

Harmonised Transparency Template

SWEDEN

Swedbank Mortgage AB

Reporting Date: [31/12/17]

Cut-off Date: [31/12/17]



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	[31/12/17]			
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	928 556			
G.3.1.2	Outstanding Covered Bonds	500 598			
OG.3.1.1	Cover Pool Size [NPV] (mn)	945 073			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	523 663			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2.0%	85.5%	ND2	[Mark as ND1 if not relevant]
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	921 908		99.28%	
G.3.3.2	Public Sector	6 648		0.72%	
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	928 556		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)	26.7	8		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	885	ND1	0.10%	
G.3.4.3	1 - 2 Y	1 074	ND1	0.12%	
G.3.4.4	2 - 3 Y	1 527	ND1	0.16%	
G.3.4.5	3 - 4 Y	2 055	ND1	0.22%	
G.3.4.6	4 - 5 Y	1 999	ND1	0.22%	
G.3.4.7	5 - 10 Y	21 580	ND1	2.32%	
G.3.4.8	10+ Y	899 436	ND1	96.86%	
G.3.4.9	Total	928 556		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)	5.6	ND2		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	77 879	ND2	15.56%	
G.3.5.3	1 - 2 Y	44 614	ND2	8.91%	
G.3.5.4	2 - 3 Y	164 158	ND2	32.79%	



G.3.5.6	3 - 4 Y		84 554		ND2	16.89%	
G.3.5.7	4 - 5 Y		72 402		ND2	14.46%	
G.3.5.8	5 - 10 Y		43 537		ND2	8.70%	
G.3.5.9	10+ Y		13 454		ND2	2.69%	
G.3.5.10		Total	500 598		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		928 556		928 556	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	928 556		928 556	100%	100%
7. Covered Bonds - Currency							
			Nominal [before hedging] (mn)		Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		108 859		0	21.75%	0.00%
G.3.7.2	USD		14 764		0	2.95%	0.00%
G.3.7.3	GBP		18 865		0	3.77%	0.00%
G.3.7.4	NOK		6 283		0	1.26%	0.00%
G.3.7.5	CHF		2 490		0	0.50%	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		349 302		500 598	69.78%	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	500 598		500 598	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		457 369		328 168	91%	66%
G.3.8.2	Floating coupon		43 229		172 430	9%	34%
G.3.8.3	Other		0		0	0%	0%
G.3.8.4		Total	500 598		500 598	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)		282 351		
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	
<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>					
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		
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	914 233	99.17%
M.7.1.2	Commercial	7 674	0.83%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	921 908	100%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	1 604 919	1076
			1 605 995
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0.2%	17.6%
			0.3%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	<u>European Union</u>	<u>914 233</u>	<u>7 674</u>
M.7.4.2	Austria	0.0	0
M.7.4.3	Belgium	0.0	0
M.7.4.4	Bulgaria	0.0	0
M.7.4.5	Croatia	0.0	0
M.7.4.6	Cyprus	0.0	0
M.7.4.7	Czech Republic	0.0	0
M.7.4.8	Denmark	0.0	0
M.7.4.9	Estonia	0.0	0
M.7.4.10	Finland	0.0	0
M.7.4.11	France	0.0	0
M.7.4.12	Germany	0.0	0
M.7.4.13	Greece	0.0	0
M.7.4.14	Netherlands	0.0	0
M.7.4.15	Hungary	0.0	0
M.7.4.16	Ireland	0.0	0
M.7.4.17	Italy	0.0	0
M.7.4.18	Latvia	0.0	0
M.7.4.19	Lithuania	0.0	0
M.7.4.20	Luxembourg	0.0	0
M.7.4.21	Malta	0.0	0
M.7.4.22	Poland	0.0	0
M.7.4.23	Portugal	0.0	0
M.7.4.24	Romania	0.0	0
M.7.4.25	Slovakia	0.0	0
M.7.4.26	Slovenia	0.0	0
M.7.4.27	Spain	0.0	0
M.7.4.28	Sweden	914 233	7 674
M.7.4.29	United Kingdom	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
M.7.4.32	Liechtenstein	0.0	0
M.7.4.33	Norway	0.0	0
M.7.4.34	<u>Other</u>	<u>0</u>	<u>0</u>
M.7.4.35	Switzerland	0.0	0
M.7.4.36	Australia	0.0	0
M.7.4.37	Brazil	0.0	0
M.7.4.38	Canada	0.0	0
M.7.4.39	Japan	0.0	0
M.7.4.40	Korea	0.0	0
M.7.4.41	New Zealand	0.0	0
M.7.4.42	Singapore	0.0	0
M.7.4.43	US	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	26.7%	25.6%	26.7%	
M.7.5.2	Greater Gothenburg	8.9%	3.1%	8.9%	
M.7.5.3	Greater Malmoe	4.1%	9.8%	4.1%	
M.7.5.4	South Sweden	10.2%	8.2%	10.2%	
M.7.5.5	West Sweden	22.1%	9.7%	22.1%	
M.7.5.6	North Sweden	10.6%	15.0%	10.6%	
M.7.5.7	East Sweden	17.5%	28.7%	17.5%	
M.7.5.8	Outside Sweden	0.0%	0	0.0%	
M.7.5.9	Sum	100.0%	100.0%	100.00%	
6. Breakdown by Interest Rate					
		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	29.2%	27.7%	29.2%	
M.7.6.2	Floating rate	70.8%	72.3%	70.8%	
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	78.5%	66.3%	78.5%	
M.7.7.2	Amortising	21.5%	33.7%	21.5%	
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	16.7%	41.8%	16.7%	
M.7.8.2	≥ 12 - ≤ 24 months	14.7%	14.3%	14.7%	
M.7.8.3	≥ 24 - ≤ 36 months	12.0%	12.4%	12.0%	
M.7.8.4	≥ 36 - ≤ 60 months	15.1%	17.1%	15.1%	
M.7.8.5	≥ 60 months	41.5%	14.4%	41.5%	
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)	570			
	By buckets (mn):				
M.7A.10.2	-0.25	66 199	475 335	7.2%	29.6%
M.7A.10.3	0.25-0.50	178 990	486 799	19.6%	30.3%
M.7A.10.4	0.50-0.75	196 612	325 821	21.6%	20.4%
M.7A.10.5	0.75-1.00	121 871	142 345	13.3%	8.9%
M.7A.10.6	1.00-2.00	176 645	138 665	19.3%	8.6%
M.7A.10.7	2.00-3.00	43 731	18 636	4.8%	1.2%
M.7A.10.8	3.00-4.00	20 347	5 877	2.2%	0.4%
M.7A.10.9	4.00-5.00	13 626	3 024	1.5%	0.2%
M.7A.10.10	5.00-10.00	38 173	5 414	4.2%	0.3%
M.7A.10.11	10.00-20.00	31 285	2 273	3.4%	0.1%
M.7A.10.12	20.00-	26 754	730	2.9%	0.0%
M.7A.10.26	Total	914 233	1 604 919	100.0%	100%
11. Loan to Value (LTV) Information - UNINDEXED					
		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	55.0%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - ≤40 %	668 583	ND3	73.2%	ND3
M.7A.11.3	>40 - ≤50 %	104 275	ND3	11.4%	ND3
M.7A.11.4	>50 - ≤60 %	76 190	ND3	8.3%	ND3
M.7A.11.5	>60 - ≤70 %	50 573	ND3	5.5%	ND3
M.7A.11.6	>70 - ≤80 %	14 614	ND3	1.6%	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	914 233	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 (%)	49.1%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - ≤40 %	726 339	ND3	79.5%	ND3
M.7A.12.3	>40 - ≤50 %	98 096	ND3	10.7%	ND3
M.7A.12.4	>50 - ≤60 %	57 766	ND3	6.3%	ND3
M.7A.12.5	>60 - ≤70 %	27 083	ND3	3.0%	ND3
M.7A.12.6	>70 - ≤80 %	4 950	ND3	0.5%	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	914 233	0	100.0%	0%
13. Breakdown by type % Residential Loans					
M.7A.13.1	Owner occupied	99.75%			
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	0.25%			
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					
M.7B.15.1	Average loan size (000s)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		7 132			
By buckets (mn):					
M.7B.15.2	-1.00	198	370	2.6%	34.3%
M.7B.15.3	1.00-2.50	444	261	5.8%	24.3%
M.7B.15.4	2.50-5.00	585	158	7.6%	14.7%
M.7B.15.5	5.00-10.00	885	125	11.5%	11.6%
M.7B.15.6	10.00-25.00	1 740	103	22.7%	9.6%
M.7B.15.7	25.00-50.00	1 043	30	13.6%	2.8%
M.7B.15.8	50.00-100.00	1 228	17	16.0%	1.6%
M.7B.15.9	100.00-250.00	1 552	12	20.2%	1.1%
M.7B.15.10	250.00	0	0	0.0%	0.0%
M.7B.15.26	Total	7 674.47	1 076	100%	100%
16. Loan to Value (LTV) Information - UNINDEXED					
M.7B.16.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		49.5%			
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %	6 147	ND3	80.0%	ND3
M.7B.16.3	>40 - <=50 %	956	ND3	12.6%	ND3
M.7B.16.4	>50 - <=60 %	571	ND3	7.4%	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	7 674	0	100.0%	0%
17. Loan to Value (LTV) Information - INDEXED					
M.7B.17.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		48.4%			
By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %	6 252	ND3	81.5%	ND3
M.7B.17.3	>40 - <=50 %	937	ND3	12.2%	ND3
M.7B.17.4	>50 - <=60 %	485	ND3	6.3%	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	7 674	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	155			
2. Size Information					
PS.8.2.1	Average exposure size (000s)	21 446	Number of Exposures	% Public Sector Assets	% No. of Exposures
By buckets (mn):					
PS.8.2.2	>0-<=10.0	542	198	8.15%	63.87%
PS.8.2.3	>10.0-<=20.0	502	35	7.55%	11.29%
PS.8.2.4	>20.0-<=50.0	1 277	38	19.21%	12.26%
PS.8.2.5	>50.0-<=100.0	1 918	26	28.85%	8.39%
PS.8.2.6	>100.0-<=200.0	1 418	10	21.32%	3.23%
PS.8.2.7	>200.0	992	3	14.93%	0.97%
PS.8.2.17	Total	6 648	310	100.0%	100.0%
3. Breakdown by Asset Type					
PS.8.3.1	Loans	6 648		100.00%	
PS.8.3.2	Bonds	0		0.00%	
PS.8.3.3	Other	0		0.00%	
PS.8.3.4	Total	6 648		100%	
4. Breakdown by Geography					
PS.8.4.1	<u>European Union</u>	100.0%			
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	100.0%			
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	<u>Other</u>	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	24.6%	
PS.8.5.2	Greater Gothenburg	8.6%	
PS.8.5.3	Greater Malmoe	2.2%	
PS.8.5.4	South Sweden	12.3%	
PS.8.5.5	West Sweden	5.1%	
PS.8.5.6	North Sweden	25.3%	
PS.8.5.7	East Sweden	22.0%	
PS.8.5.8	Outside Sweden	0.0%	
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	72.3%	
PS.8.6.2	Floating rate	27.7%	
PS.8.6.3	Other	0.0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	66.4%	
PS.8.7.2	Amortising	33.6%	
PS.8.7.3	Other	0.0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	232	3.49%
PS.8.8.2	Regional/federal authorities		0.00%
PS.8.8.3	Local/municipal authorities	6 416	96.51%
PS.8.8.4	Others	0	0.00%
PS.8.8.5	Total	6648	100%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	40.2%	



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 (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
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/>