

Harmonised Transparency Template

SWEDEN

Swedbank Mortgage AB

Reporting Date: [30/06/17]

Cut-off Date: [30/06/17]



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

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	[30/06/17]			
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	904 041			
G.3.1.2	Outstanding Covered Bonds	519 360			
OG.3.1.1	Cover Pool Size [NPV] (mn)	918 915			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	548 460			
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%	74.1%	ND2	[Mark as ND1 if not relevant]
3. Cover Pool Composition					
		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	897 357		99.26%	
G.3.3.2	Public Sector	6 684		0.74%	
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	904 041		100%	
4. Cover Pool Amortisation Profile					
G.3.4.1	Weighted Average life (in years)	Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
		26.5	7.9		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	478	ND1	0.05%	
G.3.4.3	1 - 2 Y	1019	ND1	0.11%	
G.3.4.4	2 - 3 Y	1223	ND1	0.14%	
G.3.4.5	3 - 4 Y	1738	ND1	0.19%	
G.3.4.6	4 - 5 Y	2278	ND1	0.25%	
G.3.4.7	5 - 10 Y	20394	ND1	2.26%	
G.3.4.8	10+ Y	876911	ND1	97.00%	
G.3.4.9	Total	904 041		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
		5.3	ND2		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0 - 1 Y	50 707	ND2	9.76%	
G.3.5.3	1 - 2 Y	89 658	ND2	17.26%	
G.3.5.4	2 - 3 Y	52 539	ND2	10.12%	
G.3.5.5	3 - 4 Y	161 769	ND2	31.15%	
G.3.5.6	4 - 5 Y	81 046	ND2	15.60%	
G.3.5.7	5 - 10 Y	68 572	ND2	13.20%	
G.3.5.8	10+ Y	15 069	ND2	2.90%	
G.3.5.9	Total	519 360	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	904 041	904 041		
G.3.6.14	SGD	0	0		
G.3.6.15	Other	0	0	0.00%	0.00%
G.3.6.16	Total	904 041	904 041	0%	0%
7. Covered Bonds - Currency		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	110 100	0	21.20%	0.00%
G.3.7.2	USD	14 829	0	2.86%	0.00%
G.3.7.3	GBP	15 069	0	2.90%	0.00%
G.3.7.4	NOK	8 575	0	1.65%	0.00%
G.3.7.5	CHF	4 362	0	0.84%	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	366 390	519 360	70.55%	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	519 360	519 360	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	655 823	322 945	73%	62%
G.3.8.2	Floating coupon	248 219	196 415	27%	38%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	904 041	519 360	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/		
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13. Derivatives & Swaps

G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		321 524		
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)

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.

	Row	Row		
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)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	171		
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6. Other relevant information



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	890 965	99.29%
M.7.1.2	Commercial	6 392	0.71%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	897 357	100%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	1 604 229	1 061
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.2%	19.8%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	European Union	890 965	6 392
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	890 965	6 392
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
M.7.5.1	Greater Stockholm	27.0%	26.3%
			% Total Mortgages
			27.0%



M.7.5.2	Greater Gothenburg	9.0%	3.7%	9.0%
M.7.5.3	Greater Malmoe	5.0%	8.4%	5.0%
M.7.5.4	South Sweden	10.0%	8.3%	10.0%
M.7.5.5	West Sweden	22.0%	14.2%	22.0%
M.7.5.6	North Sweden	10.0%	14.6%	10.0%
M.7.5.7	East Sweden	17.0%	24.5%	17.0%
M.7.5.8	Outside Sweden	0.0%	0	0.0%
M.7.5.9	Sum	100.00%	100.0%	100.00%
6. Breakdown by Interest Rate				
M.7.6.1	Fixed rate	27.5%	65.1%	27.5%
M.7.6.2	Floating rate	72.5%	34.9%	72.5%
M.7.6.3	Other	0	0	0
7. Breakdown by Repayment Type				
M.7.7.1	Bullet / interest only	77.1%	70.0%	77.1%
M.7.7.2	Amortising	22.9%	30.0%	22.9%
M.7.7.3	Other	0	0.0%	0
8. Loan Seasoning				
M.7.8.1	Up to 12months	17.0%	37.3%	17.0%
M.7.8.2	≥ 12 - ≤ 24 months	14.0%	18.3%	14.0%
M.7.8.3	≥ 24 - ≤ 36 months	13.0%	9.5%	13.0%
M.7.8.4	≥ 36 - ≤ 60 months	14.0%	21.3%	14.0%
M.7.8.5	≥ 60 months	42.0%	13.6%	42.0%
9. Non-Performing Loans (NPLs)				
M.7.9.1	% NPLs	0	0	0
7.A Residential Cover Pool				
10. Loan Size Information				
M.7A.10.1	Average loan size ('000s)	Nominal 552 015	Number of Loans	% Residential Loans % No. of Loans
By buckets (mn):				
M.7A.10.2	-0.25	68 361	491 227	7.7%
M.7A.10.3	0.25-0.50	181 121	503 098	30.0%
M.7A.10.4	0.50-0.75	192 983	321 578	20.0%
M.7A.10.5	0.75-1.00	114 662	134 236	12.9%
M.7A.10.6	1.00-2.00	164 242	129 317	18.4%
M.7A.10.7	2.00-3.00	41 213	17 565	4.6%
M.7A.10.8	3.00-4.00	19 378	5 595	2.2%
M.7A.10.9	4.00-5.00	13 128	2 929	1.5%
M.7A.10.10	5.00-10.00	38 396	5 456	4.3%
M.7A.10.11	10.00-20.00	31 445	2 298	3.5%
M.7A.10.12	20.00-	26 038	725	2.9%
M.7A.10.26	Total	890 965	1 614 024	100%
11. Loan to Value (LTV) Information - UNINDEXED				
M.7A.11.1	Weighted Average LTV (%)	Nominal 50.3%	Number of Loans	% Residential Loans % No. of Loans
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	514 310	ND3	57.7%
M.7A.11.3	>40 - <=50 %	137 273	ND3	15.4%
M.7A.11.4	>50 - <=60 %	113 967	ND3	12.8%
M.7A.11.5	>60 - <=70 %	77 990	ND3	8.8%
M.7A.11.6	>70 - <=80 %	47 425	ND3	5.3%
M.7A.11.7	>80 - <=90 %	ND1	ND1	0.0%
M.7A.11.8	>90 - <=100 %	ND1	ND1	0.0%
M.7A.11.9	>100%	ND1	ND1	0.0%
M.7A.11.10	Total	890 965	0	100.0%
12. Loan to Value (LTV) Information - INDEXED				
M.7A.12.1	Weighted Average LTV (%)	Nominal 50.3%	Number of Loans	% Residential Loans % No. of Loans
By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	696 860	ND3	78.2%
M.7A.12.3	>40 - <=50 %	98 815	ND3	11.1%
M.7A.12.4	>50 - <=60 %	60 272	ND3	6.8%
M.7A.12.5	>60 - <=70 %	28 603	ND3	3.2%
M.7A.12.6	>70 - <=80 %	6 415	ND3	0.7%
M.7A.12.7	>80 - <=90 %	ND1	ND1	0.0%
M.7A.12.8	>90 - <=100 %	ND1	ND1	0.0%
M.7A.12.9	>100%	ND1	ND1	0.0%
M.7A.12.10	Total	890 965	0	100.0%
13. Breakdown by type				
M.7A.13.1	Owner occupied	% Residential Loans 100.00%		0%



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)	6 024			
By buckets (mn):					
M.7B.15.2	-1.00	196	408	3.1%	40.0%
M.7B.15.3	1.00-2.50	444	267	6.9%	30.0%
M.7B.15.4	2.50-5.00	532	142	8.3%	10.0%
M.7B.15.5	5.00-10.00	751	108	11.8%	10.0%
M.7B.15.6	10.00-25.00	1 549	90	24.2%	10.0%
M.7B.15.7	25.00-50.00	861	25	13.5%	0.0%
M.7B.15.8	50.00-100.00	970	13	15.2%	0.0%
M.7B.15.9	100.00-250.00	1 087	8	17.0%	0.0%
M.7B.15.10	250.00	0	0	0.0%	0.0%
M.7B.15.26	Total	6 392	1 061	100%	100%
16. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	49.8%			
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %	2 161	ND3	33.7%	ND3
M.7B.16.3	>40 - <=50 %	1 353	ND3	21.3%	ND3
M.7B.16.4	>50 - <=60 %	2 878	ND3	45.0%	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	6 392	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 (%)	49.8%			
By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %	5 079	ND3	79.5%	ND3
M.7B.17.3	>40 - <=50 %	777	ND3	12.1%	ND3
M.7B.17.4	>50 - <=60 %	537	ND3	8.4%	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	6 392	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 / Building 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	162			
2. Size Information					
PS.8.2.1	Average exposure size (000s)	20 822	Number of Exposures	% Public Sector Assets	% No. of Exposures
By buckets (mn):					
PS.8.2.2	>0-<=10.0	571	207	8.54%	64.49%
PS.8.2.3	>10.0-<=20.0	560	39	8.38%	12.15%
PS.8.2.4	>20.0-<=50.0	1 173	36	17.55%	11.21%
PS.8.2.5	>50.0-<=100.0	1 906	26	28.52%	8.10%
PS.8.2.6	>100.0-<=200.0	1 257	9	18.80%	2.80%
PS.8.2.7	>200.0	1 217	4	18.21%	1.25%
PS.8.2.17	Total	6 684	321	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)	% Public Sector Assets		
PS.8.3.1	Loans	6 684		100.00%	
PS.8.3.2	Bonds	0		0.00%	
PS.8.3.3	Other	0		0.00%	
PS.8.3.4	Total	6 684		100%	
4. Breakdown by Geography					
		% Public Sector Assets			
PS.8.4.1	European Union	6 684			
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	6 684			
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	24.8%	
PS.8.5.2	Greater Gothenburg	9.0%	
PS.8.5.3	Greater Malmoe	2.3%	
PS.8.5.4	South Sweden	12.9%	
PS.8.5.5	West Sweden	5.2%	
PS.8.5.6	North Sweden	24.4%	
PS.8.5.7	East Sweden	21.4%	
PS.8.5.8	Outside Sweden	0.0%	
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	74.1%	
PS.8.6.2	Floating rate	25.9%	
PS.8.6.3	Other	0.0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	65.9%	
PS.8.7.2	Amortising	34.2%	
PS.8.7.3	Other	0.0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	225	3.37%
PS.8.8.2	Regional/federal authorities	0	0.00%
PS.8.8.3	Local/municipal authorities	6 459	96.63%
PS.8.8.4	Others	0	0.00%
PS.8.8.5	Total	6 684	100%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	41.0%	



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/>