

Harmonised Transparency Template
2024 Version
Sweden
The Swedish Covered Bond Corporation ("SCBC")
Reporting Date: 26/10/2023
Cut-off Date: 30/09/2023



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 2024

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	30/09/2023			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	/www.coveredbondlabel.com/issuer/39/			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	454 408			
G.3.1.2	Outstanding Covered Bonds	344 776			
OG.3.1.1	Cover Pool Size [NPV] (mn)	451 268			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	316 502			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	29,8%	2,0%	ND1
G.3.2.3	Total OC (absolute value in mn)	109 632			

A. Harmonised Transparency Template - General Information

HTT 2024

3. Cover Pool Composition		Nominal (mn)	% Cover Pool	
G.3.3.1	Mortgages	452 730	99,63%	
G.3.3.2	Public Sector	331	0,07%	
G.3.3.3	Shipping			ND1
G.3.3.4	Substitute Assets	1 347	0,30%	
G.3.3.5	Other		0,00%	ND1
G.3.3.6	Total	454 408	100%	

A. Harmonised Transparency Template - General Information

HTT 2024

4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	19,4	6,6		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	84 901	87 842	17,12%	17,72%
G.3.4.3	1 - 2 Y	31 897	69 326	6,43%	13,98%
G.3.4.4	2 - 3 Y	30 675	64 573	6,19%	13,02%
G.3.4.5	3 - 4 Y	25 439	54 723	5,13%	11,04%
G.3.4.6	4 - 5 Y	10 367	33 537	2,09%	6,76%
G.3.4.7	5 - 10 Y	34 181	98 511	6,89%	19,87%
G.3.4.8	10+ Y	278 364	87 310	56,14%	17,61%
G.3.4.9	Total	495 823	495 823	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)	3,5	3,8		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	48 345	36 800	14,02%	10,67%
G.3.5.4	1 - 2 Y	68 477	70 497	19,86%	20,45%
G.3.5.5	2 - 3 Y	61 372	63 393	17,80%	18,39%
G.3.5.6	3 - 4 Y	66 841	65 686	19,39%	19,05%
G.3.5.7	4 - 5 Y	28 497	37 156	8,27%	10,78%
G.3.5.8	5 - 10 Y	69 806	62 013	20,25%	17,99%
G.3.5.9	10+ Y	1 439	9 232	0,42%	2,68%
G.3.5.10	Total	344 776	344 776	100%	100%

A. Harmonised Transparency Template - General Information

HTT 2024

<i>6. Cover Assets - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,00%	0,00%
G.3.6.2	AUD	0	0	0,00%	0,00%
G.3.6.3	BRL	0	0	0,00%	0,00%
G.3.6.4	CAD	0	0	0,00%	0,00%
G.3.6.5	CHF	0	0	0,00%	0,00%
G.3.6.6	CZK	0	0	0,00%	0,00%
G.3.6.7	DKK	0	0	0,00%	0,00%
G.3.6.8	GBP	0	0	0,00%	0,00%
G.3.6.9	HKD	0	0	0,00%	0,00%
G.3.6.10	ISK	0	0	0,00%	0,00%
G.3.6.11	JPY	0	0	0,00%	0,00%
G.3.6.12	KRW	0	0	0,00%	0,00%
G.3.6.13	NOK	0	0	0,00%	0,00%
G.3.6.14	PLN	0	0	0,00%	0,00%
G.3.6.15	SEK	344 776	344 776	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	344 776	344 776	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	88 989	0	25,81%	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	255 787	344 776	74,19%	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	344 776	344 776	100%	100%

A. Harmonised Transparency Template - General Information

HTT 2024

8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging]	Nominal [after hedging]	% Total [before]	% Total [after]
		(mn)	(mn)		
G.3.8.1	Fixed coupon	339 376	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	344 776	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0		0,00%	
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	951		100,00%	
G.3.9.5	Other	0		0,00%	
G.3.9.6	Total	951		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	951		100,00%	
G.3.10.2	Eurozone	0		0,00%	
G.3.10.3	Rest of European Union (EU)	0		0,00%	
G.3.10.4	European Economic Area (not member of EU)	0		0,00%	
G.3.10.5	Switzerland	0		0,00%	
G.3.10.6	Australia	0		0,00%	
G.3.10.7	Brazil	0		0,00%	
G.3.10.8	Canada	0		0,00%	
G.3.10.9	Japan	0		0,00%	
G.3.10.10	Korea	0		0,00%	
G.3.10.11	New Zealand	0		0,00%	
G.3.10.12	Singapore	0		0,00%	
G.3.10.13	US	0		0,00%	
G.3.10.14	Other	0		0,00%	
G.3.10.15	Total EU	951			
G.3.10.16	Total	951		100%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	951		0,2%	0,3%
G.3.11.2	Central bank eligible assets	0		0,0%	0,0%
G.3.11.3	Other	0		0,0%	0,0%
G.3.11.4	Total	951		0%	0%
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)	475 252			
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 2024

14. Sustainable or other special purpose strategy

G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	Yes		
G.3.14.2	Who has provided Second Party Opinion	CICERO (Center for International Climate and Environmental Research-Oslo)		
G.3.14.3	Further details on proceeds strategy	https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	No		
G.3.14.5	If yes. Further details are available in Tab F	F1. Tab		F2. Tab
G.3.14.6	Is sustainability based on other criteria?	Yes		
G.3.14.7	If yes, please provide further details	https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf		
OG.3.14.1				

A. Harmonised Transparency Template - General Information

HTT 2024

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 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 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	(a)	Value of the cover pool total assets:	38	
G.4.1.2	(a)	Value of outstanding covered bonds:	39	
G.4.1.3	(b)	List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]	
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.5	(c)	Type of cover assets:	52	
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15	18 for Public Sector Assets
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets
G.4.1.9	(d)	Currency risk - cover pool:	111	
G.4.1.10	(d)	Interest rate risk - covered bond:	163	
G.4.1.11	(d)	Currency risk - covered bond:	137	
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage
OG.4.1.1	(d)	Market Risk:	230 Derivatives and Swaps	147 for Public Sector Asset - type of debtor
OG.4.1.2	(d)	Hedging Strategy	18 for Harmonised Glossary	
OG.4.1.3	(e)	Maturity Structure - cover assets:	65	
OG.4.1.4	(e)	Maturity Structure - covered bond:	88	
OG.4.1.5	(e)	Overview maturity extension triggers:	link to Glossary HG 1.7	
OG.4.1.6	(f)	Levels of OC:	44	
OG.4.1.7	(g)	Percentage of loans in default:	179 for Mortgage Assets	166 for Public Sector Assets
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	1 347
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

HTT 2024

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	445 674	98,44%	
M.7.1.2	Commercial	7 056	1,56%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	452 730	100%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	475 997	96	476 093
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	2,2%	30,0%	2,1%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
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%

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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%
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Stockholm area	54,4%	38,4%	54,2%
M.7.5.2	Gothenburg area	8,9%	10,6%	8,9%
M.7.5.3	Malmoe area	6,5%	2,1%	6,4%
M.7.5.4	South (excl Malmoe)	6,4%	14,0%	6,5%
M.7.5.5	West (excl Gothenburg)	9,3%	16,0%	9,4%
M.7.5.6	North	3,3%	4,0%	3,3%
M.7.5.7	East (excl Stockholm)	11,3%	14,9%	11,3%
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	39,8%	36,0%	39,7%
M.7.6.2	Floating rate	60,2%	64,0%	60,3%
M.7.6.3	Other	0	0	0,0%

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	47,3%	51,4%	47,4%
M.7.7.2	Amortising	52,7%	48,6%	52,6%
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	10,4%	16,9%	10,5%
M.7.8.2	> 12 - ≤ 24 months	16,9%	18,3%	16,9%
M.7.8.3	> 24 - ≤ 36 months	15,4%	32,6%	15,7%
M.7.8.4	> 36 - ≤ 60 months	19,8%	23,5%	19,8%
M.7.8.5	> 60 months	37,5%	8,8%	37,1%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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)	929			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	18 586	118 661	4,17%	24,73%
M.7A.10.3	>0,25 - <=0,50	52 150	117 182	11,70%	24,42%
M.7A.10.4	>0,50 - <=0,75	46 406	66 778	10,41%	13,92%
M.7A.10.5	>0,75 - <=1,00	87 737	93 211	19,69%	19,42%
M.7A.10.6	>1,00 - <=2,00	96 359	68 958	21,62%	14,37%
M.7A.10.7	>2,00 - <=3,00	17 246	6 964	3,87%	1,45%
M.7A.10.8	>3,00 - <=4,00	6 980	1 968	1,57%	0,41%
M.7A.10.9	>4,00 - <=5	5 095	1 113	1,14%	0,23%
M.7A.10.10	>5 - <=10	17 029	2 319	3,82%	0,48%
M.7A.10.11	>10 - <=20	21 884	1 564	4,91%	0,33%
M.7A.10.12	>20	76 202	1 155	17,10%	0,24%
M.7A.10.13					
M.7A.10.26	Total	445 674	479 873	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 %	381 281	ND1	85,55%	
M.7A.11.3	>40 - <=50 %	34 898	ND1	7,83%	
M.7A.11.4	>50 - <=60 %	20 385	ND1	4,57%	
M.7A.11.5	>60 - <=70 %	5 725	ND1	1,28%	
M.7A.11.6	>70 - <=80 %	3 384	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	445 674	0	100%	0%

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
OM.7A.13.1	Other	0%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	97,0%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	3,0%			
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

7.B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	72 002			
	By buckets (mn):				
M.7B.21.2	>0 - <=5,00	24	11	ND 1	ND 1
M.7B.21.3	>5,00 - <=10,00	40	5	ND 1	ND 1
M.7B.21.4	>10,00 - <=15,00	107	8	ND 1	ND 1
M.7B.21.5	>15,00 - <=20,00	69	4	ND 1	ND 1
M.7B.21.6	>20,00 - <=45,00	441	14	ND 1	ND 1
M.7B.21.7	>45,00 - <=70,00	384	7	ND 1	ND 1
M.7B.21.8	>70,00 - <=95,00	1 137	14	ND 1	ND 1
M.7B.21.9	>95,00 - <=120	1 176	11	ND 1	ND 1
M.7B.21.10	>120 - <=170	2 680	19	ND 1	ND 1
M.7B.21.11	>170 - <=270	999	5	ND 1	ND 1
M.7B.21.12	>270	0	0	ND 1	ND 1
M.7B.21.26	Total	7 056	98	0%	0%

B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	53,44%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	6 416	ND 1	90,92%	
M.7B.22.3	>40 - <=50 %	641	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	7 056	0	100%	0%
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
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%
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	0%			
M.7B.24.2	Office	0%			
M.7B.24.3	Hotel/Tourism	0%			
M.7B.24.4	Shopping malls	0%			
M.7B.24.5	Industry	0%			
M.7B.24.6	Agriculture	0%			
M.7B.24.7	Other commercially used	0%			
M.7B.24.8	Hospital	0%			
M.7B.24.9	School	0%			
M.7B.24.10	other RE with a social relevant purpose	100%			

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2024

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		50		
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	6 620			
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0	153	42	46,10%	84,00%
PS.8.2.3	>10,0 - <=20,0	96	7	29,13%	14,00%
PS.8.2.4	>20,0 - <=50,0	0	0	0,00%	0,00%
PS.8.2.5	>50,0 - <=100,0	82	1	24,76%	2,00%
PS.8.2.6	>100,0 - <=200,0	0	0	0,00%	0,00%
PS.8.2.7	>200,0	0	0	0,00%	0,00%
PS.8.2.17	Total	331,0	50	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	331		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	331,0		100%	

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2024

4. Breakdown by Geography		% Public Sector Assets
PS.8.4.1	<u>European Union</u>	<u>100,0%</u>
PS.8.4.2	Austria	0,0%
PS.8.4.3	Belgium	0,0%
PS.8.4.4	Bulgaria	0,0%
PS.8.4.5	Croatia	0,0%
PS.8.4.6	Cyprus	0,0%
PS.8.4.7	Czech Republic	0,0%
PS.8.4.8	Denmark	0,0%
PS.8.4.9	Estonia	0,0%
PS.8.4.10	Finland	0,0%
PS.8.4.11	France	0,0%
PS.8.4.12	Germany	0,0%
PS.8.4.13	Greece	0,0%
PS.8.4.14	Netherlands	0,0%
PS.8.4.15	Hungary	0,0%
PS.8.4.16	Ireland	0,0%
PS.8.4.17	Italy	0,0%
PS.8.4.18	Latvia	0,0%
PS.8.4.19	Lithuania	0,0%
PS.8.4.20	Luxembourg	0,0%
PS.8.4.21	Malta	0,0%
PS.8.4.22	Poland	0,0%
PS.8.4.23	Portugal	0,0%
PS.8.4.24	Romania	0,0%
PS.8.4.25	Slovakia	0,0%
PS.8.4.26	Slovenia	0,0%
PS.8.4.27	Spain	0,0%
PS.8.4.28	Sweden	100,0%
PS.8.4.29	<u>European Economic Area (not member of EU)</u>	0,0%
PS.8.4.30	Iceland	[For completion]
PS.8.4.31	Liechtenstein	[For completion]
PS.8.4.32	Norway	[For completion]
PS.8.4.33	<u>Other</u>	0,0%
PS.8.4.34	Switzerland	[For completion]
PS.8.4.35	United Kingdom	[For completion]
PS.8.4.36	Australia	[For completion]
PS.8.4.37	Brazil	[For completion]
PS.8.4.38	Canada	[For completion]
PS.8.4.39	Japan	[For completion]

B2. Harmonised Transparency Template - Public Sector Assets

HTT 2024

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]	
5. Breakdown by regions of main country of origin		% Public Sector Assets	
PS.8.5.1	Stockholm area	58,0%	
PS.8.5.2	Gothenburg area	3,6%	
PS.8.5.3	Malmoe area	6,7%	
PS.8.5.4	East (excl Stockholm)	0,0%	
PS.8.5.5	West (excl Gothenburg)	16,6%	
PS.8.5.6	South (excl Malmoe)	2,6%	
PS.8.5.7	North	12,6%	
PS.8.5.8	Outside Sweden	-	
PS.8.5.9			
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	44,9%	
PS.8.6.2	Floating rate	55,1%	
PS.8.6.3	Other	0,0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	4,9%	
PS.8.7.2	Amortising	95,1%	
PS.8.7.3	Other	0,0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	0	0,03%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	331	99,97%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	331,0	100%
9. Non-Performing Loans			
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			
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	79,8%	



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	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	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	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	Interest Rate Types	Fixed or floating. For the assets, floating refers to loans with interest period less than 1 year
HG.1.5	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.]	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	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 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	Maturity Extension Triggers	SCBC – Covered Bond Funding (sbab.se)
HG.1.8	LTVs: Definition	LTV is calculated and loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers): https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf
HG.1.9	LTVs: Calculation of property/shipping value	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	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Individual valuation or valuation based on general price levels at loan origination and revaluation.
HG.1.11	LTVs: Frequency and time of last valuation	Minimum frequency of valuation and monitoring of property values in accordance with article 129.3 and 208 of the CRR.
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	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	Hedging Strategy (please explain how you address interest rate and currency risk)	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	Non-performing loans	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days.
HG.1.15	Valuation Method	Market value.
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		