

Harmonised Transparency Template  
2020 Version  
Sweden  
The Swedish Covered Bond Corporation ("SCBC")  
Reporting Date: 06/04/2020  
Cut-off Date: 31/03/2020



**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 2020

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	<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	31/03/2020			
2. Regulatory Summary					
G.2.1.1	<a href="#">UCITS Compliance (Y/N)</a>	Y			
G.2.1.2	<a href="#">CRR Compliance (Y/N)</a>	Y			
G.2.1.3	<a href="#">LCR status</a>	/www.coveredbondlabel.com/issuer/39/			
3. General Cover Pool / Covered Bond Information					
1.General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	334 147			
G.3.1.2	Outstanding Covered Bonds	270 228			
OG.3.1.1	Cover Pool Size [NPV] (mn)	315 695			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	270 569			
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%	23,7%	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	333 597		99,84%	
G.3.3.2	Public Sector	550		0,16%	
G.3.3.3	Shipping				ND1
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other			0,00%	ND1
G.3.3.6	Total	334 147		100%	

# A. Harmonised Transparency Template - General Information

HTT 2020

<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)	21,5	6,0		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	55 226	87 109	15,27%	24,08%
G.3.4.3	1 - 2 Y	16 335	47 585	4,52%	13,15%
G.3.4.4	2 - 3 Y	13 061	38 919	3,61%	10,76%
G.3.4.5	3 - 4 Y	10 091	31 316	2,79%	8,66%
G.3.4.6	4 - 5 Y	8 636	26 334	2,39%	7,28%
G.3.4.7	5 - 10 Y	25 124	72 258	6,95%	19,97%
G.3.4.8	10+ Y	233 288	58 238	64,49%	16,10%
G.3.4.9	Total	361 760	361 760	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)	4,2	3,9		
	Maturity (mn)				
	By buckets:				
G.3.5.2					
G.3.5.3	0 - 1 Y	44 183	44 183	16,35%	16,35%
G.3.5.4	1 - 2 Y	24 619	24 619	9,11%	9,11%
G.3.5.5	2 - 3 Y	42 059	42 059	15,56%	15,56%
G.3.5.6	3 - 4 Y	29 714	29 714	11,00%	11,00%
G.3.5.7	4 - 5 Y	36 696	36 696	13,58%	13,58%
G.3.5.8	5 - 10 Y	75 974	75 974	28,11%	28,11%
G.3.5.9	10+ Y	16 983	16 983	6,28%	6,28%
G.3.5.10	Total	270 228	270 228	100%	100%

# A. Harmonised Transparency Template - General Information

HTT 2020

6. Cover Assets - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,00%	0,00%
G.3.6.2	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	270 228	270 228	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	270 228	270 228	100%	100%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	93 910	0	34,75%	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	2 496	0	0,92%	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	480	0	0,18%	0,00%
G.3.7.13	PLN	0	0	0,00%	0,00%
G.3.7.14	SEK	173 342	270 228	64,15%	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	270 228	270 228	100%	100%
8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	263 546	ND1	98%	
G.3.8.2	Floating coupon	6 682	ND1	2%	
G.3.8.3	Other	0	ND1	0%	

# A. Harmonised Transparency Template - General Information

HTT 2020

G.3.8.4		Total	270 228	0	100%	0%
<b>9. Substitute Assets - Type</b>			<b>Nominal (mn)</b>	<b>% Substitute Assets</b>		
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%	
<b>10. Substitute Assets - Country</b>			<b>Nominal (mn)</b>	<b>% Substitute Assets</b>		
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%	
<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		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%	
<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)		352 425			
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 2020

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

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 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 accuracy of the information provided.

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	<u>38</u>	
G.4.1.2	(i)	Value of covered bonds:	<u>39</u>	
G.4.1.3	(ii)	Geographical distribution:	<u>43 for Mortgage Assets</u>	<u>48 for Public Sector Assets</u>
G.4.1.4	(ii)	Type of cover assets:	<u>52</u>	
G.4.1.5	(ii)	Loan size:	<u>36 for Residential Mortgage Assets</u>	<u>287 for Commercial Mortgage Assets</u> <u>18 for Public Sector Assets</u>
G.4.1.6	(ii)	Interest rate risk - cover pool:	<u>149 for Mortgage Assets</u>	<u>129 for Public Sector Assets</u>
G.4.1.7	(ii)	Currency risk - cover pool:	<u>111</u>	
G.4.1.8	(ii)	Interest rate risk - covered bond:	<u>163</u>	
G.4.1.9	(ii)	Currency risk - covered bond:	<u>137</u>	
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<u>17 for Harmonised Glossary</u>	
G.4.1.11	(iii)	Maturity structure of cover assets:	<u>65</u>	
G.4.1.12	(iii)	Maturity structure of covered bonds:	<u>88</u>	
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	<u>179 for Mortgage Assets</u>	<u>166 for Public Sector Assets</u>
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 2020

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			
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>	
M.7.1.1	Residential	333 597	100,00%	
M.7.1.2	Commercial	0	0,00%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	333 597	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	436 820	0	436 820
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	2,1%	0	2,1%
	<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>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%
M.7.4.24	Romania	0,0%	0,0%	0,0%



# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

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%
<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	56,8%	0%	56,8%
M.7.5.2	Gothenburg area	8,4%	0%	8,4%
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	2,7%	0%	2,7%
M.7.5.7	East (excl Stockholm)	9,3%	0%	9,3%
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	32,9%	0	32,9%
M.7.6.2	Floating rate	67,1%	0	67,1%
M.7.6.3	Other	0	0	0,0%
<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	47,6%	0	47,6%
M.7.7.2	Amortising	52,4%	0	52,4%
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	14,1%	0,0%	14,1%
M.7.8.2	≥ 12 - ≤ 24 months	14,7%	0,0%	14,7%
M.7.8.3	≥ 24 - ≤ 36 months	15,9%	0,0%	15,9%
M.7.8.4	≥ 36 - ≤ 60 months	21,9%	0,0%	21,9%
M.7.8.5	≥ 60 months	33,4%	0,0%	33,4%

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0%	0%	0%	
<b>7.A Residential Cover Pool</b>					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	764			
By buckets (mn):					
M.7A.10.2	>0 - <=0,25	19 361	121 699	5,80%	27,63%
M.7A.10.3	>0,25 - <=0,50	55 389	124 660	16,60%	28,31%
M.7A.10.4	>0,50 - <=0,75	43 910	63 438	13,16%	14,40%
M.7A.10.5	>0,75 - <=1,00	65 865	70 372	19,74%	15,98%
M.7A.10.6	>1,00 - <=2,00	68 882	49 243	20,65%	11,18%
M.7A.10.7	>2,00 - <=3,00	13 013	5 236	3,90%	1,19%
M.7A.10.8	>3,00 - <=4,00	5 355	1 514	1,61%	0,34%
M.7A.10.9	>4,00 - <=5	3 737	812	1,12%	0,18%
M.7A.10.10	>5 - <=10	12 756	1 747	3,82%	0,40%
M.7A.10.11	>10 - <=20	14 956	1 062	4,48%	0,24%
M.7A.10.12	>20	30 373	621	9,10%	0,14%
M.7A.10.13					
M.7A.10.26	Total	333 597	440 404	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 (%)	55,60			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	243 000	ND1	72,84%	
M.7A.11.3	>40 - <=50 %	39 770	ND1	11,92%	
M.7A.11.4	>50 - <=60 %	28 397	ND1	8,51%	
M.7A.11.5	>60 - <=70 %	17 397	ND1	5,21%	
M.7A.11.6	>70 - <=80 %	5 037	ND1	1,51%	
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	333 600	0	100%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

<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	Agricultural	0%			
M.7A.13.5	Other	0%			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks	97,5%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	2,5%			

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

## 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 2020

<b>16. 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.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%
<b>17. 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.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%
<b>18. Breakdown by Type</b>		<b>% Commercial loans</b>			
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 2020

Reporting in Domestic Currency

SEK

### CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures		102		
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)		5 393		
By buckets (mn):					
PS.8.2.2	>0 - <=10,0		251	85	45,69%
PS.8.2.3	>10,0 - <=20,0		214	16	38,89%
PS.8.2.4	>20,0 - <=50,0		0	0	0,00%
PS.8.2.5	>50,0 - <=100,0		85	1	15,42%
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		550,1	102	100%
<b>3. Breakdown by Asset Type</b>					
			<b>Nominal (mn)</b>	<b>% Public Sector Assets</b>	
PS.8.3.1	Loans		550		100,00%
PS.8.3.2	Bonds		0		0,00%
PS.8.3.3	Other		0		0,00%
PS.8.3.4	Total		550,1		100%

## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2020

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 2020

<b>5. Breakdown by regions of main country of origin</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	Stockholm area	40,7%	
PS.8.5.2	Gothenburg area	2,4%	
PS.8.5.3	Malmoe area	4,1%	
PS.8.5.4	East (excl Stockholm)	2,9%	
PS.8.5.5	West (excl Gothenburg)	17,7%	
PS.8.5.6	South (excl Malmoe)	5,3%	
PS.8.5.7	North	26,9%	
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	50,3%	
PS.8.6.2	Floating rate	49,7%	
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	24,1%	
PS.8.7.2	Amortising	75,9%	
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	27	4,89%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	523	95,11%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	550,1	100%
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	0,0%	
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures	61,5%	





## 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	<b>OC Calculation: Actual</b>	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	<b>OC Calculation: Legal minimum</b>	According to Swedish law the legal minimum OC is 2% .
HG.1.3	<b>OC Calculation: Committed</b>	ND2
HG.1.4	<b>Interest Rate Types</b>	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	<b>Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]</b>	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	<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 on extended maturity. The Swedish domestic covered bonds are only hard bullets at present.
HG.1.7	<b>LTVs: Definition</b>	Loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers) : <a href="http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc">http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc</a>
HG.1.8	<b>LTVs: Calculation of property/shipping value</b>	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	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	
HG.1.10	<b>LTVs: Frequency and time of last valuation</b>	
HG.1.11	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	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	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	
HG.1.13	<b>Non-performing loans</b>	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days
OHG.1.1	<b>NPV assumptions (when stated)</b>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Reason for No Data		Value
HG.2.1	<b>Not applicable for the jurisdiction</b>	ND1
HG.2.2	<b>Not relevant for the issuer and/or CB programme at the present time</b>	ND2
HG.2.3	<b>Not available at the present time</b>	ND3
3. Glossary - Extra national and/or Issuer Items		[Insert Definition Below]
HG.3.1	<b>Other definitions deemed relevant</b>	[For completion]
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		