

# Harmonised Transparency Template

**SWEDEN**

**Swedbank Mortgage AB**

Reporting Date: 30/09/16

Cut-off Date: 30/09/16



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## A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency

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Field Number	1. Basic Facts				
G.1.1.1	Country	Sweden			
G.1.1.2	Issuer Name	Swedbank Mortgage AB			
G.1.1.3	Link to Issuer's Website	<a href="https://www.swedbank.com/investor-relations/">https://www.swedbank.com/investor-relations/</a>			
G.1.1.4	Cut-off date	30/09/16			
OG.1.1.1	Optional information e.g. Contact names	ND			
OG.1.1.2	Optional information e.g. Parent name	Swedbank AB			
OG.1.1.3					
OG.1.1.4					
OG.1.1.5					
OG.1.1.6					
OG.1.1.7					
OG.1.1.8					
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	<a href="https://coveredbondlabel.com/issuer/38/">https://coveredbondlabel.com/issuer/38/</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Cover Pool Size	856 301			
G.3.1.2	Outstanding Covered Bonds	524 873			
OG.3.1.1	Cover Pool Size [NPV] (mn)	873 938			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	559 158			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2.0%	63.1%	ND2	
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
OG.3.2.3					
OG.3.2.4					
OG.3.2.5					
OG.3.2.6					
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	849 123		99.16%	
G.3.3.2	Public Sector	7 178		0.84%	
G.3.3.3	Shipping	ND1			
G.3.3.4	Substitute Assets	0		0.00%	
G.3.3.5	Other	0		0.00%	
G.3.3.6	Total	856 301		100%	
4. Cover Pool Amortisation Profile		Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	26.5	7.9		
	By buckets:				
G.3.4.2	0 - 1 Y	269	ND1	0.03%	
G.3.4.3	1 - 2 Y	1 049	ND1	0.12%	
G.3.4.4	2 - 3 Y	1 184	ND1	0.14%	
G.3.4.5	3 - 4 Y	1 455	ND1	0.17%	
G.3.4.6	4 - 5 Y	1 982	ND1	0.23%	



G.3.4.7	5 - 10 Y		19 281		ND1	2.25%	
G.3.4.8	10+ Y		831 081		ND1	97.05%	
G.3.4.9		Total	856 301			100%	0%
<b>5. Maturity of Covered Bonds</b>			<b>Initial Maturity (mn)</b>		<b>Extended Maturity (mn)</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)		3.0		ND2		
G.3.5.2	By buckets:						
G.3.5.3	0 - 1 Y		77 051		ND2	14.68%	
G.3.5.4	1 - 2 Y		173 225		ND2	33.00%	
G.3.5.5	2 - 3 Y		59 847		ND2	11.40%	
G.3.5.6	3 - 4 Y		93 665		ND2	17.85%	
G.3.5.7	4 - 5 Y		82 829		ND2	15.78%	
G.3.5.8	5 - 10 Y		12 731		ND2	2.43%	
G.3.5.9	10+ Y		25 523		ND2	4.86%	
G.3.5.10		Total	524 873		0	100%	0%
<b>6. Covered Assets - Currency</b>			<b>Nominal [before hedging] (mn)</b>		<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR		0		0	0.00%	0.00%
G.3.6.2	USD		0		0	0.00%	0.00%
G.3.6.3	GBP		0		0	0.00%	0.00%
G.3.6.4	NOK		0		0	0.00%	0.00%
G.3.6.5	CHF		0		0	0.00%	0.00%
G.3.6.6	AUD		0		0	0.00%	0.00%
G.3.6.7	CAD		0		0	0.00%	0.00%
G.3.6.8	BRL		0		0	0.00%	0.00%
G.3.6.9	CZK		0		0	0.00%	0.00%
G.3.6.10	DKK		0		0	0.00%	0.00%
G.3.6.11	HKD		0		0	0.00%	0.00%
G.3.6.12	KRW		0		0	0.00%	0.00%
G.3.6.13	SEK		856 301		856 301	100.00%	100.00%
G.3.6.14	SGD		0		0	0.00%	0.00%
G.3.6.15	Other		0		0	0.00%	0.00%
G.3.6.16		Total	856 301		856 301	100%	100%
<b>7. Covered Bonds - Currency</b>			<b>Nominal [before hedging] (mn)</b>		<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR		115 557			22.02%	0.00%
G.3.7.2	USD		24 954			4.75%	0.00%
G.3.7.3	GBP		11 470			2.19%	0.00%
G.3.7.4	NOK		8 575			1.63%	0.00%
G.3.7.5	CHF		4 363			0.83%	0.00%
G.3.7.6	AUD		0			0.00%	0.00%
G.3.7.7	CAD		0			0.00%	0.00%
G.3.7.8	BRL		0			0.00%	0.00%
G.3.7.9	CZK		0			0.00%	0.00%
G.3.7.10	DKK		0			0.00%	0.00%
G.3.7.11	HKD		0			0.00%	0.00%
G.3.7.12	KRW		0			0.00%	0.00%
G.3.7.13	SEK		359 919		524 873	68.57%	100.00%
G.3.7.14	SGD		0			0.00%	0.00%
G.3.7.15	Other		35			0.01%	0.00%
G.3.7.16		Total	524 873		524 873	100%	100%
<b>8. Covered Bonds - Breakdown by interest rate</b>			<b>Nominal (mn)</b>			<b>% Covered Bonds</b>	
G.3.8.1	Fixed coupon		476 821			91%	
G.3.8.2	Floating coupon		48 052			9%	
G.3.8.3	Other		0			0%	
G.3.8.4		Total	524 873			100%	
<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 governments or quasi governments		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		
G.3.11.2	Central bank eligible assets	0		
G.3.11.3	Other	0		
G.3.11.4	Total	0	0%	0%

<b>12. Bond List</b>				
G.3.12.1	Bond list	<a href="https://coveredbondlabel.com/issuer/38/">https://coveredbondlabel.com/issuer/38/</a>		

<b>13. Derivatives &amp; Swaps</b>				
G.3.13.1	Derivatives in the cover pool [notional] (mn)	328 156		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	intra-group		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	intra-group		

<b>4. References to Capital Requirements Regulation (CRR)</b>				
<b>129(7)</b>				
		<b>Row</b>	<b>Row</b>	

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 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.

G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	<a href="#">38</a>		
G.4.1.2	(i) Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii) Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>	
G.4.1.4	(ii) Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii) Loan size:	<a href="#">167 for Residential Mortgage Assets</a>	<a href="#">267 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii) Interest rate risk - cover pool:	<a href="#">130 for Mortgage Assets</a>	<a href="#">161</a>	<a href="#">129 for Public Sector Assets</a>
G.4.1.7	(ii) Currency risk - cover pool:	<a href="#">109</a>		
G.4.1.8	(ii) Interest rate risk - covered bond:	<a href="#">161</a>		
G.4.1.9	(ii) Currency risk - covered bond:	<a href="#">135</a>		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>		
G.4.1.11	(iii) Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii) Maturity structure of covered bonds:	<a href="#">87</a>		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	<a href="#">160 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	

<b>5. References to Capital Requirements Regulation (CRR)</b>				
<b>129(1)</b>				

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	<a href="#">171</a>		
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<b>6. Other relevant information</b>				
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## B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency

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### 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*	844 317	99.4%
M.7.1.2	Commercial*	4 806	0.6%
M.7.1.3	Other	0	0.0%
M.7.1.4	Total	849 123	100.0%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	1 579 865	982
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0.0%	23.0%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	<u>European Union</u>	<u>844 317</u>	<u>4 806</u>
M.7.4.2	Austria	0.0	0.0%
M.7.4.3	Belgium	0.0	0.0%
M.7.4.4	Bulgaria	0.0	0.0%
M.7.4.5	Croatia	0.0	0.0%
M.7.4.6	Cyprus	0.0	0.0%
M.7.4.7	Czech Republic	0.0	0.0%
M.7.4.8	Denmark	0.0	0.0%
M.7.4.9	Estonia	0.0	0.0%
M.7.4.10	Finland	0.0	0.0%
M.7.4.11	France	0.0	0.0%
M.7.4.12	Germany	0.0	0.0%
M.7.4.13	Greece	0.0	0.0%
M.7.4.14	Netherlands	0.0	0.0%
M.7.4.15	Hungary	0.0	0.0%
M.7.4.16	Ireland	0.0	0.0%
M.7.4.17	Italy	0.0	0.0%
M.7.4.18	Latvia	0.0	0.0%
M.7.4.19	Lithuania	0.0	0.0%
M.7.4.20	Luxembourg	0.0	0.0%
M.7.4.21	Malta	0.0	0.0%
M.7.4.22	Poland	0.0	0.0%
M.7.4.23	Portugal	0.0	0.0%
M.7.4.24	Romania	0.0	0.0%
M.7.4.25	Slovakia	0.0	0.0%
M.7.4.26	Slovenia	0.0	0.0%
M.7.4.27	Spain	0.0	0.0%
M.7.4.28	Sweden	844 317	4 806
M.7.4.29	United Kingdom	0	0
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0</u>	<u>0</u>
M.7.4.34	<u>Other</u>	<u>0</u>	<u>0</u>
M.7.4.44	<u>Other</u>	<u>0</u>	<u>0</u>
	<b>5. Breakdown by domestic regions</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.5.1	Greater Stockholm	27.0%	26.6%
M.7.5.2	Greater Gothenburg	9.0%	4.1%
M.7.5.3	Greater Malmoe	4.0%	4.9%
M.7.5.4	South Sweden	10.0%	18.0%
M.7.5.5	West Sweden	22.0%	16.8%
M.7.5.6	North Sweden	11.0%	17.9%
M.7.5.7	East Sweden	17.0%	11.7%
M.7.5.8	Outside Sweden	0.0%	0.0%
M.7.5.9	Sum	100.0%	100.0%



6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	27.8%	56.4%	28.0%	
M.7.6.2	Floating rate	72.2%	43.6%	72.0%	
M.7.6.3	Other	0	0	0	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	61.7%	58.3%	41.0%	
M.7.7.2	Amortising	38.3%	41.7%	59.0%	
M.7.7.3	Other	0.0%	0.0%	0.0%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	17.0%	20.3%	3.8%	
M.7.8.2	≥ 12 - ≤ 24 months	14.9%	21.6%	17.1%	
M.7.8.3	≥ 24 - ≤ 36 months	10.3%	15.9%	12.9%	
M.7.8.4	≥ 36 - ≤ 60 months	14.6%	33.5%	9.1%	
M.7.8.5	≥ 60 months	43.3%	8.8%	57.1%	
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)	531			
By buckets (mn):					
M.7A.10.2	-0.25	70 865	481 176	8.4%	30.6%
M.7A.10.3	0.25-0.50	181 798	521 580	21.5%	33.0%
M.7A.10.4	0.50-0.75	184 823	308 818	21.9%	19.5%
M.7A.10.5	0.75-1.00	103 522	121 540	12.3%	7.7%
M.7A.10.6	1.00-2.00	145 465	114 866	17.2%	7.3%
M.7A.10.7	2.00-3.00	36 968	15 743	4.4%	1.0%
M.7A.10.8	3.00-4.00	17 868	5 223	2.1%	0.3%
M.7A.10.9	4.00-5.00	12 464	2 770	1.5%	0.2%
M.7A.10.10	5.00-10.00	37 195	5 288	4.4%	0.3%
M.7A.10.11	10.00-20.00	29 729	2 197	3.5%	0.1%
M.7A.10.12	20.00-	23 621	664	2.8%	0.0%
M.7A.10.26	Total	844 317	1 579 865	100.0%	100.0%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	56.0%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	607 877	ND3	72.0%	ND3
M.7A.11.3	>40 - <=50 %	97 834	ND3	11.6%	ND3
M.7A.11.4	>50 - <=60 %	73 685	ND3	8.7%	ND3
M.7A.11.5	>60 - <=70 %	50 097	ND3	5.9%	ND3
M.7A.11.6	>70 - <=80 %	14 825	ND3	1.8%	ND3
M.7A.11.7	>80 - <=90 %	ND1	ND1	0.0%	ND1
M.7A.11.8	>90 - <=100 %	ND1	ND1	0.0%	ND1
M.7A.11.9	>100%	ND1	ND1	0.0%	ND1
M.7A.11.10	Total	844 317	0	100.0%	0%
12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	51.2%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	649 881	ND3	77.0%	ND3
M.7A.12.3	>40 - <=50 %	96 505	ND3	11.4%	ND3
M.7A.12.4	>50 - <=60 %	62 431	ND3	7.4%	ND3
M.7A.12.5	>60 - <=70 %	30 133	ND3	3.6%	ND3
M.7A.12.6	>70 - <=80 %	5 367	ND3	0.6%	ND3
M.7A.12.7	>80 - <=90 %	ND1	ND1	0.0%	ND1
M.7A.12.8	>90 - <=100 %	ND1	ND1	0.0%	ND1
M.7A.12.9	>100%	ND1	ND1	0.0%	ND1
M.7A.12.10	Total	844 317	0	100.0%	0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	100.0%			
M.7A.13.2	Second home/Holiday houses	0.0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.0%			
M.7A.13.4	Other	0.0%			
14. Loan by Ranking		% Residential Loans			



M.7A.14.1	1st lien	ND1
M.7A.14.2	Guaranteed	ND1
M.7A.14.3	Other	ND1

**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)	4 904		
	By buckets (mn):			
M.7B.15.2	-1.00	391	4.2%	39.9%
M.7B.15.3	1.00-2.50	273	9.4%	27.8%
M.7B.15.4	2.50-5.00	129	9.6%	13.1%
M.7B.15.5	5.00-10.00	604	12.6%	8.7%
M.7B.15.6	10.00-25.00	1 256	26.1%	7.6%
M.7B.15.7	25.00-50.00	617	12.8%	1.7%
M.7B.15.8	50.00-100.00	517	10.7%	0.7%
M.7B.15.9	100.00-250.00	702	14.6%	0.5%
M.7B.15.10	250.00	0	0.0%	0.0%

**16. Loan to Value (LTV) Information - UNINDEXED**

	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	50.7%		
	By LTV buckets (mn):			
M.7B.16.2	>0 - <=40 %	3 717	ND3	ND3
M.7B.16.3	>40 - <=50 %	649	ND3	ND3
M.7B.16.4	>50 - <=60 %	440	ND3	ND3
M.7B.16.5	>60 - <=70 %	ND1	ND1	ND1
M.7B.16.6	>70 - <=80 %	ND1	ND1	ND1
M.7B.16.7	>80 - <=90 %	ND1	ND1	ND1
M.7B.16.8	>90 - <=100 %	ND1	ND1	ND1
M.7B.16.9	>100%	ND1	ND1	ND1
M.7B.16.10	Total	4 806	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 (%)	48.3%		
	By LTV buckets (mn):			
M.7B.17.2	>0 - <=40 %	3 883	ND3	ND3
M.7B.17.3	>40 - <=50 %	539	ND3	ND3
M.7B.17.4	>50 - <=60 %	384	ND3	ND3
M.7B.17.5	>60 - <=70 %	ND1	ND1	ND1
M.7B.17.6	>70 - <=80 %	ND1	ND1	ND1
M.7B.17.7	>80 - <=90 %	ND1	ND1	ND1
M.7B.17.8	>90 - <=100 %	ND1	ND1	ND1
M.7B.17.9	>100%	ND1	ND1	ND1
M.7B.17.10	Total	4 806	0	0%

**18. Breakdown by Type**

	% Commercial loans
M.7B.18.1	Retail
M.7B.18.2	Office
M.7B.18.3	Hotel/Tourism
M.7B.18.4	Shopping malls
M.7B.18.5	Industry
M.7B.18.6	Agriculture*
M.7B.18.7	Other commercially used
M.7B.18.8	Land
M.7B.18.9	Property developers / Bulding under construction
M.7B.18.10	Other



## B2. Harmonised Transparency Template - Public Sector Assets

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	166			
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)	21 491	<b>Number of Exposures</b>	<b>% Public Sector Assets</b>	<b>% No. of Exposures</b>
By buckets (mn):					
PS.8.2.2	>0-<=10.0	549	214	3.8%	32.0%
PS.8.2.3	>10.0-<=20.0	541	39	3.8%	5.8%
PS.8.2.4	>20.0-<=50.0	1 196	39	8.3%	5.8%
PS.8.2.5	>50.0-<=100.0	1 656	24	11.5%	3.6%
PS.8.2.6	>100.0-<=200.0	1 661	13	11.6%	1.9%
PS.8.2.7	>200.0	1 576	5	11.0%	0.7%
PS.8.2.8	Total	7 178	334	50.0%	50.0%
PS.8.2.9				0.0%	0.0%
PS.8.2.10				0.0%	0.0%
PS.8.2.11				0.0%	0.0%
PS.8.2.12				0.0%	0.0%
PS.8.2.13				0.0%	0.0%
PS.8.2.14				0.0%	0.0%
PS.8.2.15				0.0%	0.0%
PS.8.2.16				0.0%	0.0%
PS.8.2.17	Total	14 355.8	668	100.0%	100.0%
<b>3. Breakdown by Asset Type</b>					
		<b>Nominal (mn)</b>		<b>% Public Sector Assets</b>	
PS.8.3.1	Loans	7 178		100.00%	
PS.8.3.2	Bonds	0		0.00%	
PS.8.3.3	Other	0		0.00%	
PS.8.3.4	Total	7 178		100%	
<b>4. Breakdown by Geography</b>					
				<b>% Public Sector Assets</b>	
PS.8.4.1	European Union	7 178			
PS.8.4.28	Sweden	7 178			
PS.8.4.44	Other	0			
<b>5. Breakdown by domestic regions</b>					
				<b>% Public Sector Assets</b>	
PS.8.5.1	Greater Stockholm	88.7%			
PS.8.5.2	Greater Gothenburg	0.5%			
PS.8.5.3	Greater Malmoe	0.1%			
PS.8.5.4	South Sweden	1.2%			
PS.8.5.5	West Sweden	4.9%			
PS.8.5.6	North Sweden	0.9%			
PS.8.5.7	East Sweden	3.7%			
PS.8.5.8	Outside Sweden	0.0%			
PS.8.5.9	Sum	100.0%			
<b>6. Breakdown by Interest Rate</b>					
				<b>% Public Sector Assets</b>	
PS.8.6.1	Fixed rate	50.4%			
PS.8.6.2	Floating rate	50.6%			
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	62.0%			
PS.8.7.2	Amortising	38.0%			
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	230		3.2%	
PS.8.8.2	Regional/federal authorities	0		0.0%	
PS.8.8.3	Local/municipal authorities	6 948		96.8%	
PS.8.8.4	Others	0		0.0%	
PS.8.8.5	Total	7 178		100.0%	





	<b>9. Non-Performing Loans</b>	
PS.8.9.1	% NPLs	0
	<b>10. Concentration Risks</b>	<b>% Public Sector Assets</b>
PS.8.10.1	10 largest exposures	40.3%



## 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
HG.1.2	OC Calculation: Legal minimum	Assets - Outstanding Covered Bonds / Outstanding Covered Bonds)
HG.1.3	OC Calculation: Committed	According to Swedish law the legal minimum OC is 2% .
HG.1.4	Interest Rate Types	ND2 Fixed or floating. 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 . 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) : <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	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. .
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	The Swedish Covered bond Act (SFS 2003:1223) and FSA Regulations and Guidelines on Covered Bonds (FFFS 2013:1) stipulates that all issuance of covered bonds in another currency than that of the cover pool assets, is swapped at the time of issuance to eliminate all FX-risk throughout the entire maturity period. The interest rate risk is managed through issuing fixed and/or floating rate bonds and by using interest rate swaps, depending on the current composition of the assets. The capped floating assets are also entirely hedged throughout the maturity period.
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
HG.2.1		
OHG.2.1		
OHG.2.2		
3. Glossary - Extra national and/or issuer Items	[Insert Definition Below]	
HG.3.1		
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

# National Transparency Template

Please follow the link below:

<https://www.swedbank.com/investor-relations/debt-investor/funding/covered-bonds/cover-pool/>