

# Harmonised Transparency Template

2020 Version

SWEDEN

Swedbank Mortgage AB

Reporting Date: [17/07/20]

Cut-off Date: [30/06/20]



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## A. Harmonised Transparency Template - General Information

HTT 2020

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	[30/06/20]			
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	<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	1 005 695			
G.3.1.2	Outstanding Covered Bonds	594 564			
OG.3.1.1	Cover Pool Size [NPV] (mn)	1 023 608			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	606 482			
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2.0%	69.15%	ND2	ND2
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	1 001 020		99.5%	
G.3.3.2	Public Sector	4 675		0.5%	
G.3.3.3	Shipping	ND1		0.0%	
G.3.3.4	Substitute Assets	0		0.0%	
G.3.3.5	Other	0		0.0%	
G.3.3.6	Total	1 005 695		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)	26.2	8.2		
Residual Life (mn)					
By buckets:					
G.3.4.2	0 - 1 Y	1 757	ND2	0.2%	
G.3.4.3	1 - 2 Y	1 210	ND2	0.1%	
G.3.4.4	2 - 3 Y	1 326	ND2	0.1%	
G.3.4.5	3 - 4 Y	1 550	ND2	0.2%	
G.3.4.6	4 - 5 Y	2 194	ND2	0.2%	
G.3.4.7	5 - 10 Y	23 275	ND2	2.3%	
G.3.4.8	10+ Y	974 385	ND2	96.9%	
G.3.4.9	Total	1 005 695	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)	5.9	5.9		
Maturity (mn)					
By buckets:					
G.3.5.2	0 - 1 Y	133 097	133 097	22.4%	22.4%
G.3.5.3	1 - 2 Y	209 672	209 672	35.3%	35.3%
G.3.5.4	2 - 3 Y	73 089	73 089	12.3%	12.3%
G.3.5.5	3 - 4 Y	48 455	48 455	8.1%	8.1%
G.3.5.6	4 - 5 Y	88 280	88 280	14.8%	14.8%
G.3.5.7	5 - 10 Y	26 434	26 434	4.4%	4.4%
G.3.5.8					



G.3.5.9	10+ Y	15 536	15 536	2.6%	2.6%
G.3.5.10	Total	594 564	594 564	100.0%	100.0%
<b>6. Cover 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	0.0%	0.0%
G.3.6.2	AUD	0	0	0.0%	0.0%
G.3.6.3	BRL	0	0	0.0%	0.0%
G.3.6.4	CAD	0	0	0.0%	0.0%
G.3.6.5	CHF	0	0	0.0%	0.0%
G.3.6.6	CZK	0	0	0.0%	0.0%
G.3.6.7	DKK	0	0	0.0%	0.0%
G.3.6.8	GBP	0	0	0.0%	0.0%
G.3.6.9	HKD	0	0	0.0%	0.0%
G.3.6.10	JPY	0	0	0.0%	0.0%
G.3.6.11	KRW	0	0	0.0%	0.0%
G.3.6.12	NOK	0	0	0.0%	0.0%
G.3.6.13	PLN	0	0	0.0%	0.0%
G.3.6.14	SEK	1 005 695	1 005 695	100.0%	100.0%
G.3.6.15	SGD	0	0	0.0%	0.0%
G.3.6.16	USD	0	0	0.0%	0.0%
G.3.6.17	Other	0	0	0.0%	0.0%
G.3.6.18	Total	1 005 695	1 005 695	100.0%	100.0%
<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	165 874	0	27.9%	0.0%
G.3.7.2	AUD	0	0	0.0%	0.0%
G.3.7.3	BRL	0	0	0.0%	0.0%
G.3.7.4	CAD	0	0	0.0%	0.0%
G.3.7.5	CHF	2 490	0	0.4%	0.0%
G.3.7.6	CZK	0	0	0.0%	0.0%
G.3.7.7	DKK	0	0	0.0%	0.0%
G.3.7.8	GBP	7 952	0	1.3%	0.0%
G.3.7.9	HKD	0	0	0.0%	0.0%
G.3.7.10	JPY	0	0	0.0%	0.0%
G.3.7.11	KRW	0	0	0.0%	0.0%
G.3.7.12	NOK	9 034	0	1.5%	0.0%
G.3.7.13	PLN	0	0	0.0%	0.0%
G.3.7.14	SEK	409 174	594 564	68.8%	100.0%
G.3.7.15	SGD	0	0	0.0%	0.0%
G.3.7.16	USD	39	0	0.0%	0.0%
G.3.7.17	Other	0	0	0.0%	0.0%
G.3.7.18	Total	594 564	594 564	100.0%	100.0%
<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	529 345	107 830	89.0%	18.1%
G.3.8.2	Floating coupon	65 219	486 734	11.0%	81.9%
G.3.8.3	Other	0	0	0.0%	0.0%
G.3.8.4	Total	594 564	594 564	100.0%	100.0%
<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
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%	
<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
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%	
<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		0.0	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%
<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)		204 087		
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					



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:	<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="#">48 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="#">186 for Residential Mortgage Assets</a>	<a href="#">287 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="#">149 for Mortgage Assets</a>	<a href="#">129 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="#">179 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>
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	<i>Other optional/relevant information</i>
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
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<b>CONTENT OF TAB B1</b>
<a href="#">7. Mortgage Assets</a>
<a href="#">7.A Residential Cover Pool</a>
<a href="#">7.B Commercial Cover Pool</a>

Field Number	7. Mortgage Assets		
	<b>1. Property Type Information</b>	<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	989 558	98.9%
M.7.1.2	Commercial	11 462	1.1%
M.7.1.3	Other	0	0.0%
M.7.1.4	Total	1 001 020	100.0%
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	1 605 643	1 115
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0.3%	28.3%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.4.1	<u>European Union</u>	<u>100.0%</u>	<u>100.0%</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	100.0%	100.0%
M.7.4.29	United Kingdom	0.0%	0.0%
M.7.4.30	<u>European Economic Area (not member of EU)</u>	<u>0.0%</u>	<u>0.0%</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>0.0%</u>	<u>0.0%</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%	0.0%
<b>5. Breakdown by regions of main country of origin</b>				
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Greater Stockholm	27%	25%	27%
M.7.5.2	Greater Gothenburg	9%	6%	9%
M.7.5.3	Greater Malmoe	4%	7%	4%
M.7.5.4	South Sweden	9%	8%	9%
M.7.5.5	West Sweden	22%	6%	22%
M.7.5.6	North Sweden	11%	27%	11%
M.7.5.7	East Sweden	18%	21%	18%
M.7.5.8	Outside Sweden	0%	0%	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	36%	16%	36%
M.7.6.2	Floating rate	64%	85%	65%
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	32%	40%	32.20%
M.7.7.2	Amortising	68%	60%	67.80%
M.7.7.3	Other	0%	0%	0.00%
<b>8. Loan Seasoning</b>				
		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	13.60%	23.90%	13.70%
M.7.8.2	≥ 12 - ≤ 24 months	12.30%	31.40%	12.50%
M.7.8.3	≥ 24 - ≤ 36 months	12.20%	16.60%	12.20%
M.7.8.4	≥ 36 - ≤ 60 months	18.60%	14.20%	18.60%
M.7.8.5	≥ 60 months	43.30%	13.90%	43.00%
<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%	0.0%	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)	616		
	By buckets (mn):			
M.7A.10.2	>0 - ≤0,25	58 806	429 636	5.9%
M.7A.10.3	>0,25 - ≤0,50	170 339	439 966	17.2%
M.7A.10.4	>0,50 - ≤0,75	207 996	348 997	21.0%
M.7A.10.5	>0,75 - ≤1,00	147 652	174 308	14.9%
M.7A.10.6	>1,00 - ≤2,00	217 384	172 775	22.0%
M.7A.10.7	>2,00 - ≤3,00	50 987	22 065	5.2%
M.7A.10.8	>3,00 - ≤4,00	21 768	6 390	2.2%
M.7A.10.9	>4,00 - ≤5	13 914	3 139	1.4%
M.7A.10.10	>5 - ≤10	37 672	5 436	3.8%
M.7A.10.11	>10 - ≤20	29 051	2 109	2.9%
M.7A.10.12	>20	33 990	822	3.4%
M.7A.10.26	Total	989 558	1 605 643	100.0%
<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 (%)	55.0%		
	By LTV buckets (mn):			
M.7A.11.2	>0 - ≤40 %	725 053	ND3	73.3%
M.7A.11.3	>40 - ≤50 %	112 012	ND3	11.3%
M.7A.11.4	>50 - ≤60 %	81 483	ND3	8.2%
M.7A.11.5	>60 - ≤70 %	54 731	ND3	5.5%
M.7A.11.6	>70 - ≤80 %	16 279	ND3	1.6%
M.7A.11.7	>80 - ≤90 %	0	ND1	0.0%
M.7A.11.8	>90 - ≤100 %	0	ND1	0.0%
M.7A.11.9	>100%	0	ND1	0.0%
M.7A.11.10	Total	989 558	0	100.0%
<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 (%)	51.0%		
	By LTV buckets (mn):			
M.7A.12.2	>0 - ≤40 %	767 243	ND3	77.5%
M.7A.12.3	>40 - ≤50 %	105 744	ND3	10.7%
M.7A.12.4	>50 - ≤60 %	68 389	ND3	6.9%
M.7A.12.5	>60 - ≤70 %	39 058	ND3	3.9%
M.7A.12.6	>70 - ≤80 %	9 124	ND3	0.9%
M.7A.12.7	>80 - ≤90 %	0	ND1	0.0%





M.7A.12.8	>90 - <=100 %	0	ND1	0.0%	
M.7A.12.9	>100%	0	ND1	0.0%	
M.7A.12.10	Total	989 558	0	100.0%	0.0%
<b>13. Breakdown by type % Residential Loans</b>					
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%			
<b>14. Loan by Ranking % Residential Loans</b>					
M.7A.14.1	1st lien / No prior ranks	97.4%			
M.7A.14.2	Guaranteed	0.0%			
M.7A.14.3	Other	0.0%			
<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.15.1	Average loan size (000s)	10 279			
	By buckets (mn):				
M.7B.15.2	-1.00	192	375	1.7%	33.6%
M.7B.15.3	1.00-2.50	443	255	3.9%	22.9%
M.7B.15.4	2.50-5.00	695	177	6.1%	15.9%
M.7B.15.5	5.00-10.00	952	124	8.3%	11.1%
M.7B.15.6	10.00-25.00	1 828	103	15.9%	9.2%
M.7B.15.7	25.00-50.00	1 584	44	13.8%	3.9%
M.7B.15.8	50.00-100.00	1 437	19	12.5%	1.7%
M.7B.15.9	100.00 - 250.00	2 259	15	19.7%	1.3%
M.7B.15.10	250.00-	2 071	3	18.1%	0.3%
M.7B.15.26	Total	11 462	1 115	100.0%	100.0%
<b>16. Loan to Value (LTV) Information - UNINDEXED</b>					
M.7B.16.1	Weighted Average LTV (%)	51.2%			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	8 823	ND3	77.0%	
M.7B.16.3	>40 - <=50 %	1 590	ND3	13.9%	
M.7B.16.4	>50 - <=60 %	1 049	ND3	9.2%	
M.7B.16.5	>60 - <=70 %	0	ND1	0.0%	
M.7B.16.6	>70 - <=80 %	0	ND1	0.0%	
M.7B.16.7	>80 - <=90 %	0	ND1	0.0%	
M.7B.16.8	>90 - <=100 %	0	ND1	0.0%	
M.7B.16.9	>100%	0	ND1	0.0%	
M.7B.16.10	Total	11 462	0	100.0%	0.0%
<b>17. Loan to Value (LTV) Information - INDEXED</b>					
M.7B.17.1	Weighted Average LTV (%)	49.7%			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	9 034	ND3	78.8%	
M.7B.17.3	>40 - <=50 %	1 562	ND3	13.6%	
M.7B.17.4	>50 - <=60 %	865	ND3	7.5%	
M.7B.17.5	>60 - <=70 %	0	ND1	0.0%	
M.7B.17.6	>70 - <=80 %	0	ND1	0.0%	
M.7B.17.7	>80 - <=90 %	0	ND1	0.0%	
M.7B.17.8	>90 - <=100 %	0	ND1	0.0%	
M.7B.17.9	>100%	0	ND1	0.0%	
M.7B.17.10	Total	11 462	0	100.0%	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

HTT 2020

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	136			
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)	18 851	<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	449	163	9.6%	65.7%
PS.8.2.3	>10.0-<=20.0	1 467	29	31.4%	11.7%
PS.8.2.4	>20.0-<=50.0	416	27	8.9%	10.9%
PS.8.2.5	>50.0-<=100.0	781	20	16.7%	8.1%
PS.8.2.6	>100.0-<=200.0	849	6	18.2%	2.4%
PS.8.2.7	>200.0	714	3	15.3%	1.2%
PS.8.2.17	Total	4 675	248	100.0%	100.0%
<b>3. Breakdown by Asset Type</b>					
PS.8.3.1	Loans	4 675		100.0%	
PS.8.3.2	Bonds	0.00		0.0%	
PS.8.3.3	Other	0.00		0.0%	
PS.8.3.4	Total	4 675		100.0%	
<b>4. Breakdown by Geography</b>					
PS.8.4.1	European Union	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%	
<b>5. Breakdown by regions of main country of origin</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	Greater Stockholm	21.8%	
PS.8.5.2	Greater Gothenburg	7.8%	
PS.8.5.3	Greater Malmoe	3.0%	
PS.8.5.4	South Sweden	10.2%	
PS.8.5.5	West Sweden	4.5%	
PS.8.5.6	North Sweden	23.4%	
PS.8.5.7	East Sweden	29.3%	
PS.8.5.8	Outside Sweden	0.0%	
<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>	
PS.8.6.1	Fixed rate	71.6%	
PS.8.6.2	Floating rate	28.4%	
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	57.0%	
PS.8.7.2	Amortising	43.0%	
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	204	4.4%
PS.8.8.2	Regional/federal authorities		0.0%
PS.8.8.3	Local/municipal authorities	4 471	95.6%
PS.8.8.4	Others	0	0.0%
PS.8.8.5	Total	4 675	100.0%
<b>9. Non-Performing Loans</b>			
PS.8.9.1	% NPLs	0.0%	
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures	45.1%	
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 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
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/>