

Harmonised Transparency Template

2020 Version

SWEDEN

Swedbank Mortgage AB

Reporting Date: [23/04/20]

Cut-off Date: [31/03/20]



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A. Harmonised Transparency Template - General Information

HTT 2020

Reporting in Domestic Currency	SEK
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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	[31/03/20]			
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	994 349,5			
G.3.1.2	Outstanding Covered Bonds	559 538,4			
OG.3.1.1	Cover Pool Size [NPV] (mn)	1 010 243,9			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	572 256,0			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	77,71%	ND2	ND2
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	989 603,0		99,5%	
G.3.3.2	Public Sector	4 746,5		0,5%	
G.3.3.3	Shipping	ND1		0,0%	
G.3.3.4	Substitute Assets	0,0		0,0%	
G.3.3.5	Other	0,0		0,0%	
G.3.3.6	Total	994 349,5		100,0%	
4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	26,5	8,1		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	2 046,1	ND2	0,2%	
G.3.4.3	1 - 2 Y	1 211,7	ND2	0,1%	
G.3.4.4	2 - 3 Y	1 409,6	ND2	0,1%	
G.3.4.5	3 - 4 Y	1 690,5	ND2	0,2%	
G.3.4.6	4 - 5 Y	2 389,3	ND2	0,2%	
G.3.4.7	5 - 10 Y	24 105,1	ND2	2,4%	
G.3.4.8	10+ Y	961 497,2	ND2	96,7%	
G.3.4.9	Total	994 349,5	0,0	100,0%	0,0%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	6,4	6,4		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	102 155,2	102 155,2	18,3%	18,3%
G.3.5.3	1 - 2 Y	90 762,5	90 762,5	16,2%	16,2%
G.3.5.4	2 - 3 Y	133 405,4	133 405,4	23,8%	23,8%
G.3.5.5	3 - 4 Y	89 308,8	89 308,8	16,0%	16,0%
G.3.5.6	4 - 5 Y	68 759,9	68 759,9	12,3%	12,3%
G.3.5.7	5 - 10 Y	59 122,7	59 122,7	10,6%	10,6%
G.3.5.8	10+ Y	16 023,9	16 023,9	2,9%	2,9%
G.3.5.9					



G.3.5.10		Total	559 538,4	559 538,4	100,0%	100,0%
6. Cover Assets - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		0,0	0,0	0,0%	0,0%
G.3.6.2	AUD		0,0	0,0	0,0%	0,0%
G.3.6.3	BRL		0,0	0,0	0,0%	0,0%
G.3.6.4	CAD		0,0	0,0	0,0%	0,0%
G.3.6.5	CHF		0,0	0,0	0,0%	0,0%
G.3.6.6	CZK		0,0	0,0	0,0%	0,0%
G.3.6.7	DKK		0,0	0,0	0,0%	0,0%
G.3.6.8	GBP		0,0	0,0	0,0%	0,0%
G.3.6.9	HKD		0,0	0,0	0,0%	0,0%
G.3.6.10	JPY		0,0	0,0	0,0%	0,0%
G.3.6.11	KRW		0,0	0,0	0,0%	0,0%
G.3.6.12	NOK		0,0	0,0	0,0%	0,0%
G.3.6.13	PLN		0,0	0,0	0,0%	0,0%
G.3.6.14	SEK		994 349,5	994 349,5	100,0%	100,0%
G.3.6.15	SGD		0,0	0,0	0,0%	0,0%
G.3.6.16	USD		0,0	0,0	0,0%	0,0%
G.3.6.17	Other		0,0	0,0	0,0%	0,0%
G.3.6.18		Total	994 349,5	994 349,5	100,0%	100,0%
7. Covered Bonds - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		147 760,1	0,0	26,4%	0,0%
G.3.7.2	AUD		0,0	0,0	0,0%	0,0%
G.3.7.3	BRL		0,0	0,0	0,0%	0,0%
G.3.7.4	CAD		0,0	0,0	0,0%	0,0%
G.3.7.5	CHF		2 490,3	0,0	0,4%	0,0%
G.3.7.6	CZK		0,0	0,0	0,0%	0,0%
G.3.7.7	DKK		0,0	0,0	0,0%	0,0%
G.3.7.8	GBP		7 952,4	0,0	1,4%	0,0%
G.3.7.9	HKD		0,0	0,0	0,0%	0,0%
G.3.7.10	JPY		34,8	0,0	0,0%	0,0%
G.3.7.11	KRW		0,0	0,0	0,0%	0,0%
G.3.7.12	NOK		9 362,2	0,0	1,7%	0,0%
G.3.7.13	PLN		0,0	0,0	0,0%	0,0%
G.3.7.14	SEK		383 659,7	559 538,4	68,6%	100,0%
G.3.7.15	SGD		0,0	0,0	0,0%	0,0%
G.3.7.16	USD		8 278,9	0,0	1,5%	0,0%
G.3.7.17	Other		0,0	0,0	0,0%	0,0%
G.3.7.18		Total	559 538,4	559 538,4	100,0%	100,0%
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		515 750,3	54 502,7	92,2%	9,7%
G.3.8.2	Floating coupon		43 788,1	505 035,7	7,8%	90,3%
G.3.8.3	Other		0,0	0,0	0,0%	0,0%
G.3.8.4		Total	559 538,4	559 538,4	100,0%	100,0%
9. Substitute Assets - Type			Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash		0,0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0,0			
G.3.9.3	Exposures to central banks		0,0			
G.3.9.4	Exposures to credit institutions		0,0			
G.3.9.5	Other		0,0			
G.3.9.6		Total	0,0		0,0%	
10. Substitute Assets - Country			Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)		0,0			
G.3.10.2	Eurozone		0,0			
G.3.10.3	Rest of European Union (EU)		0,0			
G.3.10.4	European Economic Area (not member of EU)		0,0			
G.3.10.5	Switzerland		0,0			
G.3.10.6	Australia		0,0			
G.3.10.7	Brazil		0,0			
G.3.10.8	Canada		0,0			
G.3.10.9	Japan		0,0			
G.3.10.10	Korea		0,0			
G.3.10.11	New Zealand		0,0			
G.3.10.12	Singapore		0,0			
G.3.10.13	US		0,0			



G.3.10.14	Other		0,0		
G.3.10.15		Total EU	0,0		
G.3.10.16		Total	0,0	0,0%	
11. Liquid Assets					
			Nominal (mn)	% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets		0,0	0,0%	0,0%
G.3.11.2	Central bank eligible assets		0,0	0,0%	0,0%
G.3.11.3	Other		0,0	0,0%	0,0%
G.3.11.4		Total	0,0	0,0%	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)		294 058,3		
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		
OG.3.13.4					
OG.3.13.5					
OG.3.13.6					
OG.3.13.7					
OG.3.13.8					
OG.3.13.9					
OG.3.13.10					
OG.3.13.11					
OG.3.13.12					
OG.3.13.13					
OG.3.13.14					
OG.3.13.15					
OG.3.13.16					
OG.3.13.17					
OG.3.13.18					
OG.3.13.19					
OG.3.13.20					
OG.3.13.21					
OG.3.13.22					
OG.3.13.23					
OG.3.13.24					
OG.3.13.25					
OG.3.13.26					
OG.3.13.27					
OG.3.13.28					
OG.3.13.29					
OG.3.13.30					
OG.3.13.31					
OG.3.13.32					
OG.3.13.33					
OG.3.13.34					
OG.3.13.35					
OG.3.13.36					
OG.3.13.37					
OG.3.13.38					
OG.3.13.39					
OG.3.13.40					
OG.3.13.41					
OG.3.13.42					
OG.3.13.43					
OG.3.13.44					
OG.3.13.45					
OG.3.13.46					
OG.3.13.47					
OG.3.13.48					
OG.3.13.49					
OG.3.13.50					
OG.3.13.51					

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:	186 for Residential Mortgage Assets	287 for Commercial Mortgage Assets 18 for Public Sector Assets
G.4.1.6	(ii)	Interest rate risk - cover pool:	149 for Mortgage Assets	129 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:	179 for Mortgage Assets	166 for Public Sector Assets
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				

5. References to Capital Requirements Regulation (CRR)

129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	NPV Test (passed/failed)
OG.6.1.2	Interest Coverage Test (passed/failed)
OG.6.1.3	Cash Manager
OG.6.1.4	Account Bank
OG.6.1.5	Stand-by Account Bank
OG.6.1.6	Servicer
OG.6.1.7	Interest Rate Swap Provider
OG.6.1.8	Covered Bond Swap Provider
OG.6.1.9	Paying Agent
OG.6.1.10	Other optional/relevant information
OG.6.1.11	Other optional/relevant information
OG.6.1.12	Other optional/relevant information
OG.6.1.13	Other optional/relevant information
OG.6.1.14	Other optional/relevant information
OG.6.1.15	Other optional/relevant information
OG.6.1.16	Other optional/relevant information
OG.6.1.17	Other optional/relevant information
OG.6.1.18	Other optional/relevant information
OG.6.1.19	Other optional/relevant information
OG.6.1.20	Other optional/relevant information
OG.6.1.21	Other optional/relevant information
OG.6.1.22	Other optional/relevant information
OG.6.1.23	Other optional/relevant information
OG.6.1.24	Other optional/relevant information
OG.6.1.25	Other optional/relevant information
OG.6.1.26	Other optional/relevant information
OG.6.1.27	Other optional/relevant information
OG.6.1.28	Other optional/relevant information
OG.6.1.29	Other optional/relevant information



OG.6.1.30	<i>Other optional/relevant information</i>
OG.6.1.31	<i>Other optional/relevant information</i>
OG.6.1.32	<i>Other optional/relevant information</i>
OG.6.1.33	<i>Other optional/relevant information</i>
OG.6.1.34	<i>Other optional/relevant information</i>
OG.6.1.35	<i>Other optional/relevant information</i>
OG.6.1.36	<i>Other optional/relevant information</i>
OG.6.1.37	<i>Other optional/relevant information</i>
OG.6.1.38	<i>Other optional/relevant information</i>
OG.6.1.39	<i>Other optional/relevant information</i>
OG.6.1.40	<i>Other optional/relevant information</i>
OG.6.1.41	<i>Other optional/relevant information</i>
OG.6.1.42	<i>Other optional/relevant information</i>
OG.6.1.43	<i>Other optional/relevant information</i>
OG.6.1.44	<i>Other optional/relevant information</i>
OG.6.1.45	<i>Other optional/relevant information</i>



B1. Harmonised Transparency Template - Mortgage Assets

HTT 2020

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	978 170,6	98,8%
M.7.1.2	Commercial	11 432,4	1,2%
M.7.1.3	Other	0,0	0,0%
M.7.1.4	Total	989 603,0	100,0%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	1 599 483	1 112
	3. Concentration Risks	% Residential Loans	% Commercial Loans
M.7.3.1	10 largest exposures	0,3%	28,3%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans
M.7.4.1	European Union	100,0%	100,0%
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	100,0%	100,0%
M.7.4.29	United Kingdom	0,0%	0,0%
M.7.4.30	European Economic Area (not member of EU)	0,0%	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%	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%	0,0%
5. Breakdown by regions of main country of origin				
M.7.5.1	Greater Stockholm	26,8%	23,1%	26,8%
M.7.5.2	Greater Gothenburg	9,1%	6,1%	9,1%
M.7.5.3	Greater Malmoe	4,0%	6,7%	4,0%
M.7.5.4	South Sweden	9,3%	8,3%	9,3%
M.7.5.5	West Sweden	22,1%	6,0%	22,1%
M.7.5.6	North Sweden	11,0%	26,9%	11,0%
M.7.5.7	East Sweden	17,7%	22,9%	17,7%
M.7.5.8	Outside Sweden	0,0%	0,0%	0,0%
6. Breakdown by Interest Rate				
M.7.6.1	Fixed rate	34,2%	19,4%	34,0%
M.7.6.2	Floating rate	65,8%	80,6%	66,0%
M.7.6.3	Other	0,0%	0,0%	0,0%
7. Breakdown by Repayment Type				
M.7.7.1	Bullet / interest only	26,1%	41,4%	26,2%
M.7.7.2	Amortising	73,9%	58,6%	73,8%
M.7.7.3	Other	0,0%	0,0%	0,0%
8. Loan Seasoning				
M.7.8.1	Up to 12months	13,5%	29,6%	13,7%
M.7.8.2	≥ 12 - ≤ 24 months	12,6%	27,9%	12,8%
M.7.8.3	≥ 24 - ≤ 36 months	12,3%	15,6%	12,4%
M.7.8.4	≥ 36 - ≤ 60 months	18,9%	12,6%	18,8%
M.7.8.5	≥ 60 months	42,7%	14,3%	42,3%
9. Non-Performing Loans (NPLs)				
M.7.9.1	% NPLs	0,0%	0,0%	0,0%
7.A Residential Cover Pool				
10. Loan Size Information				
M.7A.10.1	Average loan size (000s)	611,6		
By buckets (mn):				
M.7A.10.2	>0 - <=0,25	59 220,4	432 587	6,1%
M.7A.10.3	>0,25 - <=0,50	170 932,5	442 919	17,5%
M.7A.10.4	>0,50 - <=0,75	206 250,4	345 988	21,1%
M.7A.10.5	>0,75 - <=1,00	144 519,1	170 563	14,8%
M.7A.10.6	>1,00 - <=2,00	211 507,3	168 041	21,6%
M.7A.10.7	>2,00 - <=3,00	49 708,5	21 486	5,1%
M.7A.10.8	>3,00 - <=4,00	21 716,2	6 342	2,2%
M.7A.10.9	>4,00 - <=5	13 950,6	3 148	1,4%
M.7A.10.10	>5 - <=10	37 753,9	5 451	3,9%
M.7A.10.11	>10 - <=20	29 669,3	2 157	3,0%
M.7A.10.12	>20	32 942,4	801	3,4%
M.7A.10.26	Total	978 170,6	1 599 483	100,0%
11. Loan to Value (LTV) Information - UNINDEXED				
M.7A.11.1	Weighted Average LTV (%)	55,3%		
By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	712 985,9	ND3	72,9%
M.7A.11.3	>40 - <=50 %	111 405,3	ND3	11,4%
M.7A.11.4	>50 - <=60 %	81 859,9	ND3	8,4%
M.7A.11.5	>60 - <=70 %	55 365,6	ND3	5,7%
M.7A.11.6	>70 - <=80 %	16 554,1	ND3	1,7%
M.7A.11.7	>80 - <=90 %	0,0	ND1	0,0%
M.7A.11.8	>90 - <=100 %	0,0	ND1	0,0%
M.7A.11.9	>100%	0,0	ND1	0,0%
M.7A.11.10	Total	978 170,6	0	100,0%
12. Loan to Value (LTV) Information - INDEXED				
M.7A.12.1	Weighted Average LTV (%)	50,8%		
By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	760 947,5	ND3	77,8%
M.7A.12.3	>40 - <=50 %	104 275,1	ND3	10,7%
M.7A.12.4	>50 - <=60 %	66 762,9	ND3	6,8%
M.7A.12.5	>60 - <=70 %	37 588,1	ND3	3,8%
M.7A.12.6	>70 - <=80 %	8 597,1	ND3	0,9%



M.7A.12.7	>80 - <=90 %	0,0	ND1	0,0%	
M.7A.12.8	>90 - <=100 %	0,0	ND1	0,0%	
M.7A.12.9	>100%	0,0	ND1	0,0%	
M.7A.12.10	Total	978 170,6	0	100,0%	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	Agricultural	0,0%
M.7A.13.5	Other	0,0%

14. Loan by Ranking % Residential Loans

M.7A.14.1	1st lien / No prior ranks	97,3%
M.7A.14.2	Guaranteed	0,0%
M.7A.14.3	Other	0,0%

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)	10 280,9			
By buckets (mn):					
M.7B.15.2	-1.00	192,3	336	1,7%	30,2%
M.7B.15.3	1.00-2.50	446,4	267	3,9%	24,0%
M.7B.15.4	2.50-5.00	742,1	187	6,5%	16,8%
M.7B.15.5	5.00-10.00	931,2	128	8,1%	11,5%
M.7B.15.6	10.00-25.00	1 943,8	112	17,0%	10,1%
M.7B.15.7	25.00-50.00	1 523,6	44	13,3%	4,0%
M.7B.15.8	50.00-100.00	1 460,6	20	12,8%	1,8%
M.7B.15.9	100.00-250.00	2 120,9	15	18,6%	1,3%
M.7B.15.10	250.00-	2 071,5	3	18,1%	0,3%
M.7B.15.26	Total	11 432,4	1 112	100,0%	100,0%

16. Loan to Value (LTV) Information - UNINDEXED Nominal Number of Loans % Commercial Loans % No. of Loans

M.7B.16.1	Weighted Average LTV (%)	51,0%			
By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %	8 854,1	ND3	77,4%	
M.7B.16.3	>40 - <=50 %	1 515,7	ND3	13,3%	
M.7B.16.4	>50 - <=60 %	1 062,6	ND3	9,3%	
M.7B.16.5	>60 - <=70 %	0,0	ND1	0,0%	
M.7B.16.6	>70 - <=80 %	0,0	ND1	0,0%	
M.7B.16.7	>80 - <=90 %	0,0	ND1	0,0%	
M.7B.16.8	>90 - <=100 %	0,0	ND1	0,0%	
M.7B.16.9	>100%	0,0	ND1	0,0%	
M.7B.16.10	Total	11 432,4	0	100,0%	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 (%)	49,2%			
By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %	9 097,1	ND3	79,6%	
M.7B.17.3	>40 - <=50 %	1 491,4	ND3	13,0%	
M.7B.17.4	>50 - <=60 %	843,9	ND3	7,4%	
M.7B.17.5	>60 - <=70 %	0,0	ND1	0,0%	
M.7B.17.6	>70 - <=80 %	0,0	ND1	0,0%	
M.7B.17.7	>80 - <=90 %	0,0	ND1	0,0%	
M.7B.17.8	>90 - <=100 %	0,0	ND1	0,0%	
M.7B.17.9	>100%	0,0	ND1	0,0%	
M.7B.17.10	Total	11 432,4	0	100,0%	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

HTT 2020

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	135			
2. Size Information					
PS.8.2.1	Average exposure size (000s)	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
		19 062,1			
By buckets (mn):					
PS.8.2.2	>0-<=10.0	450,1	163	9,5%	65,5%
PS.8.2.3	>10.0-<=20.0	1 483,8	29	31,3%	11,6%
PS.8.2.4	>20.0-<=50.0	414,1	28	8,7%	11,2%
PS.8.2.5	>50.0-<=100.0	817,3	20	17,2%	8,0%
PS.8.2.6	>100.0-<=200.0	866,7	6	18,3%	2,4%
PS.8.2.7	>200.0	714,4	3	15,1%	1,2%
PS.8.2.17	Total	4 746,5	249	100,0%	100,0%
3. Breakdown by Asset Type					
PS.8.3.1	Loans	Nominal (mn)		% Public Sector Assets	
		4 746,5		100,0%	
PS.8.3.2	Bonds	0,0		0,0%	
PS.8.3.3	Other	0,0		0,0%	
PS.8.3.4	Total	4 746,5		100,0%	
4. Breakdown by Geography					
PS.8.4.1	European Union	% Public Sector Assets			
		100,0%			
PS.8.4.2	Austria	0,0%			
PS.8.4.3	Belgium	0,0%			
PS.8.4.4	Bulgaria	0,0%			
PS.8.4.5	Croatia	0,0%			
PS.8.4.6	Cyprus	0,0%			
PS.8.4.7	Czech Republic	0,0%			
PS.8.4.8	Denmark	0,0%			
PS.8.4.9	Estonia	0,0%			
PS.8.4.10	Finland	0,0%			
PS.8.4.11	France	0,0%			
PS.8.4.12	Germany	0,0%			
PS.8.4.13	Greece	0,0%			
PS.8.4.14	Netherlands	0,0%			
PS.8.4.15	Hungary	0,0%			
PS.8.4.16	Ireland	0,0%			
PS.8.4.17	Italy	0,0%			
PS.8.4.18	Latvia	0,0%			
PS.8.4.19	Lithuania	0,0%			
PS.8.4.20	Luxembourg	0,0%			
PS.8.4.21	Malta	0,0%			
PS.8.4.22	Poland	0,0%			
PS.8.4.23	Portugal	0,0%			
PS.8.4.24	Romania	0,0%			
PS.8.4.25	Slovakia	0,0%			
PS.8.4.26	Slovenia	0,0%			
PS.8.4.27	Spain	0,0%			
PS.8.4.28	Sweden	100,0%			
PS.8.4.29	United Kingdom	0,0%			
PS.8.4.30	European Economic Area (not member of EU)	0,0%			
PS.8.4.31	Iceland	0,0%			
PS.8.4.32	Liechtenstein	0,0%			
PS.8.4.33	Norway	0,0%			
PS.8.4.34	Other	0,0%			
PS.8.4.35	Switzerland	0,0%			
PS.8.4.36	Australia	0,0%			



PS.8.4.37	Brazil	0,0%	
PS.8.4.38	Canada	0,0%	
PS.8.4.39	Japan	0,0%	
PS.8.4.40	Korea	0,0%	
PS.8.4.41	New Zealand	0,0%	
PS.8.4.42	Singapore	0,0%	
PS.8.4.43	US	0,0%	
PS.8.4.44	Other	0,0%	
5. Breakdown by regions of main country of origin			
		% Public Sector Assets	
PS.8.5.1	Greater Stockholm	21,4%	
PS.8.5.2	Greater Gothenburg	7,7%	
PS.8.5.3	Greater Malmoe	3,0%	
PS.8.5.4	South Sweden	10,0%	
PS.8.5.5	West Sweden	4,5%	
PS.8.5.6	North Sweden	23,2%	
PS.8.5.7	East Sweden	30,2%	
PS.8.5.8	Outside Sweden	0,0%	
6. Breakdown by Interest Rate			
		% Public Sector Assets	
PS.8.6.1	Fixed rate	71,1%	
PS.8.6.2	Floating rate	28,9%	
PS.8.6.3	Other	0,0%	
7. Breakdown by Repayment Type			
		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	57,7%	
PS.8.7.2	Amortising	42,3%	
PS.8.7.3	Other	0,0%	
8. Breakdown by Type of Debtor			
		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	195,4	4,1%
PS.8.8.2	Regional/federal authorities		0,0%
PS.8.8.3	Local/municipal authorities	4 551,1	95,9%
PS.8.8.4	Others	0,0	0,0%
PS.8.8.5	Total	4 746,5	100,0%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0,0%	
10. Concentration Risks			
		% Public Sector Assets	
PS.8.10.1	10 largest exposures	45,3%	
OPS.8.10.1			
OPS.8.10.2			
OPS.8.10.3			
OPS.8.10.4			
OPS.8.10.5			
OPS.8.10.6			



C. Harmonised Transparency Template - Glossary

HTT 2020

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
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
HG.1.2	OC Calculation: Legal minimum	pool 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 (2013:1223) and the Regulations and Ordinances on Covered Bonds (2013:1223) stipulates that all issuables 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 will be determined by the swap rate for the duration of the swap 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
OHG.2.1		
OHG.2.2		
OHG.2.3		
3. Glossary - Extra national and/or Issuer Items		Definition
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/>