

Harmonised Transparency Template

SWEDEN

Swedbank Mortgage AB

Reporting Date: [31/03/17]

Cut-off Date: [31/03/17]



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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	[31/03/17]			
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	890 777			
G.3.1.2	Outstanding Covered Bonds	516 115			
OG.3.1.1	Cover Pool Size [NPV] (mn)	906 355			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	545 418			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)					
G.3.2.1	OC (%)	Legal / Regulatory	Actual	Minimum Committed	Purpose
		2.0%	72.6%	ND2	[Mark as ND1 if not relevant]
3. Cover Pool Composition					
		Nominal (mn)			
G.3.3.1	Mortgages	883 722			
G.3.3.2	Public Sector	7 055			
G.3.3.3	Shipping	ND1			
G.3.3.4	Substitute Assets	0			
G.3.3.5	Other	0			
G.3.3.6	Total	890 777			
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average life (in years)	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
		26.8	7.9		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	751	ND1	0.08%	
G.3.4.3	1 - 2 Y	1085	ND1	0.12%	
G.3.4.4	2 - 3 Y	1329	ND1	0.15%	
G.3.4.5	3 - 4 Y	1881	ND1	0.21%	
G.3.4.6	4 - 5 Y	2467	ND1	0.28%	
G.3.4.7	5 - 10 Y	22111	ND1	2.48%	
G.3.4.8	10+ Y	861153	ND1	96.67%	
G.3.4.9	Total	890 777		100%	0%
5. Maturity of Covered Bonds					
G.3.5.1	Weighted Average life (in years)	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
		5.5	ND2		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	64 328	ND2	12.46%	
G.3.5.3	1 - 2 Y	96 358	ND2	18.67%	
G.3.5.4	2 - 3 Y	55 539	ND2	10.76%	
G.3.5.5	3 - 4 Y	158 969	ND2	30.80%	
G.3.5.6	4 - 5 Y	80 380	ND2	15.57%	
G.3.5.7	5 - 10 Y	45 472	ND2	8.81%	
G.3.5.8	10+ Y	15 069	ND2	2.92%	
G.3.5.9					



G.3.5.10		Total	516 115	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		890 777	890 777		
G.3.6.14	SGD		0	0		
G.3.6.15	Other		0	0	0.00%	0.00%
G.3.6.16		Total	890 777	890 777	0%	0%
7. Covered Bonds - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		100 550		19.48%	0.00%
G.3.7.2	USD		24 954		4.84%	0.00%
G.3.7.3	GBP		14 502		2.81%	0.00%
G.3.7.4	NOK		8 575		1.66%	0.00%
G.3.7.5	CHF		4 362		0.85%	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		363 136	516 115	70.36%	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	516 115	516 115	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		466 197	289 130	90%	56%
G.3.8.2	Floating coupon		49 918	226 985	10%	44%
G.3.8.3	Other		0	0	0%	0%
G.3.8.4		Total	516 115	516 115	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		0		
Total			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)	323	116	
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	
<p><i>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.</i></p>				
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		
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)				
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	171		
6. Other relevant information				



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	878 246	99.38%
M.7.1.2	Commercial	5 475	0.62%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	883 722	100%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	1 602 889	986
			Total Mortgages
			1 603 875
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.2%	21.3%
			% Total Mortgages
			0.3%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	European Union	878 246	5 475
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	878 246	5 475
M.7.4.29	United Kingdom	0.0	0.0
M.7.4.30	European Economic Area (not member of EU)	0	0
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
M.7.4.40	Korea	0.0	0.0
M.7.4.41	New Zealand	0.0	0.0
M.7.4.42	Singapore	0.0	0.0
M.7.4.43	US	0.0	0.0
M.7.4.44	Other	0.0	0.0



5. Breakdown by domestic regions		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Greater Stockholm	27.0%	24.9%	27.0%	
M.7.5.2	Greater Gothenburg	9.0%	4.1%	9.0%	
M.7.5.3	Greater Malmoe	4.0%	8.0%	4.0%	
M.7.5.4	South Sweden	11.0%	8.9%	11.0%	
M.7.5.5	West Sweden	22.0%	16.2%	22.0%	
M.7.5.6	North Sweden	10.0%	13.7%	10.0%	
M.7.5.7	East Sweden	17.0%	24.2%	17.0%	
M.7.5.8	Outside Sweden	0.0%	0	0.0%	
M.7.5.9	Sum	100.00%	100.00%	100.00%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	27.0%	54.0%	27.0%	
M.7.6.2	Floating rate	73.0%	46.0%	73.0%	
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	76.2%	60.0%	76.2%	
M.7.7.2	Amortising	23.8%	40.0%	23.8%	
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	17.9%	30.9%	17.9%	
M.7.8.2	≥ 12 - ≤ 24 months	14.2%	17.8%	14.2%	
M.7.8.3	≥ 24 - ≤ 36 months	11.2%	13.7%	11.2%	
M.7.8.4	≥ 36 - ≤ 60 months	14.2%	24.9%	14.2%	
M.7.8.5	≥ 60 months	42.5%	12.7%	42.5%	
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)	530 632			
	By buckets (mn):				
M.7A.10.2	-0.25	69 578	483 499	7.9%	30.0%
M.7A.10.3	0.25-0.50	181 900	512 010	20.7%	30.0%
M.7A.10.4	0.50-0.75	190 836	318 325	21.7%	20.0%
M.7A.10.5	0.75-1.00	111 173	130 269	12.7%	10.0%
M.7A.10.6	1.00-2.00	157 844	124 424	18.0%	10.0%
M.7A.10.7	2.00-3.00	39 705	16 915	4.5%	0.0%
M.7A.10.8	3.00-4.00	18 994	5 514	2.2%	0.0%
M.7A.10.9	4.00-5.00	12 996	2 894	1.5%	0.0%
M.7A.10.10	5.00-10.00	38 171	5 420	4.4%	0.0%
M.7A.10.11	10.00-20.00	31 169	2 288	3.6%	0.0%
M.7A.10.12	20.00-	25 880	732	3.0%	0.0%
M.7A.10.26	Total	878 246	1 602 290	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 (%)	50.0%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	509 861	ND3	58.1%	ND3
M.7A.11.3	>40 - <=50 %	134 497	ND3	15.3%	ND3
M.7A.11.4	>50 - <=60 %	112 561	ND3	12.8%	ND3
M.7A.11.5	>60 - <=70 %	76 120	ND3	8.7%	ND3
M.7A.11.6	>70 - <=80 %	45 207	ND3	5.1%	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	878 246	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 (%)	50.4%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	688 873	ND3	78.4%	ND3
M.7A.12.3	>40 - <=50 %	97 103	ND3	11.1%	ND3
M.7A.12.4	>50 - <=60 %	58 996	ND3	6.7%	ND3
M.7A.12.5	>60 - <=70 %	27 811	ND3	3.2%	ND3
M.7A.12.6	>70 - <=80 %	5 464	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	878 246	0	100.0%	0%
13. Breakdown by type % Residential Loans					
M.7A.13.1	Owner occupied	100.00%			
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	0.06%			
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)	4 904			
	By buckets (mn):				
M.7B.15.2	-1.00	196	380	3.6%	40.0%
M.7B.15.3	1.00-2.50	441	264	8.1%	30.0%
M.7B.15.4	2.50-5.00	482	131	8.8%	10.0%
M.7B.15.5	5.00-10.00	691	96	12.6%	10.0%
M.7B.15.6	10.00-25.00	1 273	76	23.2%	10.0%
M.7B.15.7	25.00-50.00	893	26	16.3%	0.0%
M.7B.15.8	50.00-100.00	680	9	12.4%	0.0%
M.7B.15.9	100.00- 250.00	820	6	15.0%	0.0%
M.7B.15.10	250.00	0	0	0.1%	0.0%
M.7B.15.26	Total	5 475	988	100%	100%
16. Loan to Value (LTV) Information - UNINDEXED					
M.7B.16.1	Weighted Average LTV (%)	48.9%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	1 878	ND3	34.2%	ND3
M.7B.16.3	>40 - <=50 %	1 420	ND3	26.0%	ND3
M.7B.16.4	>50 - <=60 %	2 177	ND3	39.8%	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	5 475	0	100.0%	0%
17. Loan to Value (LTV) Information - INDEXED					
M.7B.17.1	Weighted Average LTV (%)	49.0%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	4 371	ND3	79.8%	ND3
M.7B.17.3	>40 - <=50 %	704	ND3	12.9%	ND3
M.7B.17.4	>50 - <=60 %	399	ND3	11.9%	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	5 475	0	104.6%	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

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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	163			
2. Size Information					
PS.8.2.1	Average exposure size (000s)	Nominal 21 642	Number of Exposures	% Public Sector Assets	% No. of Exposures
By buckets (mn):					
PS.8.2.2	>0-<=10.0	568	210	8.05%	60.00%
PS.8.2.3	>10.0-<=20.0	585	41	8.29%	11.71%
PS.8.2.4	>20.0-<=50.0	1 093	37	15.49%	10.57%
PS.8.2.5	>50.0-<=100.0	2 263	42	32.08%	12.00%
PS.8.2.6	>100.0-<=200.0	1 182	15	16.75%	4.29%
PS.8.2.7	>200.0	1 365	5	19.34%	1.43%
PS.8.2.17	Total	7 055	350	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)	% Public Sector Assets		
PS.8.3.1	Loans	7 055		100.00%	
PS.8.3.2	Bonds	0		0.00%	
PS.8.3.3	Other	0		0.00%	
PS.8.3.4	Total	7 055		100%	
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	European Union	7 055			
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	7 055			
PS.8.4.29	United Kingdom	0			
PS.8.4.30	European Economic Area (not member of EU)	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	22.2%	
PS.8.5.2	Greater Gothenburg	12.1%	
PS.8.5.3	Greater Malmoe	2.0%	
PS.8.5.4	South Sweden	13.6%	
PS.8.5.5	West Sweden	7.6%	
PS.8.5.6	North Sweden	21.3%	
PS.8.5.7	East Sweden	21.2%	
PS.8.5.8	Outside Sweden	0.0%	
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	79.0%	
PS.8.6.2	Floating rate	21.0%	
PS.8.6.3	Other	0.0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	64.4%	
PS.8.7.2	Amortising	35.7%	
PS.8.7.3	Other	0.0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	229	3.24%
PS.8.8.2	Regional/federal authorities	0	0.00%
PS.8.8.3	Local/municipal authorities	6 826	96.76%
PS.8.8.4	Others	0	0.00%
PS.8.8.5	Total	7 055	100%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	41.8%	



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	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 2003:1223) and FSA Regulations and Guidelines on Covered Bonds (FFF5 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
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	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/>