

Harmonised Transparency Template

SWEDEN

Swedbank Mortgage AB

Reporting Date: 31/12/16

Cut-off Date: 31/12/16



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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	https://www.swedbank.com/investor-relations/			
G.1.1.4	Cut-off date	31/12/16			
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	https://coveredbondlabel.com/issuer/38/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Cover Pool Size	878 393			
G.3.1.2	Outstanding Covered Bonds	525 055			
OG.3.1.1	Cover Pool Size [NPV] (mn)	895 698			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	555 027			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2.0%	67.3%	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	871 259		99.19%	
G.3.3.2	Public Sector	7 134		0.81%	
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	878 393		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)	25.5	8.0		
	By buckets:				
G.3.4.2	0 - 1 Y	994	ND1	0.11%	
G.3.4.3	1 - 2 Y	7139	ND1	0.81%	
G.3.4.4	2 - 3 Y	1 135	ND1	0.13%	
G.3.4.5	3 - 4 Y	1 372	ND1	0.16%	
G.3.4.6	4 - 5 Y	1 874	ND1	0.21%	



G.3.4.7	5 - 10 Y		18 042		ND1	2.05%	
G.3.4.8	10+ Y		847 837		ND1	96.52%	
G.3.4.9		Total	878 393			0.00%	0%
5. Maturity of Covered Bonds			Initial Maturity (mn)		Extended Maturity (mn)	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)		5.5		ND2		
G.3.5.2	By buckets:						
G.3.5.3	0 - 1 Y		111 170		ND2	21.17%	
G.3.5.4	1 - 2 Y		109 708		ND2	20.89%	
G.3.5.5	2 - 3 Y		55 539		ND2	10.58%	
G.3.5.6	3 - 4 Y		140 024		ND2	26.67%	
G.3.5.7	4 - 5 Y		71 483		ND2	13.61%	
G.3.5.8	5 - 10 Y		22 062		ND2	4.20%	
G.3.5.9	10+ Y		15 069		ND2	2.87%	
G.3.5.10		Total	525 055		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		878 393		878 393	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	878 393		878 393	100%	100%
7. Covered Bonds - Currency			Nominal [before hedging] (mn)		Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		102 961			19.61%	0.00%
G.3.7.2	USD		24 954			4.75%	0.00%
G.3.7.3	GBP		14 502			2.76%	0.00%
G.3.7.4	NOK		8 575			1.63%	0.00%
G.3.7.5	CHF		4 362			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		369 665		525 055	70.40%	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	525 055		525 055	100%	100%
8. Covered Bonds - Breakdown by interest rate			Nominal (mn)			% Covered Bonds	
G.3.8.1	Fixed coupon		479 541			91%	
G.3.8.2	Floating coupon		45 514			9%	
G.3.8.3	Other		0			0%	
G.3.8.4		Total	525 055			100%	
9. Substitute Assets - Type			Nominal (mn)			% Substitute Assets	
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%	
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 cover pool [notional] (mn)	348 524		
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	

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	48 for Public Sector Assets	
G.4.1.4	(ii) Type of cover assets:	52		
G.4.1.5	(ii) Loan size:	167 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	130 for Mortgage Assets	161	129 for Public Sector Assets
G.4.1.7	(ii) Currency risk - cover pool:	109		
G.4.1.8	(ii) Interest rate risk - covered bond:	161		
G.4.1.9	(ii) Currency risk - covered bond:	135		
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:	87		
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	160 for Mortgage Assets	166 for Public Sector Assets	

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

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

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[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*	866 118	99.4%
M.7.1.2	Commercial*	5 140	0.6%
M.7.1.3	Other	0	0.0%
M.7.1.4	Total	871 259	100.0%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	1 604 828	983
			Total Mortgages
			1 605 811
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.2%	22.1%
			% Total Mortgages
			0.3%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	<u>European Union</u>	<u>866 118</u>	<u>5 140</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	866 118	5 140
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>
	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans
M.7.5.1	Greater Stockholm	27.0%	26.5%
M.7.5.2	Greater Gothenburg	9.0%	3.8%
M.7.5.3	Greater Malmoe	3.0%	7.3%
M.7.5.4	South Sweden	11.0%	9.1%
M.7.5.5	West Sweden	22.0%	16.1%
M.7.5.6	North Sweden	11.0%	17.1%
M.7.5.7	East Sweden	17.0%	20.1%
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	26.3%	53.8%	26.3%	
M.7.6.2	Floating rate	73.7%	46.2%	73.7%	
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	76.1%	60.0%	76.1%	
M.7.7.2	Amortising	23.9%	40.0%	23.9%	
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	17.7%	23.5%	17.7%	
M.7.8.2	≥ 12 - ≤ 24 months	14.4%	20.6%	14.4%	
M.7.8.3	≥ 24 - ≤ 36 months	10.8%	16.2%	10.8%	
M.7.8.4	≥ 36 - ≤ 60 months	14.3%	31.6%	14.3%	
M.7.8.5	≥ 60 months	42.8%	8.2%	42.8%	
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	70 625	487 402	8.2%	30.0%
M.7A.10.3	0.25-0.50	183 204	520 134	21.1%	30.0%
M.7A.10.4	0.50-0.75	189 584	316 492	21.8%	20.0%
M.7A.10.5	0.75-1.00	108 352	127 108	12.5%	10.0%
M.7A.10.6	1.00-2.00	153 044	120 774	17.7%	10.0%
M.7A.10.7	2.00-3.00	38 632	16 468	4.5%	0.0%
M.7A.10.8	3.00-4.00	18 509	5 388	2.1%	0.0%
M.7A.10.9	4.00-5.00	12 725	2 828	1.5%	0.0%
M.7A.10.10	5.00-10.00	37 605	5 342	4.3%	0.0%
M.7A.10.11	10.00-20.00	29 992	2 215	3.5%	0.0%
M.7A.10.12	20.00-	23 846	677	2.8%	0.0%
M.7A.10.26	Total	866 118	1 604 828		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 %	622 908	ND1	71.9%	ND3
M.7A.11.3	>40 - <=50 %	100 456	ND1	11.6%	ND3
M.7A.11.4	>50 - <=60 %	75 765	ND1	8.7%	ND3
M.7A.11.5	>60 - <=70 %	51 671	ND1	6.0%	ND3
M.7A.11.6	>70 - <=80 %	15 318	ND1	1.8%	ND3
M.7A.11.7	>80 - <=90 %	0	ND1	0.0%	ND1
M.7A.11.8	>90 - <=100 %	0	ND1	0.0%	ND1
M.7A.11.9	>100%	0	ND1	0.0%	ND1
M.7A.11.10	Total	866 109	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 (%)	49.6%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	680 781	ND1	78.6%	ND3
M.7A.12.3	>40 - <=50 %	95 621	ND1	11.0%	ND3
M.7A.12.4	>50 - <=60 %	58 167	ND1	6.7%	ND3
M.7A.12.5	>60 - <=70 %	26 886	ND1	3.1%	ND3
M.7A.12.6	>70 - <=80 %	4 656	ND1	0.5%	ND3
M.7A.12.7	>80 - <=90 %	0	ND1	0.0%	ND1
M.7A.12.8	>90 - <=100 %	0	ND1	0.0%	ND1
M.7A.12.9	>100%	0	ND1	0.1%	ND1
M.7A.12.10	Total	866 111	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	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)	4 904		
	By buckets (mn):			
M.7B.15.2	-1.00	392	3.9%	40.0%
M.7B.15.3	1.00-2.50	265	8.5%	30.0%
M.7B.15.4	2.50-5.00	465	12.9%	10.0%
M.7B.15.5	5.00-10.00	620	12.1%	10.0%
M.7B.15.6	10.00-25.00	1 275	24.8%	10.0%
M.7B.15.7	25.00-50.00	679	13.2%	0.0%
M.7B.15.8	50.00-100.00	762	14.8%	0.0%
M.7B.15.9	100.00-250.00	701	13.6%	0.0%
M.7B.15.10	250.00	0	0.1%	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 (%)	50.0%		
	By LTV buckets (mn):			
M.7B.16.2	>0 - <=40 %	4 078	79.1%	ND3
M.7B.16.3	>40 - <=50 %	667	13.0%	ND3
M.7B.16.4	>50 - <=60 %	405	7.9%	ND3
M.7B.16.5	>60 - <=70 %	0	0.0%	ND1
M.7B.16.6	>70 - <=80 %	0	0.0%	ND1
M.7B.16.7	>80 - <=90 %	0	0.0%	ND1
M.7B.16.8	>90 - <=100 %	0	0.0%	ND1
M.7B.16.9	>100%	0	0.0%	ND1
M.7B.16.10	Total	5 150	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 (%)	48.0%		
	By LTV buckets (mn):			
M.7B.17.2	>0 - <=40 %	4 182	81.2%	ND3
M.7B.17.3	>40 - <=50 %	626	12.1%	ND3
M.7B.17.4	>50 - <=60 %	343	6.7%	ND3
M.7B.17.5	>60 - <=70 %	0	0.0%	ND1
M.7B.17.6	>70 - <=80 %	0	0.0%	ND1
M.7B.17.7	>80 - <=90 %	0	0.0%	ND1
M.7B.17.8	>90 - <=100 %	0	0.0%	ND1
M.7B.17.9	>100%	0	0.0%	ND1
M.7B.17.10	Total	5 150	100.0%	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

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[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures	166			
2. Size Information					
PS.8.2.1	Average exposure size (000s)	21 684	Number of Exposures	% Public Sector Assets	% No. of Exposures
By buckets (mn):					
PS.8.2.2	>0-<=10.0	580	212	8.1%	64.4%
PS.8.2.3	>10.0-<=20.0	558	38	7.8%	11.6%
PS.8.2.4	>20.0-<=50.0	1 148	36	16.1%	10.9%
PS.8.2.5	>50.0-<=100.0	2 003	28	28.1%	8.5%
PS.8.2.6	>100.0-<=200.0	1 573	11	22.0%	3.3%
PS.8.2.7	>200.0	1 273	4	17.8%	1.2%
PS.8.2.8				0.0%	0.0%
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	7 134.0	329	100.0%	100.0%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	7 134		100.00%	
PS.8.3.2	Bonds	0		0.00%	
PS.8.3.3	Other	0		0.00%	
PS.8.3.4	Total	7 134		100%	
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	European Union	7 134			
PS.8.4.28	Sweden	7 134			
PS.8.4.44	Other	0			
5. Breakdown by domestic regions					
		% Public Sector Assets			
PS.8.5.1	Greater Stockholm	47.4%			
PS.8.5.2	Greater Gothenburg	10.2%			
PS.8.5.3	Greater Malmoe	2.4%			
PS.8.5.4	South Sweden	13.8%			
PS.8.5.5	West Sweden	5.9%			
PS.8.5.6	North Sweden	10.1%			
PS.8.5.7	East Sweden	10.2%			
PS.8.5.8	Outside Sweden	0.0%			
PS.8.5.9	Sum	100.0%			
6. Breakdown by Interest Rate					
		% Public Sector Assets			
PS.8.6.1	Fixed rate	50.2%			
PS.8.6.2	Floating rate	49.8%			
PS.8.6.3	Other	0.0%			
7. Breakdown by Repayment Type					
		% Public Sector Assets			
PS.8.7.1	Bullet / interest only	66.6%			
PS.8.7.2	Amortising	33.4%			
PS.8.7.3	Other	0.0%			
8. Breakdown by Type of Debtor					
		Nominal (mn)		% Public Sector Assets	
PS.8.8.1	Sovereigns	229		3.2%	
PS.8.8.2	Regional/federal authorities	0		0.0%	
PS.8.8.3	Local/municipal authorities	6 905		96.8%	
PS.8.8.4	Others	0		0.0%	
PS.8.8.5	Total	7 134		100.0%	



	9. Non-Performing Loans	
PS.8.9.1	% NPLs	0
	10. Concentration Risks	% Public Sector Assets
PS.8.10.1	10 largest exposures	40.1%



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) : 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 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		
Field Number	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		