0				
65	PS.8.4.26	Slovenia	0				
66	PS.8.4.27	Spain	0				
67	PS.8.4.28	Sweden	832				
68	PS.8.4.29	United Kingdom	0				
69	PS.8.4.30	European Economic Area (not member of EU)	0				
70	PS.8.4.31	Iceland	0				
71	PS.8.4.32	Liechtenstein	0				
72	PS.8.4.33	Norway	0				
73	PS.8.4.34	Other	0				
74	PS.8.4.35	Switzerland	0				
75	PS.8.4.36	Australia	0				



	A	B	C	D	E	F	G
76	PS.8.4.37	Brazil	0				
77	PS.8.4.38	Canada	0				
78	PS.8.4.39	Japan	0				
79	PS.8.4.40	Korea	0				
80	PS.8.4.41	New Zealand	0				
81	PS.8.4.42	Singapore	0				
82	PS.8.4.43	US	0				
83	PS.8.4.44	Other	0				
94	5. Breakdown by domestic regions		% Public Sector Assets				
95	PS.8.5.1	Stockholm area	32,6%				
96	PS.8.5.2	Gothenburg area	1,7%				
97	PS.8.5.3	Malmoe area	4,0%				
98	PS.8.5.4	South (excl Malmoe)	6,4%				
99	PS.8.5.5	West (excl Gothenburg)	29,7%				
100	PS.8.5.6	North	17,9%				
101	PS.8.5.7	East (excl Stockholm)	7,9%				
102	PS.8.5.8	Outside Sweden	-				
103	PS.8.5.9						
119	PS.8.5.25						
120	6. Breakdown by Interest Rate		% Public Sector Assets				
121	PS.8.6.1	Fixed rate	58,1%				
122	PS.8.6.2	Floating rate	41,9%				
123	PS.8.6.3	Other	0,0%				
128	7. Breakdown by Repayment Type		% Public Sector Assets				
129	PS.8.7.1	Bullet / interest only	10,8%				
130	PS.8.7.2	Amortising	89,2%				
131	PS.8.7.3	Other	0,0%				
138	8. Breakdown by Type of Debtor		Nominal (mn)			% Public Sector Assets	
139	PS.8.8.1	Sovereigns	62			7,42%	
140	PS.8.8.2	Regional/federal authorities	0			0,00%	
141	PS.8.8.3	Local/municipal authorities	771			92,58%	
142	PS.8.8.4	Others	0			0,00%	
143	PS.8.8.5	Total	832			100%	
157	9. Non-Performing Loans						
158	PS.8.9.1	% NPLs	0				
163	10. Concentration Risks		% Public Sector Assets				
164	PS.8.10.1	10 largest exposures	46,2%				



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 (SFS) 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