

**Harmonised Transparency Template**  
2024 Version  
Sweden  
The Swedish Covered Bond Corporation ("SCBC")  
Reporting Date: 17/07/2024  
Cut-off Date: 30/06/2024



**Index**

Worksheet A: HTT General
Worksheet B1: HTT Mortgage Assets
Worksheet B2: HTT Public Sector Assets
Worksheet B3: HTT Shipping Assets
Worksheet C: HTT Harmonised Glossary
Covered Bond Label Disclaimer
Worksheet D & Onwards (If Any): National Transparency Template
Worksheet E: Optional ECB-ECAIs data

# A. Harmonised Transparency Template - General Information

HTT 2024

Reporting in Domestic Currency	SEK
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CONTENT OF TAB A
<a href="#">1. Basic Facts</a>
<a href="#">2. Regulatory Summary</a>
<a href="#">3. General Cover Pool / Covered Bond Information</a>
<a href="#">4. References to Capital Requirements Regulation (CRR) 129(7)</a>
<a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a>
<a href="#">6. Other relevant information</a>

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	<a href="https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html">https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html</a>			
G.1.1.4	Cut-off date	30/06/2024			
2. Regulatory Summary					
G.2.1.1	<a href="#">Basel Compliance, subject to national jurisdiction (Y/N)</a>	Y			
G.2.1.2	<a href="#">CBD Compliance</a>	Y			
G.2.1.3	<a href="#">CRR Compliance (Y/N)</a>	Y			
OG.2.1.1	<a href="#">LCR status</a>	'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	424 737			
G.3.1.2	Outstanding Covered Bonds	316 722			
OG.3.1.1	Cover Pool Size [NPV] (mn)	425 466			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	301 231			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Statutory	Voluntary	Contractual	Purpose
G.3.2.1	OC (%)	2,0%	32,1%	2,0%	ND1
G.3.2.3	Total OC (absolute value in mn)	108 015			

# A. Harmonised Transparency Template - General Information

HTT 2024

<i>3. Cover Pool Composition</i>		<b>Nominal (mn)</b>	<b>% Cover Pool</b>	
G.3.3.1	Mortgages	423 076	99,61%	
G.3.3.2	Public Sector	244	0,06%	
G.3.3.3	Shipping			ND1
G.3.3.4	Substitute Assets	1 417	0,33%	
G.3.3.5	Other		0,00%	ND1
G.3.3.6	Total	424 737	100%	

# A. Harmonised Transparency Template - General Information

## HTT 2024

<b>4. Cover Pool Amortisation Profile</b>		<b>Contractual</b>	<b>Expected Upon Prepayments</b>	<b>% Total Contractual</b>	<b>% Total Expected Upon Prepayments</b>
G.3.4.1	Weighted Average Life (in years)	18,7	6,0		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	82 476	85 097	17,74%	18,31%
G.3.4.3	1 - 2 Y	35 384	73 758	7,61%	15,87%
G.3.4.4	2 - 3 Y	31 121	63 870	6,69%	13,74%
G.3.4.5	3 - 4 Y	21 930	49 840	4,72%	10,72%
G.3.4.6	4 - 5 Y	10 714	32 921	2,30%	7,08%
G.3.4.7	5 - 10 Y	30 008	89 486	6,45%	19,25%
G.3.4.8	10+ Y	253 244	69 905	54,48%	15,04%
G.3.4.9	Total	464 876	464 876	100%	100%
<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	3,4	3,7		
	Maturity (mn)				
	By buckets:				
G.3.5.2					
G.3.5.3	0 - 1 Y	68 740	59 722	21,70%	18,86%
G.3.5.4	1 - 2 Y	60 345	62 331	19,05%	19,68%
G.3.5.5	2 - 3 Y	68 193	67 059	21,53%	21,17%
G.3.5.6	3 - 4 Y	32 601	9 561	10,29%	3,02%
G.3.5.7	4 - 5 Y	21 826	32 106	6,89%	10,14%
G.3.5.8	5 - 10 Y	63 734	84 660	20,12%	26,73%
G.3.5.9	10+ Y	1 284	1 284	0,41%	0,41%
G.3.5.10	Total	316 722	316 722	100%	100%

# A. Harmonised Transparency Template - General Information

## HTT 2024

<b>6. Cover Assets - Currency</b>		<b>Nominal [before hedging]</b>	<b>Nominal [after hedging]</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
		<b>(mn)</b>	<b>(mn)</b>		
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	316 722	316 722	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	316 722	316 722	100%	100%
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging]</b>	<b>Nominal [after hedging]</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
		<b>(mn)</b>	<b>(mn)</b>		
G.3.7.1	EUR	76 126	0	24,04%	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	240 596	316 722	75,96%	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	316 722	316 722	100%	100%
<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging]</b>	<b>Nominal [after hedging]</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
		<b>(mn)</b>	<b>(mn)</b>		

# A. Harmonised Transparency Template - General Information

## HTT 2024

G.3.8.1	Fixed coupon		311 822	ND1	98%	
G.3.8.2	Floating coupon		4 900	ND1	2%	
G.3.8.3	Other		0	ND1	0%	
G.3.8.4		Total	316 722	0	100%	0%
<b>9. Substitute Assets - Type</b>			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
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%	
<b>10. Substitute Assets - Country</b>			<b>Nominal (mn)</b>		<b>% Substitute Assets</b>	
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%	
<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		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%
<b>12. Bond List</b>						
G.3.12.1	Bond list			<a href="https://www.coveredbondlabel.com/issuer/39/">https://www.coveredbondlabel.com/issuer/39/</a>		
<b>13. Derivatives &amp; Swaps</b>						
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		441 335			
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			
<b>14. Sustainable or other special purpose strategy</b>						
G.3.14.1	Is sustainability based on sustainable assets not present in the cover pool?		Yes			

# A. Harmonised Transparency Template - General Information

HTT 2024

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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	<a href="https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf">https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf</a>		
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	<a href="#">F1. Tab</a>		<a href="#">F2. Tab</a>
G.3.14.6	Is sustainability based on other criteria?	Yes		
G.3.14.7	If yes, please provide further details	<a href="https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf">https://www.sbab.se/download/18.61877aa21682db56c3b1b/1548686023034/SBAB%20Group%20Green%20Bond%20Framework%202019_FINAL.pdf</a>		
OG.3.14.1				

# A. Harmonised Transparency Template - General Information

HTT 2024

## 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

G.4.1.1	(a)	Value of the cover pool total assets:	<a href="#">38</a>		
G.4.1.2	(a)	Value of outstanding covered bonds:	<a href="#">39</a>		
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:	<a href="#">43 for Mortgage Assets</a>	<a href="#">48 for Public Sector Assets</a>	
G.4.1.5	(c)	Type of cover assets:	<a href="#">52</a>		
G.4.1.6	(c)	Loan size:	<a href="#">186 for Residential Mortgage Assets</a>	<a href="#">424 for Commercial Mortgage Assets</a>	<a href="#">18 for Public Sector Assets</a>
G.4.1.7	(c)	Valuation Method:	<a href="#">link to Glossary HG.1.15</a>		
G.4.1.8	(d)	Interest rate risk - cover pool:	<a href="#">149 for Mortgage Assets</a>	<a href="#">129 for Public Sector Assets</a>	
G.4.1.9	(d)	Currency risk - cover pool:	<a href="#">111</a>		
G.4.1.10	(d)	Interest rate risk - covered bond:	<a href="#">163</a>		
G.4.1.11	(d)	Currency risk - covered bond:	<a href="#">137</a>		
G.4.1.12	(d)	Liquidity Risk - primary assets cover pool:			
G.4.1.13	(d)	Credit Risk:	<a href="#">215 LTV Residential Mortgage</a>	<a href="#">441 LTV Commercial Mortgage</a>	<a href="#">147 for Public Sector Asset - type of debtor</a>
OG.4.1.1	(d)	Market Risk:	<a href="#">230 Derivatives and Swaps</a>		
OG.4.1.2	(d)	Hedging Strategy	<a href="#">18 for Harmonised Glossary</a>		
OG.4.1.3	(e)	Maturity Structure - cover assets:	<a href="#">65</a>		
OG.4.1.4	(e)	Maturity Structure - covered bond:	<a href="#">88</a>		
OG.4.1.5	(e)	Overview maturity extension triggers:	<a href="#">link to Glossary HG 1.7</a>		
OG.4.1.6	(f)	Levels of OC:	<a href="#">44</a>		
OG.4.1.7	(g)	Percentage of loans in default:	<a href="#">179 for Mortgage Assets</a>	<a href="#">166 for Public Sector Assets</a>	
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	1 417
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

HTT 2024

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	416 202	98,38%	
M.7.1.2	Commercial	6 874	1,62%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	423 076	100%	
	<b>2. General Information</b>	<b>Residential Loans</b>	<b>Commercial Loans</b>	<b>Total Mortgages</b>
M.7.2.1	Number of mortgage loans	434 302	73	434 375
	<b>3. Concentration Risks</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.3.1	10 largest exposures	3,3%	55,7%	3,3%
	<b>4. Breakdown by Geography</b>	<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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

HTT 2024

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%
<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	Stockholm area	53,5%	35,1%	53,2%
M.7.5.2	Gothenburg area	8,8%	4,9%	8,8%
M.7.5.3	Malmoe area	6,6%	0,0%	6,5%
M.7.5.4	South (excl Malmoe)	6,6%	38,3%	7,1%
M.7.5.5	West (excl Gothenburg)	9,3%	8,9%	9,3%
M.7.5.6	North	3,6%	1,8%	3,6%
M.7.5.7	East (excl Stockholm)	11,6%	11,0%	11,5%
M.7.5.8	Outside Sweden	-	-	-
M.7.5.9				
<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	34,4%	58,5%	34,8%
M.7.6.2	Floating rate	65,6%	41,5%	65,2%
M.7.6.3	Other	0	0	0,0%
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

M.7.7.1	Bullet / interest only	49,4%	54,1%	49,5%
M.7.7.2	Amortising	50,6%	45,9%	50,5%
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	5,9%	34,3%	6,3%
M.7.8.2	> 12 - ≤ 24 months	12,8%	15,2%	12,8%
M.7.8.3	> 24 - ≤ 36 months	16,3%	21,1%	16,4%
M.7.8.4	> 36 - ≤ 60 months	23,6%	19,5%	23,6%
M.7.8.5	> 60 months	41,4%	9,9%	40,9%
OM.7.8.1				
OM.7.8.2				
OM.7.8.3				
OM.7.8.4				

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

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)	950			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	16 926	108 236	4,07%	24,71%
M.7A.10.3	>0,25 - <=0,50	48 226	108 384	11,59%	24,74%
M.7A.10.4	>0,50 - <=0,75	42 693	61 433	10,26%	14,02%
M.7A.10.5	>0,75 - <=1,00	79 569	84 580	19,12%	19,31%
M.7A.10.6	>1,00 - <=2,00	86 105	61 660	20,69%	14,08%
M.7A.10.7	>2,00 - <=3,00	15 276	6 165	3,67%	1,41%
M.7A.10.8	>3,00 - <=4,00	6 342	1 786	1,52%	0,41%
M.7A.10.9	>4,00 - <=5	4 516	984	1,08%	0,22%
M.7A.10.10	>5 - <=10	15 990	2 168	3,84%	0,49%
M.7A.10.11	>10 - <=20	20 632	1 469	4,96%	0,34%
M.7A.10.12	>20	79 926	1 165	19,20%	0,27%
M.7A.10.13					
M.7A.10.26	Total	416 202	438 030	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 %	356 067	ND1	85,55%	
M.7A.11.3	>40 - <=50 %	32 590	ND1	7,83%	
M.7A.11.4	>50 - <=60 %	19 037	ND1	4,57%	
M.7A.11.5	>60 - <=70 %	5 347	ND1	1,28%	
M.7A.11.6	>70 - <=80 %	3 161	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	416 202	0	100%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

<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 (%)	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%
<b>13. Breakdown by type</b>		<b>% Residential Loans</b>			
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%			
<b>14. Loan by Ranking</b>		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / No prior ranks	96,4%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	3,6%			
<b>15. EPC Information of the financed RRE - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>16. Average energy use intensity (kWh/m2) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>17. Property Age Structure - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>18. Dwelling type - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>19. New Residential Property - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>
<b>20. CO2 emission (kg of CO2 per year) - optional</b>		<b>Nominal (mn)</b>	<b>Number of dwellings</b>	<b>% Residential Loans</b>	<b>% No. of Dwellings</b>

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

## 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)	70 141			
	By buckets (mn):				
M.7B.21.2	>0 - <=5,00	24	14	ND 1	ND 1
M.7B.21.3	>5,00 - <=10,00	51	6	ND 1	ND 1
M.7B.21.4	>10,00 - <=15,00	53	4	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	456	14	ND 1	ND 1
M.7B.21.7	>45,00 - <=70,00	525	9	ND 1	ND 1
M.7B.21.8	>70,00 - <=95,00	1 123	13	ND 1	ND 1
M.7B.21.9	>95,00 - <=120	1 160	11	ND 1	ND 1
M.7B.21.10	>120 - <=170	2 421	18	ND 1	ND 1
M.7B.21.11	>170 - <=270	992	5	ND 1	ND 1
M.7B.21.12	>270	0	0	ND 1	ND 1
M.7B.21.26	Total	6 874	98	0%	0%

# B1. Harmonised Transparency Template - Mortgage Assets

HTT 2024

<b>22. Loan to Value (LTV) Information - UNINDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.22.1	Weighted Average LTV (%)	53,44%			
	By LTV buckets (mn):				
M.7B.22.2	>0 - <=40 %	6 250	ND 1	90,92%	
M.7B.22.3	>40 - <=50 %	624	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	6 874	0	100%	0%
<b>23. Loan to Value (LTV) Information - INDEXED</b>		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
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%
<b>24. Breakdown by Type</b>		<b>% Commercial loans</b>			
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

HTT 2024

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		29		
<b>2. Size Information</b>					
PS.8.2.1	Average exposure size (000s)		Nominal	Number of Exposures	% Public Sector Assets
			8 427		% No. of Exposures
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0		98	23	39,95%
PS.8.2.3	>10,0 - <=20,0		66	5	27,10%
PS.8.2.4	>20,0 - <=50,0		0	0	0,00%
PS.8.2.5	>50,0 - <=100,0		81	1	32,96%
PS.8.2.6	>100,0 - <=200,0		0	0	0,00%
PS.8.2.7	>200,0		0	0	0,00%
PS.8.2.17	Total		244,4	29	100%
<b>3. Breakdown by Asset Type</b>					
			Nominal (mn)		% Public Sector Assets
PS.8.3.1	Loans		244		100,00%
PS.8.3.2	Bonds		0		0,00%
PS.8.3.3	Other		0		0,00%
PS.8.3.4	Total		244,4		100%

# B2. Harmonised Transparency Template - Public Sector Assets

HTT 2024

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]
PS.8.4.39	Japan	[For completion]

## B2. Harmonised Transparency Template - Public Sector Assets

HTT 2024

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]	
<b>5. Breakdown by regions of main country of origin</b>		<b>% Public Sector Assets</b>	
PS.8.5.1	Stockholm area	73,5%	
PS.8.5.2	Gothenburg area	0,0%	
PS.8.5.3	Malmoe area	8,9%	
PS.8.5.4	East (excl Stockholm)	0,0%	
PS.8.5.5	West (excl Gothenburg)	10,6%	
PS.8.5.6	South (excl Malmoe)	0,6%	
PS.8.5.7	North	6,3%	
PS.8.5.8	Outside Sweden	-	
PS.8.5.9			
<b>6. Breakdown by Interest Rate</b>		<b>% Public Sector Assets</b>	
PS.8.6.1	Fixed rate	43,7%	
PS.8.6.2	Floating rate	56,3%	
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	3,5%	
PS.8.7.2	Amortising	96,5%	
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	0	0,08%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	244	99,92%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	244,4	100%
<b>9. Non-Performing Loans</b>			
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			
<b>10. Concentration Risks</b>		<b>% Public Sector Assets</b>	
PS.8.10.1	10 largest exposures	99,0%	



## C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	Definition
HG.1.1	<b>OC Calculation: Statutory</b>	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	<b>OC Calculation: Contractual</b>	Contractual Overcollateralisation is the overcollateralisation percentage each Issuer has contractually agreed to maintain pursuant to the covered bond programme documents.
HG.1.3	<b>OC Calculation: Voluntary</b>	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	<b>Interest Rate Types</b>	Fixed or floating. For the assets, floating refers to loans with interest period less than 1 year
HG.1.5	<b>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.]</b>	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	<b>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.]</b>	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	<b>Maturity Extension Triggers</b>	<a href="https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf">SCBC – Covered Bond Funding (sbab.se)</a>
HG.1.8	<b>LTVs: Definition</b>	LTV is calculated and loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers): <a href="https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf">https://www.ascb.se/media/1062/loantovalueforswedishcoverpools_20100305_mark-1.pdf</a>
HG.1.9	<b>LTVs: Calculation of property/shipping value</b>	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	<b>LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits</b>	Individual valuation or valuation based on general price levels at loan origination and revaluation.
HG.1.11	<b>LTVs: Frequency and time of last valuation</b>	Minimum frequency of valuation and monitoring of property values in accordance with article 129.3 and 208 of the CRR.
HG.1.12	<b>Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant</b>	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	<b>Hedging Strategy (please explain how you address interest rate and currency risk)</b>	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	<b>Non-performing loans</b>	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days.
HG.1.15	<b>Valuation Method</b>	Market value.
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
2. Glossary - ESG items (optional)		Definition
HG.2.1	<b>Sustainability - strategy pursued in the cover pool</b>	[For completion]
HG.2.2	<b>Subsidised Housing (definitions of affordable, social housing)</b>	[For completion]
HG.2.3	<b>New Property and Existing Property</b>	[For completion]
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		