

Harmonised Transparency Template

2019 Version

Sweden

The Swedish Covered Bond Corporation ("SCBC")

Reporting Date: 04/10/2019

Cut-off Date: 30/09/2019



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet B3: HTT Shipping Assets

Worksheet C: HTT Harmonised Glossary

Covered Bond Label Disclaimer

Worksheet D & Onwards (If Any): National Transparency Template

Worksheet E: Optional ECB-ECAIs data

A. Harmonised Transparency Template - General Information

HTT 2019

Reporting in Domestic Currency

SEK

CONTENT OF TAB A

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

Field Number	1. Basic Facts				
G.1.1.1	Country	Sweden			
G.1.1.2	Issuer Name	The Swedish Covered Bond Corporation			
G.1.1.3	Link to Issuer's Website	https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html			
G.1.1.4	Cut-off date	30/09/2019			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	'www.coveredbondlabel.com/issuer/39/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	312 974			
G.3.1.2	Outstanding Covered Bonds	244 125			
OG.3.1.1	Cover Pool Size [NPV] (mn)	315 218			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	250 956			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	28,2%	2,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	312 325		99,79%	
G.3.3.2	Public Sector	649		0,21%	
G.3.3.3	Shipping	ND1		ND1	ND1
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other	0		0,00%	ND1
G.3.3.6	Total	312 974		100%	

A. Harmonised Transparency Template - General Information

HTT 2019

4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	21,3	5,7		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	59 161	90 120	17,27%	26,31%
G.3.4.3	1 - 2 Y	16 501	45 636	4,82%	13,32%
G.3.4.4	2 - 3 Y	13 598	37 786	3,97%	11,03%
G.3.4.5	3 - 4 Y	8 803	28 976	2,57%	8,46%
G.3.4.6	4 - 5 Y	7 066	22 673	2,06%	6,62%
G.3.4.7	5 - 10 Y	20 819	64 857	6,08%	18,93%
G.3.4.8	10+ Y	216 607	52 507	63,23%	15,33%
G.3.4.9	Total	342 554	342 554	100%	100%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,3	4,0		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	22 830	22 830	9,35%	9,35%
G.3.5.3	1 - 2 Y	30 081	30 081	12,32%	12,32%
G.3.5.4	2 - 3 Y	52 637	52 637	21,56%	21,56%
G.3.5.5	3 - 4 Y	31 567	31 567	12,93%	12,93%
G.3.5.6	4 - 5 Y	26 435	26 435	10,83%	10,83%
G.3.5.7	5 - 10 Y	68 563	68 563	28,09%	28,09%
G.3.5.8	10+ Y	12 012	12 012	4,92%	4,92%
G.3.5.9	Total	244 125	244 125	100%	100%
G.3.5.10					

A. Harmonised Transparency Template - General Information

HTT 2019

<i>6. Covered Assets - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,00%	0,00%
G.3.6.2	AUD	0	0	0,00%	0,00%
G.3.6.3	BRL	0	0	0,00%	0,00%
G.3.6.4	CAD	0	0	0,00%	0,00%
G.3.6.5	CHF	0	0	0,00%	0,00%
G.3.6.6	CZK	0	0	0,00%	0,00%
G.3.6.7	DKK	0	0	0,00%	0,00%
G.3.6.8	GBP	0	0	0,00%	0,00%
G.3.6.9	HKD	0	0	0,00%	0,00%
G.3.6.10	JPY	0	0	0,00%	0,00%
G.3.6.11	KRW	0	0	0,00%	0,00%
G.3.6.12	NOK	0	0	0,00%	0,00%
G.3.6.13	PLN	0	0	0,00%	0,00%
G.3.6.14	SEK	244 125	244 125	100,00%	100,00%
G.3.6.15	SGD	0	0	0,00%	0,00%
G.3.6.16	USD	0	0	0,00%	0,00%
G.3.6.17	Other	0	0	0,00%	0,00%
G.3.6.18	Total	244 125	244 125	100%	100%
<i>7. Covered Bonds - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	91 229	0	37,37%	0,00%
G.3.7.2	AUD	0	0	0,00%	0,00%
G.3.7.3	BRL	0	0	0,00%	0,00%
G.3.7.4	CAD	0	0	0,00%	0,00%
G.3.7.5	CHF	0	0	0,00%	0,00%
G.3.7.6	CZK	0	0	0,00%	0,00%
G.3.7.7	DKK	0	0	0,00%	0,00%
G.3.7.8	GBP	2 420	0	0,99%	0,00%
G.3.7.9	HKD	0	0	0,00%	0,00%
G.3.7.10	JPY	0	0	0,00%	0,00%
G.3.7.11	KRW	0	0	0,00%	0,00%
G.3.7.12	NOK	541	0	0,22%	0,00%
G.3.7.13	PLN	0	0	0,00%	0,00%
G.3.7.14	SEK	149 935	244 125	61,42%	100,00%
G.3.7.15	SGD	0	0	0,00%	0,00%
G.3.7.16	USD	0	0	0,00%	0,00%
G.3.7.17	Other	0	0	0,00%	0,00%
G.3.7.18	Total	244 125	244 125	100%	100%
<i>8. Covered Bonds - Breakdown by interest rate</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	234 438	ND1	96%	
G.3.8.2	Floating coupon	9 687	ND1	4%	
G.3.8.3	Other	0	ND1	0%	

A. Harmonised Transparency Template - General Information

HTT 2019

G.3.8.4		Total	244 125	0	100%	0%
9. Substitute Assets - Type						
			Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash		0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0			
G.3.9.3	Exposures to central banks		0			
G.3.9.4	Exposures to credit institutions		0			
G.3.9.5	Other		0			
G.3.9.6		Total	0		0%	
10. Substitute Assets - Country						
			Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)		0			
G.3.10.2	Eurozone		0			
G.3.10.3	Rest of European Union (EU)		0			
G.3.10.4	European Economic Area (not member of EU)		0			
G.3.10.5	Switzerland		0			
G.3.10.6	Australia		0			
G.3.10.7	Brazil		0			
G.3.10.8	Canada		0			
G.3.10.9	Japan		0			
G.3.10.10	Korea		0			
G.3.10.11	New Zealand		0			
G.3.10.12	Singapore		0			
G.3.10.13	US		0			
G.3.10.14	Other		0			
G.3.10.15		Total EU	0			
G.3.10.16		Total	0		0%	
11. Liquid Assets						
			Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets		0		0,00%	0,00%
G.3.11.2	Central bank eligible assets		0		0,00%	0,00%
G.3.11.3	Other		0		0,00%	0,00%
G.3.11.4		Total	0		0%	0%
12. Bond List						
G.3.12.1	Bond list			https://www.coveredbondlabel.com/issuer/39/		
13. Derivatives & Swaps						
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		346 131			
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			

A. Harmonised Transparency Template - General Information

HTT 2019

4. References to Capital Requirements Regulation (CRR) 129(7)

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Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility for the issuer's assessment.

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

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

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

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

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

Reporting in Domestic Currency

SEK

CONTENT OF TAB B1

[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
	1. Property Type Information	Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	312 325	100,00%	
M.7.1.2	Commercial	0	0,00%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	312 325	100%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	409 366	0	409 366
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	2,3%	0	2,3%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>0,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

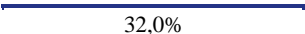
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	100,0%	0,0%	100,0%
M.7.4.29	United Kingdom	0,0%	0,0%	0,0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.31	Iceland	0,0%	0,0%	0,0%
M.7.4.32	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.33	Norway	0,0%	0,0%	0,0%
M.7.4.34	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.35	Switzerland	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Stockholm area	57,2%	0%	57,2%
M.7.5.2	Gothenburg area	8,6%	0%	8,6%
M.7.5.3	Malmoe area	6,4%	0%	6,4%
M.7.5.4	South (excl Malmoe)	7,7%	0%	7,7%
M.7.5.5	West (excl Gothenburg)	8,7%	0%	8,7%
M.7.5.6	North	2,4%	0%	2,4%
M.7.5.7	East (excl Stockholm)	9,1%	0%	9,1%
M.7.5.8	Outside Sweden	-	-	-
M.7.5.9				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	33,4%	0	33,4%
M.7.6.2	Floating rate	66,6%	0	66,6%
M.7.6.3	Other	0	0	0,0%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	46,4%	0	46,4%
M.7.7.2	Amortising	53,6%	0	53,6%
M.7.7.3	Other	0	0	0,0%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	13,5%	0,0%	13,5%
M.7.8.2	≥ 12 - ≤ 24 months	16,8%	0,0%	16,8%
M.7.8.3	≥ 24 - ≤ 36 months	14,5%	0,0%	14,5%
M.7.8.4	≥ 36 - ≤ 60 months	23,2%	0,0%	23,2%

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

M.7.8.5

≥ 60 months



32,0%

0,0%

32,0%

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0%	0%	0%	
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	763			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	18 492	116 125	5,92%	28,11%
M.7A.10.3	>0,25 - <=0,50	52 531	118 364	16,82%	28,65%
M.7A.10.4	>0,50 - <=0,75	41 062	59 381	13,15%	14,37%
M.7A.10.5	>0,75 - <=1,00	59 861	63 988	19,17%	15,49%
M.7A.10.6	>1,00 - <=2,00	62 601	44 681	20,04%	10,82%
M.7A.10.7	>2,00 - <=3,00	12 045	4 834	3,86%	1,17%
M.7A.10.8	>3,00 - <=4,00	5 171	1 456	1,66%	0,35%
M.7A.10.9	>4,00 - <=5	3 812	828	1,22%	0,20%
M.7A.10.10	>5 - <=10	12 676	1 739	4,06%	0,42%
M.7A.10.11	>10 - <=20	15 022	1 063	4,81%	0,26%
M.7A.10.12	>20	29 052	635	9,30%	0,15%
M.7A.10.13					
M.7A.10.26	Total	312 325	413 094	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	55,84			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	226 891	ND1	72,65%	
M.7A.11.3	>40 - <=50 %	37 362	ND1	11,96%	
M.7A.11.4	>50 - <=60 %	26 782	ND1	8,58%	
M.7A.11.5	>60 - <=70 %	16 419	ND1	5,26%	
M.7A.11.6	>70 - <=80 %	4 871	ND1	1,56%	
M.7A.11.7	>80 - <=90 %	0	ND1	0,00%	
M.7A.11.8	>90 - <=100 %	0	ND1	0,00%	
M.7A.11.9	>100%	0	ND1	0,00%	
M.7A.11.10	Total	312 325	0	100%	0%

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0	0	0%	0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	100%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Agricultural	0%			
M.7A.13.5	Other	0%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	97,4%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	2,6%			

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

7B Commercial Cover Pool					
15. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	ND 1			
	By buckets (mn):				
M.7B.15.2	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.3	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.4	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.5	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.6	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.7	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.8	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.9	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.10	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.11	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.12	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.13	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.14	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.15	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.16	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.17	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.18	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.19	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.20	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.21	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.22	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.23	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.24	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.25	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.26	Total	0	0	0%	0%

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2019

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

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2019

Reporting in Domestic Currency

SEK

CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures		117		
2. Size Information					
PS.8.2.1	Average exposure size (000s)		Nominal	Number of Exposures	% Public Sector Assets
			5 547		% No. of Exposures
By buckets (mn):					
PS.8.2.2	>0 - <=10,0		286	96	44,03%
PS.8.2.3	>10,0 - <=20,0		258	19	39,71%
PS.8.2.4	>20,0 - <=50,0		20	1	3,11%
PS.8.2.5	>50,0 - <=100,0		85	1	13,14%
PS.8.2.6	>100,0 - <=200,0		0	0	0,00%
PS.8.2.7	>200,0		0	0	0,00%
PS.8.2.17	Total		649,0	117	100%
3. Breakdown by Asset Type					
			Nominal (mn)		% Public Sector Assets
PS.8.3.1	Loans		649		100,00%
PS.8.3.2	Bonds		0		0,00%
PS.8.3.3	Other		0		0,00%
PS.8.3.4	Total		649,0		100%

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2019

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

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2019

5. Breakdown by regions of main country of origin		% Public Sector Assets	
PS.8.5.1	Stockholm area	45,4%	
PS.8.5.2	Gothenburg area	2,1%	
PS.8.5.3	Malmoe area	3,5%	
PS.8.5.4	East (excl Stockholm)	2,5%	
PS.8.5.5	West (excl Gothenburg)	18,0%	
PS.8.5.6	South (excl Malmoe)	5,3%	
PS.8.5.7	North	23,3%	
PS.8.5.8	Outside Sweden	-	
PS.8.5.9			
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	42,3%	
PS.8.6.2	Floating rate	57,7%	
PS.8.6.3	Other	0,0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	4,8%	
PS.8.7.2	Amortising	95,2%	
PS.8.7.3	Other	0,0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	38	5,92%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	611	94,08%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	649,0	100%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0,0%	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	59,8%	



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	The amount by which nominal value of the cover pool exceeds the nominal outstanding amount of covered bonds. (Cover pool Assets - Outstanding Covered Bonds / Outstanding Covered Bonds)
HG.1.2	OC Calculation: Legal minimum	According to Swedish law the legal minimum OC is 2% .
HG.1.3	OC Calculation: Committed	ND2
HG.1.4	Interest Rate Types	Fixed or floating (with a fixed period of three months or shorter). For the assets, floating refers to loans with interest period less than 1 year
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	Contractual maturity : Contractual repayments are distributed by buckets according to plan . If there is no amortization plan or no specified maturity date a 30 year maturity is applied.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Hard bullet is reported on initial maturity, soft bullet on extended maturity. The Swedish domestic covered bonds are only hard bullets at present.
HG.1.7	LTVs: Definition	Loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers) : http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc
HG.1.8	LTVs: Calculation of property/shipping value	LTV is calculated using market values. For residential collateral, a loan may be included up to 75% of the market value, for agricultural collateral up to 70% and for office and commercial collateral up to 60% (max 10% of cover pool)
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The cover pool may consist of certain mortgage credits, public credits and supplemental assets. Mortgage credits are defined as loans secured by (i) mortgages over real property intended for residential, agricultural, office or commercial purposes or site leasehold rights intended for residential, office or commercial purposes, (ii) pledges over tenant-owner rights , or (iii) comparable security interests over equivalent assets situated in other countries within the European Economic Area. Public credits are defined as certain loans to (or guaranteed by) inter alia the Swedish State, Swedish municipalities and comparable public bodies, the European Union, the European Atomic Energy Community, certain foreign states and central banks and certain foreign municipalities and comparable public bodies with powers of taxation. Supplemental assets consist primarily of government bonds and cash , although the Swedish Financial Supervisory Authority (SFSA) may also authorise the use of certain debt instruments issued by credit institutions and other bodies as supplemental assets. . According to the Swedish Covered bond Act (SFS 2003:1223) and FSA Regulations and Guidelines on Covered Bonds (FFFS 2013:1) a Swedish Covered Bond Issuer is allowed to have interest rate and currency risk as long as it fulfil the daily matching requirements and "ensure that the flow of payments regarding assets in the cover pool, derivative agreements and covered bonds are such that the institution is, at all times, able to fulfil its payment obligations towards the holders of covered bonds and counterparties in derivative agreements".
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13	Non-performing loans	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days
OHG.1.1	NPV assumptions (when stated)	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	Not applicable for the jurisdiction	ND1
HG.2.2	Not relevant for the issuer and/or CB programme at the present time	ND2
HG.2.3	Not available at the present time	ND3
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		