

Harmonised Transparency Template

SWEDEN

Swedbank Mortgage AB

Reporting Date: [31/12/18]

Cut-off Date: [31/12/18]



Index

Worksheet A: HTT General

Worksheet B1: HTT Mortgage Assets

Worksheet B2: HTT Public Sector Assets

Worksheet C: HTT Harmonised Glossary

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



A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	SEK
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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	Swedbank Mortgage AB			
G.1.1.3	Link to Issuer's Website	https://www.swedbank.com/investor-relations/			
G.1.1.4	Cut-off date	[31/12/18]			
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	https://coveredbondlabel.com/issuer/38/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	967 972			
G.3.1.2	Outstanding Covered Bonds	478 371			
OG.3.1.1	Cover Pool Size [NPV] (mn)	984 115			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	488 549			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2%	102%	ND2	[Mark as ND1 if not relevant]
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	962 313		99%	
G.3.3.2	Public Sector	5 659		1%	
G.3.3.3	Shipping	ND1			
G.3.3.4	Substitute Assets	0		0%	
G.3.3.5	Other	0		0%	
G.3.3.6	Total	967 972		100%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	26.6	8.1		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	856	ND1	0.09%	
G.3.4.3	1 - 2 Y	1 191	ND1	0.12%	
G.3.4.4	2 - 3 Y	1 694	ND1	0.18%	
G.3.4.5	3 - 4 Y	1 641	ND1	0.17%	
G.3.4.6	4 - 5 Y	1 884	ND1	0.19%	
G.3.4.7	5 - 10 Y	21 009	ND1	2.17%	
G.3.4.8	10+ Y	939 697	ND1	97.08%	
G.3.4.9	Total	967 972		100%	0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6.5	ND2		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	28 754	ND2	6.01%	
G.3.5.3	1 - 2 Y	147 572	ND2	30.85%	



G.3.5.5	2 - 3 Y		90 763		ND2	18.97%	
G.3.5.6	3 - 4 Y		96 045		ND2	20.08%	
G.3.5.7	4 - 5 Y		69 468		ND2	14.52%	
G.3.5.8	5 - 10 Y		26 174		ND2	5.47%	
G.3.5.9	10+ Y		19 595		ND2	4.10%	
G.3.5.10		Total	478 371		0	100%	0%
6. Covered 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	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		967 972		967 972	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	967 972		967 972	100%	100%
7. Covered Bonds - Currency			Nominal [before hedging] (mn)		Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		126 491		0	26.44%	0.00%
G.3.7.2	USD		8 279		0	1.73%	0.00%
G.3.7.3	GBP		7 952		0	1.66%	0.00%
G.3.7.4	NOK		5 698		0	1.19%	0.00%
G.3.7.5	CHF		2 490		0	0.52%	0.00%
G.3.7.6	AUD		0		0	0.00%	0.00%
G.3.7.7	CAD		0		0	0.00%	0.00%
G.3.7.8	BRL		0		0	0.00%	0.00%
G.3.7.9	CZK		0		0	0.00%	0.00%
G.3.7.10	DKK		0		0	0.00%	0.00%
G.3.7.11	HKD		0		0	0.00%	0.00%
G.3.7.12	KRW		0		0	0.00%	0.00%
G.3.7.13	SEK		327 427		478 371	68.45%	100.00%
G.3.7.14	SGD		0		0	0.00%	0.00%
G.3.7.15	Other		35		0	0.01%	0.00%
G.3.7.16		Total	478 371		478 371	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		445 372		60 895	93%	13%
G.3.8.2	Floating coupon		33 000		417 476	7%	87%
G.3.8.3	Other		0		0	0%	0%
G.3.8.4		Total	478 371		478 371	100%	100%
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		
G.3.11.2	Central bank eligible assets		0		
G.3.11.3	Other		0		
G.3.11.4		Total	0	0%	0%

12. Bond List		
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/38/

13. Derivatives & Swaps		
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	253 518
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

4. References to Capital Requirements Regulation (CRR) 129(7)			Row	Row
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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:	38		
G.4.1.2	(i)	Value of covered bonds:	39		
G.4.1.3	(ii)	Geographical distribution:	43 for Mortgage Assets	39 for Public Sector Assets	
G.4.1.4	(ii)	Type of cover assets:	52		
G.4.1.5	(ii)	Loan size:	144 for Residential Mortgage Assets	232 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii)	Interest rate risk - cover pool:	108 for Mortgage Assets	103 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:	138 for Mortgage Assets	140 for Public Sector Assets	

5. References to Capital Requirements Regulation (CRR) 129(1)		
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G.5.1.1	Exposure to credit institute credit quality step 1 & 2	171
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6. Other relevant information		
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B1. Harmonised Transparency Template - Mortgage Assets

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	954 235	99.16%
M.7.1.2	Commercial	8 079	0.84%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	962 313	100%
2. General Information			
		Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	1 611 919	1081
			Total Mortgages
			1 613 000
3. Concentration Risks			
		% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.2%	16.7%
			% Total Mortgages
			0.3%
4. Breakdown by Geography			
		% Residential Loans	% Commercial Loans
			% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>954 235</u>	<u>8 079</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	954 235	8 079
M.7.4.29	United Kingdom	0.0	0.0
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0</u>	<u>0</u>
M.7.4.31	Iceland	0.0	0.0
M.7.4.32	Liechtenstein	0.0	0.0
M.7.4.33	Norway	0.0	0.0
M.7.4.34	Other	0	0
M.7.4.35	Switzerland	0.0	0.0
M.7.4.36	Australia	0.0	0.0
M.7.4.37	Brazil	0.0	0.0
M.7.4.38	Canada	0.0	0.0



M.7.4.39	Japan	0.0	0.0	0	
M.7.4.40	Korea	0.0	0.0	0	
M.7.4.41	New Zealand	0.0	0.0	0	
M.7.4.42	Singapore	0.0	0.0	0	
M.7.4.43	US	0.0	0.0	0	
M.7.4.44	Other	0.0	0.0	0	
5. Breakdown by domestic regions					
		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Greater Stockholm	27%	27.1%	27%	
M.7.5.2	Greater Gothenburg	9%	4.6%	9%	
M.7.5.3	Greater Malmoe	4%	8.4%	4%	
M.7.5.4	South Sweden	10%	8.1%	10%	
M.7.5.5	West Sweden	22%	8.1%	22%	
M.7.5.6	North Sweden	11%	13.6%	11%	
M.7.5.7	East Sweden	18%	30.1%	18%	
M.7.5.8	Outside Sweden	0%	0%	0%	
M.7.5.9	Sum	100%	100%	100.0%	
6. Breakdown by Interest Rate					
		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	31.4%	27.1%	31.4%	
M.7.6.2	Floating rate	68.6%	72.9%	68.6%	
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	80.7%	69.4%	80.7%	
M.7.7.2	Amortising	19.3%	30.6%	19.3%	
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	15.1%	25.3%	15.1%	
M.7.8.2	≥ 12 - ≤ 24 months	14.0%	30.0%	14.1%	
M.7.8.3	≥ 24 - ≤ 36 months	12.5%	10.1%	12.5%	
M.7.8.4	≥ 36 - ≤ 60 months	17.3%	16.3%	17.4%	
M.7.8.5	≥ 60 months	41.2%	18.4%	41.0%	
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)	592			
By buckets (mn):					
M.7A.10.2	-0.25	62 632	454 355	6.6%	28.2%
M.7A.10.3	0.25-0.50	176 111	465 269	18.5%	28.9%
M.7A.10.4	0.50-0.75	203 732	340 861	21.4%	21.2%
M.7A.10.5	0.75-1.00	134 738	158 382	14.1%	9.8%
M.7A.10.6	1.00-2.00	196 085	155 059	20.5%	9.6%
M.7A.10.7	2.00-3.00	46 836	20 117	4.9%	1.3%
M.7A.10.8	3.00-4.00	21 407	6 219	2.2%	0.4%
M.7A.10.9	4.00-5.00	14 042	3 150	1.5%	0.2%
M.7A.10.10	5.00-10.00	38 428	5 488	4.0%	0.3%
M.7A.10.11	10.00-20.00	31 259	2 261	3.3%	0.1%
M.7A.10.12	20.00-	28 964	758	3.0%	0.1%
M.7A.10.26	Total	954 235	1 611 919	100.00%	100.00%
11. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	55.3%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	694 591	ND3	72.7%	ND3
M.7A.11.3	>40 - <=50 %	109 333	ND3	11.5%	ND3
M.7A.11.4	>50 - <=60 %	80 280	ND3	8.4%	ND3
M.7A.11.5	>60 - <=70 %	54 088	ND3	5.7%	ND3
M.7A.11.6	>70 - <=80 %	15 942	ND3	1.7%	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	954 235	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 (%)	50.8%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	742 014	ND3	77.8%	ND3
M.7A.12.3	>40 - <=50 %	102 986	ND3	10.8%	ND3
M.7A.12.4	>50 - <=60 %	64 152	ND3	6.7%	ND3
M.7A.12.5	>60 - <=70 %	35 202	ND3	3.7%	ND3
M.7A.12.6	>70 - <=80 %	9 881	ND3	1.0%	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	954 235	0	100.0%	0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	99.76%			
M.7A.13.2	Second home/Holiday houses	0.00%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.00%			
M.7A.13.4	Agricultural	0.24%			
M.7A.13.5	Other	0.00%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	ND2			
M.7A.14.2	Guaranteed	ND2			
M.7A.14.3	Other	ND2			
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)	7 473			
	By buckets (mn):				
M.7B.15.2	-1.00	201	387	2.5%	35.8%
M.7B.15.3	1.00-2.50	423	246	5.2%	22.8%
M.7B.15.4	2.50-5.00	620	158	7.7%	14.6%
M.7B.15.5	5.00-10.00	929	127	11.5%	11.8%
M.7B.15.6	10.00-25.00	1 792	101	22.2%	9.3%
M.7B.15.7	25.00-50.00	1 209	34	15.0%	3.2%
M.7B.15.8	50.00-100.00	1 254	16	15.5%	1.5%
M.7B.15.9	100.00-250.00	1 652	12	20.4%	1.1%
M.7B.15.10	250.00	0	0	0.0%	0.0%
M.7B.15.26	Total	8 079	1 081	100.00%	100.00%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	48.4%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	6 557	ND3	81.1%	ND3
M.7B.16.3	>40 - <=50 %	938	ND3	11.7%	ND3
M.7B.16.4	>50 - <=60 %	583	ND3	7.2%	ND3
M.7B.16.5	>60 - <=70 %	ND1	ND1	0.0%	ND1
M.7B.16.6	>70 - <=80 %	ND1	ND1	0.0%	ND1
M.7B.16.7	>80 - <=90 %	ND1	ND1	0.0%	ND1
M.7B.16.8	>90 - <=100 %	ND1	ND1	0.0%	ND1
M.7B.16.9	>100%	ND1	ND1	0.0%	ND1
M.7B.16.10	Total	8 079	0	100.0%	0%
17. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	48.2%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	6 577	ND3	81.4%	ND3
M.7B.17.3	>40 - <=50 %	933	ND3	11.6%	ND3
M.7B.17.4	>50 - <=60 %	568	ND3	7.0%	ND3
M.7B.17.5	>60 - <=70 %	ND1	ND1	0.0%	ND1
M.7B.17.6	>70 - <=80 %	ND1	ND1	0.0%	ND1
M.7B.17.7	>80 - <=90 %	ND1	ND1	0.0%	ND1
M.7B.17.8	>90 - <=100 %	ND1	ND1	0.0%	ND1



M.7B.17.9	>100%		ND1	ND1	0.0%	ND1
M.7B.17.10		Total	8 079	0	100.0%	0%
	18. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail		ND3			
M.7B.18.2	Office		ND3			
M.7B.18.3	Hotel/Tourism		ND3			
M.7B.18.4	Shopping malls		ND3			
M.7B.18.5	Industry		ND3			
M.7B.18.6	Agriculture		ND3			
M.7B.18.7	Other commercially used		ND3			
M.7B.18.8	Land		ND3			
M.7B.18.9	Property developers / Bulding under construction		ND3			
M.7B.18.10	Other		ND3			



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				
1. General Information					
PS.8.1.1	Number of public sector exposures	141			
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	20 430			
	By buckets (mn):				
PS.8.2.2	>0-<=10.0	514	178	9.09%	64.26%
PS.8.2.3	>10.0-<=20.0	445	31	7.86%	11.19%
PS.8.2.4	>20.0-<=50.0	1 135	34	20.05%	12.27%
PS.8.2.5	>50.0-<=100.0	1 784	24	31.52%	8.66%
PS.8.2.6	>100.0-<=200.0	942	7	16.65%	2.53%
PS.8.2.7	>200.0	839	3	14.83%	1.08%
PS.8.2.17	Total	5 659	277	100.0%	100.0%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	5 659		100.00%	
PS.8.3.2	Bonds	0		0.00%	
PS.8.3.3	Other	0		0.00%	
PS.8.3.4	Total	5 659		100%	
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	<u>European Union</u>	100%			
PS.8.4.2	Austria	0%			
PS.8.4.3	Belgium	0%			
PS.8.4.4	Bulgaria	0%			
PS.8.4.5	Croatia	0%			
PS.8.4.6	Cyprus	0%			
PS.8.4.7	Czech Republic	0%			
PS.8.4.8	Denmark	0%			
PS.8.4.9	Estonia	0%			
PS.8.4.10	Finland	0%			
PS.8.4.11	France	0%			
PS.8.4.12	Germany	0%			
PS.8.4.13	Greece	0%			
PS.8.4.14	Netherlands	0%			
PS.8.4.15	Hungary	0%			
PS.8.4.16	Ireland	0%			
PS.8.4.17	Italy	0%			
PS.8.4.18	Latvia	0%			
PS.8.4.19	Lithuania	0%			
PS.8.4.20	Luxembourg	0%			
PS.8.4.21	Malta	0%			
PS.8.4.22	Poland	0%			
PS.8.4.23	Portugal	0%			
PS.8.4.24	Romania	0%			
PS.8.4.25	Slovakia	0%			
PS.8.4.26	Slovenia	0%			
PS.8.4.27	Spain	0%			
PS.8.4.28	Sweden	100%			
PS.8.4.29	United Kingdom	0%			
PS.8.4.30	<u>European Economic Area (not member of EU)</u>	0%			
PS.8.4.31	Iceland	0%			
PS.8.4.32	Liechtenstein	0%			
PS.8.4.33	Norway	0%			



PS.8.4.34	Other	0%	
PS.8.4.35	Switzerland	0%	
PS.8.4.36	Australia	0%	
PS.8.4.37	Brazil	0%	
PS.8.4.38	Canada	0%	
PS.8.4.39	Japan	0%	
PS.8.4.40	Korea	0%	
PS.8.4.41	New Zealand	0%	
PS.8.4.42	Singapore	0%	
PS.8.4.43	US	0%	
PS.8.4.44	Other	0%	
5. Breakdown by domestic regions % Public Sector Assets			
PS.8.5.1	Greater Stockholm	26.00%	
PS.8.5.2	Greater Gothenburg	8.70%	
PS.8.5.3	Greater Malmoe	2.60%	
PS.8.5.4	South Sweden	11.10%	
PS.8.5.5	West Sweden	4.80%	
PS.8.5.6	North Sweden	24.20%	
PS.8.5.7	East Sweden	22.60%	
PS.8.5.8	Outside Sweden	0.00%	
6. Breakdown by Interest Rate % Public Sector Assets			
PS.8.6.1	Fixed rate	72.2%	
PS.8.6.2	Floating rate	27.8%	
PS.8.6.3	Other	0.0%	
7. Breakdown by Repayment Type % Public Sector Assets			
PS.8.7.1	Bullet / interest only	62.7%	
PS.8.7.2	Amortising	37.3%	
PS.8.7.3	Other	0.0%	
8. Breakdown by Type of Debtor Nominal (mn) % Public Sector Assets			
PS.8.8.1	Sovereigns	223	3.95%
PS.8.8.2	Regional/federal authorities		0.00%
PS.8.8.3	Local/municipal authorities	5 436	96.05%
PS.8.8.4	Others	0	0.00%
PS.8.8.5	Total	5 659	100.00%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0	
10. Concentration Risks % Public Sector Assets			
PS.8.10.1	10 largest exposures	41.9%	



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% . ND2
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 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) : 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. .
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	The Swedish Covered Bond Act (SFS 2005:1223) and the regulations and guidelines on covered bonds (FFO 2010:1) stipulates that an 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 will be expressed through floating fixed and for floating rate bonds and through interest rate swaps depending on the current composition of the assets. The spread
OHG.1.1	Non-performing loans	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days
OHG.1.2	NPV assumptions (when stated)	
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		
Field Number	3. Glossary - Extra national and/or Issuer Items	[Insert Definition Below]
HG.3.1	Other definitions deemed relevant	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		

The National Transparency Template

Please follow the link below:

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