

Harmonised Transparency Template
2024 Version
Sweden
The Swedish Covered Bond Corporation ("SCBC")
Reporting Date: 25/04/2024
Cut-off Date: 31/03/2024



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A. Harmonised Transparency Template - General Information

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Reporting in Domestic Currency	SEK
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1. Basic Facts
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4. References to Capital Requirements Regulation (CRR) 129(7)
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Field Number	1. Basic Facts				
G.1.1.1	Country	Sweden			
G.1.1.2	Issuer Name	The Swedish Covered Bond Corporation			
G.1.1.3	Link to Issuer's Website	https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html			
G.1.1.4	Cut-off date	31/03/2024			
2. Regulatory Summary					
G.2.1.1	Basel Compliance, subject to national jurisdiction (Y/N)	Y			
G.2.1.2	CBD Compliance	Y			
G.2.1.3	CRR Compliance (Y/N)	Y			
OG.2.1.1	LCR status	/www.coveredbondlabel.com/issuer/39/			
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	424 945			
G.3.1.2	Outstanding Covered Bonds	331 965			
OG.3.1.1	Cover Pool Size [NPV] (mn)	425 366			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	316 859			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	26,0%	2,0%	ND1
G.3.2.3	Total OC (absolute value in mn)	92 980			

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3. Cover Pool Composition		Nominal (mn)	% Cover Pool	
G.3.3.1	Mortgages	423 292	99,61%	
G.3.3.2	Public Sector	253	0,06%	
G.3.3.3	Shipping			ND1
G.3.3.4	Substitute Assets	1 400	0,33%	
G.3.3.5	Other		0,00%	ND1
G.3.3.6	Total	424 945	100%	

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4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	18,8	6,2		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	82 130	84 108	17,67%	18,09%
G.3.4.3	1 - 2 Y	33 907	71 662	7,29%	15,42%
G.3.4.4	2 - 3 Y	31 603	63 232	6,80%	13,60%
G.3.4.5	3 - 4 Y	22 793	50 363	4,90%	10,83%
G.3.4.6	4 - 5 Y	12 102	33 311	2,60%	7,17%
G.3.4.7	5 - 10 Y	29 432	89 436	6,33%	19,24%
G.3.4.8	10+ Y	252 860	72 714	54,40%	15,64%
G.3.4.9	Total	464 827	464 827	100%	100%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3,4	3,7		
	Maturity (mn)				
	By buckets:				
G.3.5.3	0 - 1 Y	30 299	22 723	9,13%	6,84%
G.3.5.4	1 - 2 Y	65 099	65 387	19,61%	19,70%
G.3.5.5	2 - 3 Y	63 223	62 935	19,05%	18,96%
G.3.5.6	3 - 4 Y	58 632	67 277	17,66%	20,27%
G.3.5.7	4 - 5 Y	32 429	900	9,77%	0,27%
G.3.5.8	5 - 10 Y	80 994	103 674	24,40%	31,23%
G.3.5.9	10+ Y	1 288	9 069	0,39%	2,73%
G.3.5.10	Total	331 965	331 965	100%	100%

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<i>6. Cover Assets - Currency</i>		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	AUD	0	0	0,00%	0,00%
G.3.6.3	BRL	0	0	0,00%	0,00%
G.3.6.4	CAD	0	0	0,00%	0,00%
G.3.6.5	CHF	0	0	0,00%	0,00%
G.3.6.6	CZK	0	0	0,00%	0,00%
G.3.6.7	DKK	0	0	0,00%	0,00%
G.3.6.8	GBP	0	0	0,00%	0,00%
G.3.6.9	HKD	0	0	0,00%	0,00%
G.3.6.10	ISK	0	0	0,00%	0,00%
G.3.6.11	JPY	0	0	0,00%	0,00%
G.3.6.12	KRW	0	0	0,00%	0,00%
G.3.6.13	NOK	0	0	0,00%	0,00%
G.3.6.14	PLN	0	0	0,00%	0,00%
G.3.6.15	SEK	331 965	331 965	100,00%	100,00%
G.3.6.16	SGD	0	0	0,00%	0,00%
G.3.6.17	USD	0	0	0,00%	0,00%
G.3.6.18	Other	0	0	0,00%	0,00%
OG.3.6.1	Total	331 965	331 965	100%	100%

<i>7. Covered Bonds - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	77 321	0	23,29%	0,00%
G.3.7.2	AUD	0	0	0,00%	0,00%
G.3.7.3	BRL	0	0	0,00%	0,00%
G.3.7.4	CAD	0	0	0,00%	0,00%
G.3.7.5	CHF	0	0	0,00%	0,00%
G.3.7.6	CZK	0	0	0,00%	0,00%
G.3.7.7	DKK	0	0	0,00%	0,00%
G.3.7.8	GBP	0	0	0,00%	0,00%
G.3.7.9	HKD	0	0	0,00%	0,00%
G.3.7.10	ISK	0	0	0,00%	0,00%
G.3.7.11	JPY	0	0	0,00%	0,00%
G.3.7.12	KRW	0	0	0,00%	0,00%
G.3.7.13	NOK	0	0	0,00%	0,00%
G.3.7.14	PLN	0	0	0,00%	0,00%
G.3.7.15	SEK	254 643	331 965	76,71%	100,00%
G.3.7.16	SGD	0	0	0,00%	0,00%
G.3.7.17	USD	0	0	0,00%	0,00%
G.3.7.18	Other	0	0	0,00%	0,00%
OG.3.7.1	Total	331 965	331 965	100%	100%

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8. Covered Bonds - Breakdown by interest rate		Nominal [before hedging]	Nominal [after hedging]	% Total [before]	% Total [after]
		(mn)	(mn)		
G.3.8.1	Fixed coupon	326 565	ND1	98%	
G.3.8.2	Floating coupon	5 400	ND1	2%	
G.3.8.3	Other	0	ND1	0%	
G.3.8.4	Total	331 965	0	100%	0%
9. Substitute Assets - Type		Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0		0,00%	
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	0		0,00%	
G.3.9.3	Exposures to central banks	0			
G.3.9.4	Exposures to credit institutions	951		100,00%	
G.3.9.5	Other	0		0,00%	
G.3.9.6	Total	951		100%	
10. Substitute Assets - Country		Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)	951		100,00%	
G.3.10.2	Eurozone	0		0,00%	
G.3.10.3	Rest of European Union (EU)	0		0,00%	
G.3.10.4	European Economic Area (not member of EU)	0		0,00%	
G.3.10.5	Switzerland	0		0,00%	
G.3.10.6	Australia	0		0,00%	
G.3.10.7	Brazil	0		0,00%	
G.3.10.8	Canada	0		0,00%	
G.3.10.9	Japan	0		0,00%	
G.3.10.10	Korea	0		0,00%	
G.3.10.11	New Zealand	0		0,00%	
G.3.10.12	Singapore	0		0,00%	
G.3.10.13	US	0		0,00%	
G.3.10.14	Other	0		0,00%	
G.3.10.15	Total EU	951			
G.3.10.16	Total	951		100%	
11. Liquid Assets		Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	951		0,2%	0,3%
G.3.11.2	Central bank eligible assets	0		0,0%	0,0%
G.3.11.3	Other	0		0,0%	0,0%
G.3.11.4	Total	951		0%	0%
12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/39/			
13. Derivatives & Swaps					
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	453 557			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	Both			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	Both			

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14. Sustainable or other special purpose strategy

G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?	Yes		
G.3.14.2	Who has provided Second Party Opinion	CICERO (Center for International Climate and Environmental Research-Oslo)		
G.3.14.3	Further details on proceeds strategy	https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf		
G.3.14.4	Is sustainability based on sustainable collateral assets present in the cover pool?	No		
G.3.14.5	If yes. Further details are available in Tab F	F1. Tab		F2. Tab
G.3.14.6	Is sustainability based on other criteria?	Yes		
G.3.14.7	If yes, please provide further details	https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf		
OG.3.14.1				

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4. Compliance Art 14 CBD Check table

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 14(2) of the Covered Bond Directive (EU) 2019/2162. It should be noted whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 575/2013 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not a

G.4.1.1	(a)	Value of the cover pool total assets:	38	
G.4.1.2	(a)	Value of outstanding covered bonds:	39	
G.4.1.3	(b)	List of ISIN of issued covered bonds:	[insert here link to the cover pool on the covered bond label website]	
G.4.1.4	(c)	Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets
G.4.1.5	(c)	Type of cover assets:	52	
G.4.1.6	(c)	Loan size:	186 for Residential Mortgage Assets	424 for Commercial Mortgage Assets
G.4.1.7	(c)	Valuation Method:	link to Glossary HG.1.15	18 for Public Sector Assets
G.4.1.8	(d)	Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets
G.4.1.9	(d)	Currency risk - cover pool:	111	
G.4.1.10	(d)	Interest rate risk - covered bond:	163	
G.4.1.11	(d)	Currency risk - covered bond:	137	
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:		
G.4.1.13	(d)	Credit Risk:	215 LTV Residential Mortgage	441 LTV Commercial Mortgage
OG.4.1.1	(d)	Market Risk:	230 Derivatives and Swaps	147 for Public Sector Asset - type of debtor
OG.4.1.2	(d)	Hedging Strategy	18 for Harmonised Glossary	
OG.4.1.3	(e)	Maturity Structure - cover assets:	65	
OG.4.1.4	(e)	Maturity Structure - covered bond:	88	
OG.4.1.5	(e)	Overview maturity extension triggers:	link to Glossary HG 1.7	
OG.4.1.6	(f)	Levels of OC:	44	
OG.4.1.7	(g)	Percentage of loans in default:	179 for Mortgage Assets	166 for Public Sector Assets
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	1 400
G.5.1.2	Exposure to credit institute credit quality step 2	[For completion]
G.5.1.3	Exposure to credit institute credit quality step 3	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>

B1. Harmonised Transparency Template - Mortgage Assets

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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	414 247	97,86%	
M.7.1.2	Commercial	9 045	2,14%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	423 292	100%	
	2. General Information	Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	432 695	98	432 793
	3. Concentration Risks	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	2,8%	42,8%	2,7%
	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>100,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%

B1. Harmonised Transparency Template - Mortgage Assets

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M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%
M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	100,0%	100,0%	100,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland	0,0%	0,0%	0,0%
M.7.4.31	Liechtenstein	0,0%	0,0%	0,0%
M.7.4.32	Norway	0,0%	0,0%	0,0%
M.7.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Switzerland	0,0%	0,0%	0,0%
M.7.4.35	United Kingdom	0,0%	0,0%	0,0%
M.7.4.36	Australia	0,0%	0,0%	0,0%
M.7.4.37	Brazil	0,0%	0,0%	0,0%
M.7.4.38	Canada	0,0%	0,0%	0,0%
M.7.4.39	Japan	0,0%	0,0%	0,0%
M.7.4.40	Korea	0,0%	0,0%	0,0%
M.7.4.41	New Zealand	0,0%	0,0%	0,0%
M.7.4.42	Singapore	0,0%	0,0%	0,0%
M.7.4.43	US	0,0%	0,0%	0,0%
M.7.4.44	Other	0,0%	0,0%	0,0%
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Stockholm area	54,1%	30,6%	53,6%
M.7.5.2	Gothenburg area	8,8%	8,3%	8,8%
M.7.5.3	Malmoe area	6,5%	1,6%	6,4%
M.7.5.4	South (excl Malmoe)	6,2%	33,2%	6,8%
M.7.5.5	West (excl Gothenburg)	9,3%	10,8%	9,3%
M.7.5.6	North	3,2%	3,2%	3,2%
M.7.5.7	East (excl Stockholm)	11,8%	12,4%	11,8%
M.7.5.8	Outside Sweden	-	-	-
M.7.5.9				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	34,8%	50,6%	35,1%
M.7.6.2	Floating rate	65,2%	49,4%	64,9%
M.7.6.3	Other	0	0	0,0%

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7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	48,7%	49,7%	48,7%
M.7.7.2	Amortising	51,3%	50,3%	51,3%
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	8,0%	32,2%	8,5%
M.7.8.2	> 12 - ≤ 24 months	14,7%	7,0%	14,6%
M.7.8.3	> 24 - ≤ 36 months	15,4%	27,2%	15,7%
M.7.8.4	> 36 - ≤ 60 months	22,9%	23,7%	22,9%
M.7.8.5	> 60 months	39,0%	9,9%	38,3%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

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9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0%	0%	0%	
M.7.9.2	Defaulted Loans pursuant Art 178 CRR	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)	949			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	16 842	107 515	4,07%	24,64%
M.7A.10.3	>0,25 - <=0,50	47 867	107 525	11,56%	24,64%
M.7A.10.4	>0,50 - <=0,75	42 480	61 112	10,25%	14,01%
M.7A.10.5	>0,75 - <=1,00	79 452	84 470	19,18%	19,36%
M.7A.10.6	>1,00 - <=2,00	86 457	61 876	20,87%	14,18%
M.7A.10.7	>2,00 - <=3,00	15 374	6 208	3,71%	1,42%
M.7A.10.8	>3,00 - <=4,00	6 199	1 749	1,50%	0,40%
M.7A.10.9	>4,00 - <=5	4 729	1 032	1,14%	0,24%
M.7A.10.10	>5 - <=10	16 228	2 198	3,92%	0,50%
M.7A.10.11	>10 - <=20	21 455	1 531	5,18%	0,35%
M.7A.10.12	>20	77 165	1 134	18,63%	0,26%
M.7A.10.13					
M.7A.10.26	Total	414 247	436 350	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	54,6%			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	354 394	ND1	85,55%	
M.7A.11.3	>40 - <=50 %	32 437	ND1	7,83%	
M.7A.11.4	>50 - <=60 %	18 948	ND1	4,57%	
M.7A.11.5	>60 - <=70 %	5 322	ND1	1,28%	
M.7A.11.6	>70 - <=80 %	3 146	ND1	0,76%	
M.7A.11.7	>80 - <=90 %	0	ND1	0,00%	
M.7A.11.8	>90 - <=100 %	0	ND1	0,00%	
M.7A.11.9	>100%	0	ND1	0,00%	
M.7A.11.10	Total	414 247	0	100%	0%

B1. Harmonised Transparency Template - Mortgage Assets

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12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0	0	0%	0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	100%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
OM.7A.13.1	Other	0%			
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	96,5%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	3,5%			
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
20. CO2 emission (kg of CO2 per year) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings

B1. Harmonised Transparency Template - Mortgage Assets

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7.B Commercial Cover Pool

21. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.21.1	Average loan size (000s)	74 142			
	By buckets (mn):				
M.7B.21.2	>0 - <=5,00	25	13	ND 1	ND 1
M.7B.21.3	>5,00 - <=10,00	57	7	ND 1	ND 1
M.7B.21.4	>10,00 - <=15,00	107	8	ND 1	ND 1
M.7B.21.5	>15,00 - <=20,00	69	4	ND 1	ND 1
M.7B.21.6	>20,00 - <=45,00	467	15	ND 1	ND 1
M.7B.21.7	>45,00 - <=70,00	684	12	ND 1	ND 1
M.7B.21.8	>70,00 - <=95,00	1 239	15	ND 1	ND 1
M.7B.21.9	>95,00 - <=120	1 935	18	ND 1	ND 1
M.7B.21.10	>120 - <=170	3 464	25	ND 1	ND 1
M.7B.21.11	>170 - <=270	999	5	ND 1	ND 1
M.7B.21.12	>270	0	0	ND 1	ND 1
M.7B.21.26	Total	9 045	122	0%	0%

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22. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.22.1	Weighted Average LTV (%)	53,44%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	8 224	ND 1	90,92%	
M.7B.22.3	>40 - <=50 %	821	ND 1	9,08%	
M.7B.22.4	>50 - <=60 %	0	ND 1	0,00%	
M.7B.22.5	>60 - <=70 %	0	ND 1	0,00%	
M.7B.22.6	>70 - <=80 %	0	ND 1	0,00%	
M.7B.22.7	>80 - <=90 %	0	ND 1	0,00%	
M.7B.22.8	>90 - <=100 %	0	ND 1	0,00%	
M.7B.22.9	>100%	0	ND 1	0,00%	
M.7B.22.10	Total	9 045	0	100%	0%
23. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.23.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.23.2	>0 - <=40 %	ND 1	ND 1		
M.7B.23.3	>40 - <=50 %	ND 1	ND 1		
M.7B.23.4	>50 - <=60 %	ND 1	ND 1		
M.7B.23.5	>60 - <=70 %	ND 1	ND 1		
M.7B.23.6	>70 - <=80 %	ND 1	ND 1		
M.7B.23.7	>80 - <=90 %	ND 1	ND 1		
M.7B.23.8	>90 - <=100 %	ND 1	ND 1		
M.7B.23.9	>100%	ND 1	ND 1		
M.7B.23.10	Total	0	0	0%	0%
24. Breakdown by Type		% Commercial loans			
M.7B.24.1	Retail	0%			
M.7B.24.2	Office	0%			
M.7B.24.3	Hotel/Tourism	0%			
M.7B.24.4	Shopping malls	0%			
M.7B.24.5	Industry	0%			
M.7B.24.6	Agriculture	0%			
M.7B.24.7	Other commercially used	0%			
M.7B.24.8	Hospital	0%			
M.7B.24.9	School	0%			
M.7B.24.10	other RE with a social relevant purpose	100%			

B2. Harmonised Transparency Template - Public Sector Assets

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Reporting in Domestic Currency

SEK

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[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures		33		
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	7 672			
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0	105	27	41,56%	81,82%
PS.8.2.3	>10,0 - <=20,0	67	5	26,44%	15,15%
PS.8.2.4	>20,0 - <=50,0	0	0	0,00%	0,00%
PS.8.2.5	>50,0 - <=100,0	81	1	32,00%	3,03%
PS.8.2.6	>100,0 - <=200,0	0	0	0,00%	0,00%
PS.8.2.7	>200,0	0	0	0,00%	0,00%
PS.8.2.17	Total	253,2	33	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	253		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	253,2		100%	

B2. Harmonised Transparency Template - Public Sector Assets

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4. Breakdown by Geography		% Public Sector Assets
PS.8.4.1	<u>European Union</u>	<u>100,0%</u>
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	<u>European Economic Area (not member of EU)</u>	0,0%
PS.8.4.30	Iceland	[For completion]
PS.8.4.31	Liechtenstein	[For completion]
PS.8.4.32	Norway	[For completion]
PS.8.4.33	<u>Other</u>	0,0%
PS.8.4.34	Switzerland	[For completion]
PS.8.4.35	United Kingdom	[For completion]
PS.8.4.36	Australia	[For completion]
PS.8.4.37	Brazil	[For completion]
PS.8.4.38	Canada	[For completion]

B2. Harmonised Transparency Template - Public Sector Assets

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PS.8.4.39

Japan

[For completion]

B2. Harmonised Transparency Template - Public Sector Assets

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PS.8.4.40	Korea	[For completion]
PS.8.4.41	New Zealand	[For completion]
PS.8.4.42	Singapore	[For completion]
PS.8.4.43	US	[For completion]
PS.8.4.44	Other	[For completion]

5. Breakdown by regions of main country of origin % Public Sector Assets

PS.8.5.1	Stockholm area	72,2%
PS.8.5.2	Gothenburg area	0,0%
PS.8.5.3	Malmoe area	8,7%
PS.8.5.4	East (excl Stockholm)	0,0%
PS.8.5.5	West (excl Gothenburg)	10,4%
PS.8.5.6	South (excl Malmoe)	1,5%
PS.8.5.7	North	7,2%
PS.8.5.8	Outside Sweden	-
PS.8.5.9		

6. Breakdown by Interest Rate % Public Sector Assets

PS.8.6.1	Fixed rate	43,2%
PS.8.6.2	Floating rate	56,8%
PS.8.6.3	Other	0,0%

7. Breakdown by Repayment Type % Public Sector Assets

PS.8.7.1	Bullet / interest only	3,4%
PS.8.7.2	Amortising	96,6%
PS.8.7.3	Other	0,0%

8. Breakdown by Type of Debtor Nominal (mn) % Public Sector Assets

PS.8.8.1	Sovereigns	0	0,08%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	253	99,92%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	253,2	100%

9. Non-Performing Loans

PS.8.9.1	% NPLs	0,0%
OPS.8.9.1	Defaulted Loans pursuant Art 178 CRR	0,0%
OPS.8.9.2		
OPS.8.9.3		
OPS.8.9.4		

B2. Harmonised Transparency Template - Public Sector Assets

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	<i>10. Concentration Risks</i>	<i>% Public Sector Assets</i>
PS.8.10.1	10 largest exposures	97,0%



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	OC Calculation: Statutory	Statutory Overcollateralisation is the overcollateralisation percentage required to be provided by each Issuer and included/disclosed in the national covered bond framework.
HG.1.2	OC Calculation: Contractual	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	OC Calculation: Voluntary	Voluntary Overcollateralisation is the difference (if positive) between the actual overcollateralisation provided by an Issuer and the higher of the contractual and statutory overcollateralisation.
HG.1.4	Interest Rate Types	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 repayments are distributed by buckets according to plan. If there is no amortization plan or no specified maturity date a 30 year maturity is applied. Expected repayments are assumed prepayments on the upcoming fixing date, based on statistic data (commercial loans excluded, as contractual maturity coincides with the next fixing date).
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 issued with a 5 year initial maturity and 1 year extended maturity (5+1), initial maturity is reported as 5 years and extended maturity as 6 years. Soft bullet issued after 8 July 2022 may be extended subject to such extension being permitted by the Swedish FSA as a result of it being deemed likely that the extension will prevent insolvency. The extension would be unaffected by legal events such as insolvency or resolution.
HG.1.7	Maturity Extension Triggers	SCBC – Covered Bond Funding (sbab.se)
HG.1.8	LTVs: Definition	LTV is calculated and loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers): https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf
HG.1.9	LTVs: Calculation of property/shipping value	LTV is calculated using market value. For residential collateral, a loan may be included up to 80% of the market value, and for commercial collateral up to 60% or up to 70% in line with article 129.1. f of the CRR. Loans secured by commercial property may constitute maximum 10% of cover pool, excluding collateral used primarily for agricultural or forestry purposes.
HG.1.10	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	Individual valuation or valuation based on general price levels at loan origination and revaluation.
HG.1.11	LTVs: Frequency and time of last valuation	Minimum frequency of valuation and monitoring of property values in accordance with article 129.3 and 208 of the CRR.
HG.1.12	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	All currency risk are hedged at the time of the issue and matches the foreign currency liability in terms of coupon payments and initial and final exchange. All foreign currency liabilities are transferred into Swedish krona (SEK) since all assets in the cover pool are in Swedish krona. All currency risk is therefore eliminated. All interest rate risk from the liabilities are to be match with the assets in the cover pool. Fixed rate assets are matched with fixed rate liabilities to the extent possible, otherwise interest rate swaps are used to transfer fixed rate payments to floating rate payments.
HG.1.13	Hedging Strategy (please explain how you address interest rate and currency risk)	All currency risk are hedged at the time of the issue and matches the foreign currency liability in terms of coupon payments and initial and final exchange. All foreign currency liabilities are transferred into Swedish krona (SEK) since all assets in the cover pool are in Swedish krona. All currency risk is therefore eliminated. All interest rate risk from the liabilities are to be match with the assets in the cover pool. Fixed rate assets are matched with fixed rate liabilities to the extent possible, otherwise interest rate swaps are used to transfer fixed rate payments to floating rate payments.
HG.1.14	Non-performing loans	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days.
HG.1.15	Valuation Method	Market value.
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		