

# Harmonised Transparency Template

**SWEDEN**

**Swedbank Mortgage AB**

Reporting Date: [30/09/18]

Cut-off Date: [30/09/18]



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## A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	SEK
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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	<a href="https://www.swedbank.com/investor-relations/">https://www.swedbank.com/investor-relations/</a>			
G.1.1.4	Cut-off date	[30/09/18]			
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	<a href="https://coveredbondlabel.com/issuer/38/">https://coveredbondlabel.com/issuer/38/</a>			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	959 762.48			
G.3.1.2	Outstanding Covered Bonds	483 193.96			
OG.3.1.1	Cover Pool Size [NPV] (mn)	974 329.84			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	492 626.37			
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%	98.6%	ND2	[Mark as ND1 if not relevant]
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	953 815		99.38%	
G.3.3.2	Public Sector	5 948		0.62%	
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	959 762.48		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	202	ND1	0.02%	
G.3.4.3	1 - 2 Y	923	ND1	0.10%	
G.3.4.4	2 - 3 Y	1 281	ND1	0.13%	
G.3.4.5	3 - 4 Y	1 807	ND1	0.19%	
G.3.4.6	4 - 5 Y	1 747	ND1	0.18%	
G.3.4.7	5 - 10 Y	18 118	ND1	1.89%	
G.3.4.8	10+ Y	935 685	ND1	97.49%	
G.3.4.9	Total	959 762		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)	6.2	ND2		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	39 357	ND2	8.15%	
G.3.5.3	1 - 2 Y	78 204	ND2	16.18%	
G.3.5.4	2 - 3 Y	157 499	ND2	32.60%	



G.3.5.6	3 - 4 Y		97 565		ND2	20.19%	
G.3.5.7	4 - 5 Y		52 468		ND2	10.86%	
G.3.5.8	5 - 10 Y		38 631		ND2	7.99%	
G.3.5.9	10+ Y		19 469		ND2	4.03%	
G.3.5.10		Total	483 194		0	100%	0%
<b>6. Covered Assets - Currency</b>							
			<b>Nominal [before hedging] (mn)</b>		<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
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		959 762		959 762	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	959 762		959 762	100%	100%
<b>7. Covered Bonds - Currency</b>							
			<b>Nominal [before hedging] (mn)</b>		<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR		126 673		0	26.22%	0.00%
G.3.7.2	USD		8 279		0	1.71%	0.00%
G.3.7.3	GBP		13 100		0	2.71%	0.00%
G.3.7.4	NOK		5 698		0	1.18%	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		326 920		483 194	67.66%	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	483 194		483 194	100%	100%
<b>8. Covered Bonds - Breakdown by interest rate</b>							
			<b>Nominal [before hedging] (mn)</b>		<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon		443 528		63 462	92%	13%
G.3.8.2	Floating coupon		39 666		419 732	8%	87%
G.3.8.3	Other		0		0	0%	0%
G.3.8.4		Total	483 194		483 194	100%	100%
<b>9. Substitute Assets - Type</b>							
			<b>Nominal (mn)</b>			<b>% Substitute Assets</b>	
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%	
<b>10. Substitute Assets - Country</b>							
			<b>Nominal (mn)</b>			<b>% Substitute Assets</b>	
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%	
<b>11. Liquid Assets</b>					
			<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
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%
<b>12. Bond List</b>					
G.3.12.1	Bond list		<a href="https://coveredbondlabel.com/issuer/38/">https://coveredbondlabel.com/issuer/38/</a>		
<b>13. Derivatives &amp; Swaps</b>					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		296 066		
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		
<b>4. References to Capital Requirements Regulation (CRR) 129(7)</b>					
			<b>Row</b>	<b>Row</b>	
<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:	<a href="#">38</a>		
G.4.1.2	(i)	Value of covered bonds:	<a href="#">39</a>		
G.4.1.3	(ii)	Geographical distribution:	<a href="#">43 for Mortgage Assets</a>	<a href="#">39 for Public Sector Assets</a>	
G.4.1.4	(ii)	Type of cover assets:	<a href="#">52</a>		
G.4.1.5	(ii)	Loan size:	<a href="#">144 for Residential Mortgage Assets</a>	<a href="#">232 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>
G.4.1.6	(ii)	Interest rate risk - cover pool:	<a href="#">108 for Mortgage Assets</a>	<a href="#">103 for Public Sector Assets</a>	
G.4.1.7	(ii)	Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.8	(ii)	Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.9	(ii)	Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	<a href="#">17 for Harmonised Glossary</a>		
G.4.1.11	(iii)	Maturity structure of cover assets:	<a href="#">65</a>		
G.4.1.12	(iii)	Maturity structure of covered bonds:	<a href="#">88</a>		
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	<a href="#">138 for Mortgage Assets</a>	<a href="#">140 for Public Sector Assets</a>	
<b>5. References to Capital Requirements Regulation (CRR) 129(1)</b>					
G.5.1.1	Exposure to credit institute credit quality step 1 & 2		<a href="#">171</a>		
<b>6. Other relevant information</b>					



## 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		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	945 792	99.16%
M.7.1.2	Commercial	8 023	0.84%
M.7.1.3	Other	0	0.00%
M.7.1.4	Total	953 814.67	100%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	1 611 754	1083
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0.2%	16.9%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	<u>European Union</u>	<u>945 792</u>	<u>8 023</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	945 792	8 023
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	<u>Other</u>	<u>0</u>	<u>0</u>
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	0	
<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.5.1	Greater Stockholm	27%	26%	26.7%	
M.7.5.2	Greater Gothenburg	9%	5%	9.0%	
M.7.5.3	Greater Malmoe	4%	8%	4.1%	
M.7.5.4	South Sweden	10%	8%	9.8%	
M.7.5.5	West Sweden	22%	8%	22.2%	
M.7.5.6	North Sweden	11%	14%	10.7%	
M.7.5.7	East Sweden	18%	31%	17.5%	
M.7.5.8	Outside Sweden	0%	0%	0.0%	
M.7.5.9	Sum	100%	100%	100.0%	
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.6.1	Fixed rate	29.5%	28.6%	29.5%	
M.7.6.2	Floating rate	70.5%	71.4%	70.5%	
M.7.6.3	Other	0	0	0	
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.7.1	Bullet / interest only	30.0%	69.1%	30.0%	
M.7.7.2	Amortising	70.0%	30.9%	70.0%	
M.7.7.3	Other	0	0.0%	0	
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.8.1	Up to 12months	15.7%	28.9%	15.7%	
M.7.8.2	≥ 12 - ≤ 24 months	14.5%	27.4%	14.5%	
M.7.8.3	≥ 24 - ≤ 36 months	11.8%	8.0%	11.8%	
M.7.8.4	≥ 36 - ≤ 60 months	16.8%	16.4%	16.8%	
M.7.8.5	≥ 60 months	41.2%	19.3%	41.2%	
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>	
M.7.9.1	% NPLs	0	0	0	
<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	587			
By buckets (mn):					
M.7A.10.2	-0.25	63 676	460 637	6.7%	28.6%
M.7A.10.3	0.25-0.50	176 999	471 706	18.7%	29.3%
M.7A.10.4	0.50-0.75	201 681	336 782	21.3%	20.9%
M.7A.10.5	0.75-1.00	131 422	154 107	13.9%	9.6%
M.7A.10.6	1.00-2.00	191 355	150 873	20.2%	9.4%
M.7A.10.7	2.00-3.00	46 177	19 787	4.9%	1.2%
M.7A.10.8	3.00-4.00	21 461	6 214	2.3%	0.4%
M.7A.10.9	4.00-5.00	14 004	3 133	1.5%	0.2%
M.7A.10.10	5.00-10.00	38 554	5 486	4.1%	0.3%
M.7A.10.11	10.00-20.00	31 531	2 272	3.3%	0.1%
M.7A.10.12	20.00-	28 931	757	3.1%	0.0%
M.7A.10.26	Total	945 791.69	1 611 754	100.00%	100.00%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	55.5%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	687 256	ND3	72.6%	ND3
M.7A.11.3	>40 - <=50 %	108 788	ND3	11.5%	ND3
M.7A.11.4	>50 - <=60 %	80 118	ND3	8.5%	ND3
M.7A.11.5	>60 - <=70 %	53 811	ND3	5.7%	ND3
M.7A.11.6	>70 - <=80 %	15 818	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	945 791.69	0	100.0%	0%
<b>12. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	51.2%			
By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	731 609	ND3	77.4%	ND3
M.7A.12.3	>40 - <=50 %	103 413	ND3	10.9%	ND3
M.7A.12.4	>50 - <=60 %	64 535	ND3	6.8%	ND3
M.7A.12.5	>60 - <=70 %	35 608	ND3	3.8%	ND3
M.7A.12.6	>70 - <=80 %	10 627	ND3	1.1%	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	945 791.69	0	100.0%	0%
<b>13. Breakdown by type % Residential Loans</b>					
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%			
<b>14. Loan by Ranking % Residential Loans</b>					
M.7A.14.1	1st lien / No prior ranks	ND2			
M.7A.14.2	Guaranteed	ND2			
M.7A.14.3	Other	ND2			
<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>					
M.7B.15.1	Average loan size (000s)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		7 408			
	By buckets (mn):				
M.7B.15.2	-1.00	203	388	2.5%	35.9%
M.7B.15.3	1.00-2.50	423	244	5.3%	22.5%
M.7B.15.4	2.50-5.00	601	156	7.5%	14.4%
M.7B.15.5	5.00-10.00	977	134	12.2%	12.4%
M.7B.15.6	10.00-25.00	1 757	99	21.9%	9.1%
M.7B.15.7	25.00-50.00	1 194	34	14.9%	3.1%
M.7B.15.8	50.00-100.00	1 212	16	15.1%	1.5%
M.7B.15.9	100.00-.250.00	1 656	12	20.6%	1.1%
M.7B.15.10	250.00	0	0	0.0%	0.0%
M.7B.15.26	Total	8 022.98	1 083	100.00%	100.00%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7B.16.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		49.2%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	6 427	ND3	80.0%	ND3
M.7B.16.3	>40 - <=50 %	963	ND3	12.1%	ND3
M.7B.16.4	>50 - <=60 %	633	ND3	7.9%	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	8 023	0	100.0%	0%
<b>17. Loan to Value (LTV) Information - INDEXED</b>					
M.7B.17.1	Weighted Average LTV (%)	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
		48.9%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	6 445	ND3	80.3%	ND3
M.7B.17.3	>40 - <=50 %	960	ND3	12.0%	ND3
M.7B.17.4	>50 - <=60 %	618	ND3	7.7%	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	8 023	0	100.0%	0%
<b>18. Breakdown by Type % Commercial loans</b>					
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				
<b>1. General Information</b>					
PS.8.1.1	Number of public sector exposures	144			
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)	20 870	<b>Number of Exposures</b>	<b>% Public Sector Assets</b>	<b>% No. of Exposures</b>
By buckets (mn):					
PS.8.2.2	>0-<=10.0	528	184	8.88%	64.56%
PS.8.2.3	>10.0-<=20.0	428	30	7.19%	10.53%
PS.8.2.4	>20.0-<=50.0	1 085	33	18.24%	11.58%
PS.8.2.5	>50.0-<=100.0	2 019	27	33.94%	9.47%
PS.8.2.6	>100.0-<=200.0	1 049	8	17.64%	2.81%
PS.8.2.7	>200.0	840	3	14.12%	1.05%
PS.8.2.17	Total	5 948	285	100.0%	100.0%
<b>3. Breakdown by Asset Type</b>					
PS.8.3.1	Loans	5 948		100.00%	
PS.8.3.2	Bonds	0		0.00%	
PS.8.3.3	Other	0		0.00%	
PS.8.3.4	Total	5 948		100%	
<b>4. Breakdown by Geography</b>					
PS.8.4.1	European Union	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	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	
<b>5. Breakdown by domestic regions</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	Greater Stockholm	25.90%	
PS.8.5.2	Greater Gothenburg	8.40%	
PS.8.5.3	Greater Malmoe	2.50%	
PS.8.5.4	South Sweden	13.00%	
PS.8.5.5	West Sweden	4.60%	
PS.8.5.6	North Sweden	23.10%	
PS.8.5.7	East Sweden	22.50%	
PS.8.5.8	Outside Sweden	0.00%	
<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>	
PS.8.6.1	Fixed rate	71.4%	
PS.8.6.2	Floating rate	28.6%	
PS.8.6.3	Other	0.0%	
<b>7. Breakdown by Repayment Type</b>		<b>% Public Sector Assets</b>	
PS.8.7.1	Bullet / interest only	63.8%	
PS.8.7.2	Amortising	36.2%	
PS.8.7.3	Other	0.0%	
<b>8. Breakdown by Type of Debtor</b>		<b>Nominal (mn)</b>	<b>% Public Sector Assets</b>
PS.8.8.1	Sovereigns	226	3.80%
PS.8.8.2	Regional/federal authorities		0.00%
PS.8.8.3	Local/municipal authorities	5 722	96.20%
PS.8.8.4	Others	0	0.00%
PS.8.8.5	Total	5 947.81	100.00%
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	0	
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures	40.3%	



## 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) : <a href="http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc">http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc</a>
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/>