Harmonised Transparency Template

Sweden
Nordea Hypotek

Reporting Date: [30/09/16]
Cut-off Date: [30/09/16]

COVERED BOND
· L A B E L ·

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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	SEK

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Field Number	1. Basic Facts				
G.1.1.1	Country	Sweden			
G.1.1.2	Issuer Name	Nordea Hypotek			
G.1.1.3	Link to Issuer's Website	http://www.nordea.com/sv/investor-relations/rapporter-och-presentationer/kapitalinstrument/nordea-hypotek/			
G.1.1.4	Cut-off date	30/09/2016			
	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/77/			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	Nominal (mn)			
G.3.1.1	Cover Pool Size	506 215			
G.3.1.2	Outstanding Covered Bonds	330 838			
	2. Over-collateralisation (OC)	Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2%	53%	0	0
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	491 678		97,13%	
G.3.3.2	Public Sector	14 537		2,87%	
G.3.3.3	Shipping	0		0,00%	
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other	0		0,00%	
G.3.3.6	Total	506 215		100%	
	4. Cover Pool Amortisation Profile	Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average life (in years)	26,2	8,2		
	By buckets:				
G.3.4.2	0 - 1 Y	60 844	ND1	12,02%	ND1
G.3.4.3	1 - 2 Y	20 575	ND1	4,06%	ND1
G.3.4.4	2 - 3 Y	17 434	ND1	3,44%	ND1
G.3.4.5	3 - 4 Y	12 361	ND1	2,44%	ND1
G.3.4.6	4 - 5 Y	10 420	ND1	2,06%	ND1
G.3.4.7	5 - 10 Y	33 099	ND1	6,54%	ND1
G.3.4.8	10+ Y	351 481	ND1	69,43%	ND1
G.3.4.9	Total	506 215	ND1	100%	ND1
	5. Maturity of Covered Bonds	Initial Maturity (mn)	Extended Maturity (mn)	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	3,1	3,1		
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	47 960	47 960	14,50%	14,50%
G.3.5.4	1 - 2 Y	79 522	79 522	24,04%	24,04%
G.3.5.5	2 - 3 Y	59 002	59 002	17,83%	17,83%
G.3.5.6	3 - 4 Y	61 969	61 969	18,73%	18,73%
G.3.5.7	4 - 5 Y	35 032	35 032	10,59%	10,59%
G.3.5.8	5 - 10 Y	42 854	42 854	12,95%	12,95%
G.3.5.9	10+ Y	4 500	4 500	1,36%	1,36%
G.3.5.10	Total	330 838	330 838	100,00%	100,00%
	6. Covered Assets - Currency	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	USD	0	0	0,00%	0,00%
G.3.6.3	GBP	0	0	0,00%	0,00%
G.3.6.4	NOK	0	0	0,00%	0,00%
G.3.6.5	CHF	0	0	0,00%	0,00%
G.3.6.6	AUD	0	0	0,00%	0,00%
G.3.6.7	CAD	0	0	0,00%	0,00%
G.3.6.8	BRL	0	0	0,00%	0,00%
G.3.6.9	CZK	0	0	0,00%	0,00%
G.3.6.10	DKK	0	0	0,00%	0,00%
G.3.6.11	HKD	0	0	0,00%	0,00%
G.3.6.12	KRW	0	0	0,00%	0,00%
G.3.6.13	SEK	506 215	506 215	100,00%	100,00%
G.3.6.14	SGD	0	0	0,00%	0,00%
G.3.6.15	Other	0	0	0,00%	0,00%
G.3.6.16	Total	506 215	506 215	100%	100%
	7. Covered Bonds - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR	24 769	0	7,49%	0,00%
G.3.7.2	USD	0	0	0,00%	0,00%
G.3.7.3	GBP	0	0	0,00%	0,00%
G.3.7.4	NOK	1 133	0	0,34%	0,00%
G.3.7.5	CHF	0	0	0,00%	0,00%
G.3.7.6	AUD	0	0	0,00%	0,00%
G.3.7.7	CAD	0	0	0,00%	0,00%
G.3.7.8	BRL	0	0	0,00%	0,00%
G.3.7.9	CZK	0	0	0,00%	0,00%
G.3.7.10	DKK	0	0	0,00%	0,00%
G.3.7.11	HKD	0	0	0,00%	0,00%
G.3.7.12	KRW	0	0	0,00%	0,00%
G.3.7.13	SEK	304 936	330 838	92,17%	100,00%
G.3.7.14	SGD	0	0	0,00%	0,00%
G.3.7.15	Other	0	0	0,00%	0,00%
G.3.7.16	Total	330 838	330 838	100%	100%
	8. Covered Bonds - Breakdown by interest rate	**Nominal (mn)**		**% Covered Bonds**	
G.3.8.1	Fixed coupon	321 238		97%	
G.3.8.2	Floating coupon	9 600		3%	
G.3.8.3	Other	0		0%	
G.3.8.4	Total	330 838		100%	
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	0		0%	
G.3.9.2	Exposures to/guaranteed by governments or quasi governments	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%	
	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%	
	11. Liquid Assets	**Nominal (mn)**		**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	0		0%	0%
G.3.11.2	Central bank eligible assets	0		0%	0%
G.3.11.3	Other	0		0%	0%
G.3.11.4	Total	0		0%	0%
	12. Bond List				

G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/77/		
	13. Derivatives & Swaps			
G.3.13.1	Derivatives in the cover pool [notional] (mn)	25 320		
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	0		
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	0		
	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:*	154 for Residential Mortgage Assets	254 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	*(ii) Interest rate risk - cover pool:*	117 for Mortgage Assets	161	129 for Public Sector Assets
G.4.1.7	*(ii) Currency risk - cover pool:*	109		
G.4.1.8	*(ii) Interest rate risk - covered bond:*	161		
G.4.1.9	*(ii) Currency risk - covered bond:*	135		
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:*	87		
G.4.1.13	*(iv) Percentage of loans more than ninety days past due:*	147 for Mortgage Assets	166 for Public Sector Assets	
	5. References to Capital Requirements Regulation (CRR) 129(1)			
G.5.1.1	*Exposure to credit institute credit quality step 1 & 2*	171		
	6. Other relevant information			

B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	[Please insert currency]

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*In Swedish Law Agriculture loans seen as a specific asset with speci requirements. If the issuer has agriculture loans they are distribu commercial and residential loans repport. The amount of agricultur are described in the NTT, sheet D

Field Number	7. Mortgage Assets				
	1. Property Type Information		Nominal (mn)		% Total Mortgages
M.7.1.1	Residential*		473 888		96,38%
M.7.1.2	Commercial*		17 789		3,62%
M.7.1.3	Other		0		0,00%
M.7.1.4		Total	491 678		100%
	2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans		885 622	8 419	894 041
	3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures		0,82%	0,83%	1,07%
	4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union		100	100	100
M.7.4.2	Austria		0	0	0
M.7.4.3	Belgium		0	0	0
M.7.4.4	Bulgaria		0	0	0
M.7.4.5	Croatia		0	0	0
M.7.4.6	Cyprus		0	0	0
M.7.4.7	Czech Republic		0	0	0
M.7.4.8	Denmark		0	0	0
M.7.4.9	Estonia		0	0	0
M.7.4.10	Finland		0	0	0
M.7.4.11	France		0	0	0
M.7.4.12	Germany		0	0	0
M.7.4.13	Greece		0	0	0
M.7.4.14	Netherlands		0	0	0
M.7.4.15	Hungary		0	0	0
M.7.4.16	Ireland		0	0	0
M.7.4.17	Italy		0	0	0
M.7.4.18	Latvia		0	0	0
M.7.4.19	Lithuania		0	0	0
M.7.4.20	Luxembourg		0	0	0
M.7.4.21	Malta		0	0	0
M.7.4.22	Poland		0	0	0
M.7.4.23	Portugal		0	0	0
M.7.4.24	Romania		0	0	0
M.7.4.25	Slovakia		0	0	0
M.7.4.26	Slovenia		0	0	0
M.7.4.27	Spain		0	0	0
M.7.4.28	Sweden		100	100	100
M.7.4.29	United Kingdom		0	0	0
M.7.4.30	European Economic Area (not member of EU)		0	0	0
M.7.4.31	Iceland		0	0	0
M.7.4.32	Liechtenstein		0	0	0
M.7.4.33	Norway		0	0	0
M.7.4.34	Other		0	0	0
M.7.4.35	Switzerland		0	0	0
M.7.4.36	Australia		0	0	0
M.7.4.37	Brazil		0	0	0
M.7.4.38	Canada		0	0	0
M.7.4.39	Japan		0	0	0
M.7.4.40	Korea		0	0	0
M.7.4.41	New Zealand		0	0	0
M.7.4.42	Singapore		0	0	0
M.7.4.43	US		0	0	0
M.7.4.44	Other		0	0	0

	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Greater Stockholm	39%	25%	39%
M.7.5.2	Greater Gothenburg	13%	20%	13%
M.7.5.3	Greater Malmoe	4%	3%	4%
M.7.5.4	South Sweden	6%	6%	6%
M.7.5.5	West Sweden	16%	20%	16%
M.7.5.6	North Sweden	9%	8%	9%
M.7.5.7	East Sweden	13%	17%	14%
M.7.5.8	Outside Sweden	0%	0%	0%
M.7.5.22	Total	100%	100%	100%

	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	22%	7%	22%
M.7.6.2	Floating rate	78%	93%	78%
M.7.6.3	Other	0%	0%	0%
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	35%	34%	35%
M.7.7.2	Amortising	65%	66%	65%
M.7.7.3	Other	0%	0%	0%
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	24%	42%	24%
M.7.8.2	≥ 12 - ≤ 24 months	16%	10%	16%
M.7.8.3	≥ 24 - ≤ 36 months	12%	14%	12%
M.7.8.4	≥ 36 - ≤ 60 months	15%	15%	15%
M.7.8.5	≥ 60 months	34%	19%	33%
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.9.1	% NPLs	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)		535,09	885 622		
	By buckets (mn):					
M.7A.10.2	-0.25		37 220	318 356	7,85%	35,95%
M.7A.10.3	0.25-0.50		92 296	245 427	19,48%	27,71%
M.7A.10.4	0.50-0.75		94 425	152 590	19,93%	17,23%
M.7A.10.5	0.75-1.00		78 732	89 215	16,61%	10,07%
M.7A.10.6	1.00-2.00		86 757	65 740	18,31%	7,42%
M.7A.10.7	2.00-3.00		18 169	7 512	3,83%	0,85%
M.7A.10.8	3.00-4.00		7 086	2 025	1,50%	0,23%
M.7A.10.9	4.00-5.00		4 863	1 065	1,03%	0,12%
M.7A.10.10	5.00-10.00		15 187	2 106	3,20%	0,24%
M.7A.10.11	10.00-20.00		14 907	1 062	3,15%	0,12%
M.7A.10.12	20.00-		24 247	524	5,12%	0,06%
M.7A.10.13					0,00%	0,00%
M.7A.10.14					0,00%	0,00%
M.7A.10.15					0,00%	0,00%
M.7A.10.16					0,00%	0,00%
M.7A.10.17					0,00%	0,00%
M.7A.10.18					0,00%	0,00%
M.7A.10.19					0,00%	0,00%
M.7A.10.20					0,00%	0,00%
M.7A.10.21					0,00%	0,00%
M.7A.10.22					0,00%	0,00%
M.7A.10.23					0,00%	0,00%
M.7A.10.24					0,00%	0,00%
M.7A.10.25					0,00%	0,00%
M.7A.10.26		Total	473 888	885 622	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 (%)		59%			

	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	325 680	ND1	68,73%	ND1
M.7A.11.3	>40 - <=50 %	55 729	ND1	11,76%	ND1
M.7A.11.4	>50 - <=60 %	45 391	ND1	9,58%	ND1
M.7A.11.5	>60 - <=70 %	34 739	ND1	7,33%	ND1
M.7A.11.6	>70 - <=80 %	12 349	ND1	2,61%	ND1
M.7A.11.7	>80 - <=90 %	0	ND1	0,00%	ND1
M.7A.11.8	>90 - <=100 %	0	ND1	0,00%	ND1
M.7A.11.9	>100%	0	ND1	0,00%	ND1
M.7A.11.10	Total	473 888	ND1	100%	ND1
	12. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)	51%			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	364 770	ND1	76,97%	ND1
M.7A.12.3	>40 - <=50 %	50 456	ND1	10,65%	ND1
M.7A.12.4	>50 - <=60 %	35 068	ND1	7,40%	ND1
M.7A.12.5	>60 - <=70 %	19 105	ND1	4,03%	ND1
M.7A.12.6	>70 - <=80 %	4 489	ND1	0,95%	ND1
M.7A.12.7	>80 - <=90 %	0	ND1	0,00%	ND1
M.7A.12.8	>90 - <=100 %	0	ND1	0,00%	ND1
M.7A.12.9	>100%	0	ND1	0,00%	ND1
M.7A.12.10	Total	473 888	ND1	100%	ND1
	13. Breakdown by type	**% Residential Loans**			
M.7A.13.1	Owner occupied	96%			
M.7A.13.2	Second home/Holiday houses	4%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0			
M.7A.13.4	Other	0			
	14. Loan by Ranking	**% Residential Loans**			
M.7A.14.1	1st lien	99%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	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)	2113,01	8 419		
	By buckets (mn):				
M.7B.15.2	-1.00	2 589	7 022	14,56%	83,41%
M.7B.15.3	1.00-2.50	1 235	796	6,94%	9,45%
M.7B.15.4	2.50-5.00	877	245	4,93%	2,91%
M.7B.15.5	5.00-10.00	1 148	161	6,45%	1,91%
M.7B.15.6	10.00-25.00	1 572	102	8,83%	1,21%
M.7B.15.7	25.00-50.00	1 566	40	8,80%	0,48%
M.7B.15.8	50.00-100.00	1 623	23	9,12%	0,27%
M.7B.15.9	100.00-.250.00	7 179	30	40,36%	0,36%
M.7B.15.10	250.00-	0	0	0,00%	0,00%
M.7B.15.11				0,00%	0,00%
M.7B.15.12				0,00%	0,00%
M.7B.15.13				0,00%	0,00%
M.7B.15.14				0,00%	0,00%
M.7B.15.15				0,00%	0,00%
M.7B.15.16				0,00%	0,00%
M.7B.15.17				0,00%	0,00%
M.7B.15.18				0,00%	0,00%
M.7B.15.19				0,00%	0,00%
M.7B.15.20				0,00%	0,00%
M.7B.15.21				0,00%	0,00%
M.7B.15.22				0,00%	0,00%
M.7B.15.23				0,00%	0,00%
M.7B.15.24				0,00%	0,00%
M.7B.15.25				0,00%	0,00%
M.7B.15.26	Total	17 789	8 419	100%	100%
	16. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.16.1	Weighted Average LTV (%)	45%			
	By LTV buckets (mn):				

M.7B.16.2	>0 - <=40 %		14 759	ND1	82,96%	ND1
M.7B.16.3	>40 - <=50 %		1 800	ND1	10,12%	ND1
M.7B.16.4	>50 - <=60 %		1 231	ND1	6,92%	ND1
M.7B.16.5	>60 - <=70 %		0	ND1	0,00%	ND1
M.7B.16.6	>70 - <=80 %		0	ND1	0,00%	ND1
M.7B.16.7	>80 - <=90 %		0	ND1	0,00%	ND1
M.7B.16.8	>90 - <=100 %		0	ND1	0,00%	ND1
M.7B.16.9	>100%		0	ND1	0,00%	ND1
M.7B.16.10		Total	17 789	ND1	100%	ND1
	17. Loan to Value (LTV) Information - INDEXED		**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.17.1	Weighted Average LTV (%)		45%			
	By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %		14 759	ND1	82,96%	ND1
M.7B.17.3	>40 - <=50 %		1 800	ND1	10,12%	ND1
M.7B.17.4	>50 - <=60 %		1 231	ND1	6,92%	ND1
M.7B.17.5	>60 - <=70 %		0	ND1	0,00%	ND1
M.7B.17.6	>70 - <=80 %		0	ND1	0,00%	ND1
M.7B.17.7	>80 - <=90 %		0	ND1	0,00%	ND1
M.7B.17.8	>90 - <=100 %		0	ND1	0,00%	ND1
M.7B.17.9	>100%		0	ND1	0,00%	ND1
M.7B.17.10		Total	17 789	ND1	100%	ND1
	18. Breakdown by Type		**% Commercial loans**			
M.7B.18.1	Retail		1%			
M.7B.18.2	Office		5%			
M.7B.18.3	Hotel/Tourism		11%			
M.7B.18.4	Shopping malls		0%			
M.7B.18.5	Industry		0%			
M.7B.18.6	Agriculture*		29%			
M.7B.18.7	Other commercially used		54%			
M.7B.18.8	Land		0%			
M.7B.18.9	Property developers / Bulding under construction		0%			
M.7B.18.10	Other		0%			

*In Swedish Law Agriculture loans are seen as a specific asset with specific LTV-requirements. If the issuer has agriculture loans they are distributed as commercial and residential loans in this repport. The amount of agriculture loans are described in the NTT, sheet D.

B2. Harmonised Transparency Template - Public Sector Assets

Reporting in Domestic Currency	SEK

CONTENT OF TAB B2
8. Public Sector Assets

Field Number	8. Public Sector Assets				
	1. General Information				
PS.8.1.1	Number of public sector exposures	119			
	2. Size Information	**Nominal**	**Number of Exposures**	**% Public Sector Assets**	**% No. of Exposures**
PS.8.2.1	Average exposure size (000s)	39 079			
	By buckets (mn):				
PS.8.2.2	-10	522	175	3,59%	47,04%
PS.8.2.3	10-20	704	50	4,84%	13,44%
PS.8.2.4	20-50	1 575	49	10,83%	13,17%
PS.8.2.5	50-100	2 920	46	20,08%	12,37%
PS.8.2.6	100-200	4 681	38	32,20%	10,22%
PS.8.2.7	200-	4 136	14	28,45%	3,76%
PS.8.2.8				0,00%	0,00%
PS.8.2.9				0,00%	0,00%
PS.8.2.10				0,00%	0,00%
PS.8.2.11				0,00%	0,00%
PS.8.2.12				0,00%	0,00%
PS.8.2.13				0,00%	0,00%
PS.8.2.14				0,00%	0,00%
PS.8.2.15				0,00%	0,00%
PS.8.2.16				0,00%	0,00%
PS.8.2.17	Total	14 537	372	100%	100%
	3. Breakdown by Asset Type	**Nominal (mn)**		**% Public Sector Assets**	
PS.8.3.1	Loans	14 537		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	14 537		100,00%	
	4. Breakdown by Geography	**% Public Sector Assets**			
PS.8.4.1	European Union	100%			
PS.8.4.2	Austria	0			
PS.8.4.3	Belgium	0			
PS.8.4.4	Bulgaria	0			
PS.8.4.5	Croatia	0			
PS.8.4.6	Cyprus	0			
PS.8.4.7	Czech Republic	0			
PS.8.4.8	Denmark	0			
PS.8.4.9	Estonia	0			
PS.8.4.10	Finland	0			
PS.8.4.11	France	0			
PS.8.4.12	Germany	0			
PS.8.4.13	Greece	0			
PS.8.4.14	Netherlands	0			
PS.8.4.15	Hungary	0			
PS.8.4.16	Ireland	0			
PS.8.4.17	Italy	0			
PS.8.4.18	Latvia	0			
PS.8.4.19	Lithuania	0			
PS.8.4.20	Luxembourg	0			
PS.8.4.21	Malta	0			
PS.8.4.22	Poland	0			
PS.8.4.23	Portugal	0			
PS.8.4.24	Romania	0			
PS.8.4.25	Slovakia	0			
PS.8.4.26	Slovenia	0			
PS.8.4.27	Spain	0			
PS.8.4.28	Sweden	100%			

PS.8.4.29	United Kingdom	0	
PS.8.4.30	European Economic Area (not member of EU)	0	
PS.8.4.31	Iceland	0	
PS.8.4.32	Liechtenstein	0	
PS.8.4.33	Norway	0	
PS.8.4.34	Other	0	
PS.8.4.35	Switzerland	0	
PS.8.4.36	Australia	0	
PS.8.4.37	Brazil	0	
PS.8.4.38	Canada	0	
PS.8.4.39	Japan	0	
PS.8.4.40	Korea	0	
PS.8.4.41	New Zealand	0	
PS.8.4.42	Singapore	0	
PS.8.4.43	US	0	
PS.8.4.44	Other	0	
	5. Breakdown by domestic regions	**% Public Sector Assets**	
PS.8.5.1	Greater Stockholm	99%	
PS.8.5.2	Greater Gothenburg	0%	
PS.8.5.3	Greater Malmoe	0%	
PS.8.5.4	South Sweden	0%	
PS.8.5.5	West Sweden	0%	
PS.8.5.6	North Sweden	0%	
PS.8.5.7	East Sweden	1%	
PS.8.5.8	Outside Sweden	0%	
PS.8.5.9	**Sum**	100%	
PS.8.5.10			
PS.8.5.11			
PS.8.5.12			
PS.8.5.13			
PS.8.5.14			
PS.8.5.15			
PS.8.5.16			
PS.8.5.17			
PS.8.5.18			
PS.8.5.19			
PS.8.5.20			
PS.8.5.21			
PS.8.5.22			
PS.8.5.23			
PS.8.5.24			
PS.8.5.25			
	6. Breakdown by Interest Rate	**% Public Sector Assets**	
PS.8.6.1	Fixed rate	3%	
PS.8.6.2	Floating rate	97%	
PS.8.6.3	Other	0%	
	7. Breakdown by Repayment Type	**% Public Sector Assets**	
PS.8.7.1	Bullet / interest only	80%	
PS.8.7.2	Amortising	20%	
PS.8.7.3	Other	0%	
	8. Breakdown by Type of Debtor	**Nominal (mn)**	**% Public Sector Assets**
PS.8.8.1	Sovereigns	1 046	7,20%
PS.8.8.2	Regional/federal authorities	389	2,68%
PS.8.8.3	Local/municipal authorities	13 100	90,11%
PS.8.8.4	Others	2	0,01%
PS.8.8.5	Total	14 537	100,00%
	9. Non-Performing Loans		
PS.8.9.1	% NPLs	0	
	10. Concentration Risks	**% Public Sector Assets**	
PS.8.10.1	10 largest exposures	48%	

C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	**OC Calculation: Actual**	The amount by which nominal value of the cover pool exceeds the nominal outstanding amount of covered bonds. (Cover pool Assets - Outstanding Covered Bonds / Outstanding Covered Bonds)
HG.1.2	**OC Calculation: Legal minimum**	According to Swedish law the legal minimum OC is 2%.
HG.1.3	**OC Calculation: Committed**	
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	**Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]**	Contractual maturity: Contractual repayments are distributed by buckets according to plan, with maximum maturity of 30 years. 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 relecvant**	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
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	**Number of Public Sector Exposures**	Refers to the number of public sector counterparties
OHG.1.3	**Public Sector Assets: Concentration risk**	10 Largest exposures refers to the 10 largest public sector counterparties
OHG.1.4		
OHG.1.5		
	2. Reason for No Data	**Value**
HG.2.1	**Not applicable for the jurisdiction**	ND1
HG.2.2	**Not relevant for the issuer and/or CB programme at the present time**	ND2
HG.2.3	**Not available at the present time**	ND3
HG.2.1		
OHG.2.1		
OHG.2.2		
	3. Glossary - Extra national and/or Issuer Items	**[Insert Definition Below]**
HG.3.1	**Other definitions deemed relevant**	
OHG.3.1		
OHG.3.2		
OHG.3.3		
OHG.3.4		
OHG.3.5		