Harmonised Transparency Template

Sweden
Nordea Hypotek
Reporting Date: [31/12/16]
Cut-off Date: [31/12/16]

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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**	31/12/2016			
	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	Total Cover Assets	512 347			
G.3.1.2	Outstanding Covered Bonds	325 938			
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	2,00%	57,19%	0,00%	0,00%
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	498 458		97,29%	
G.3.3.2	Public Sector	13 889		2,71%	
G.3.3.3	Shipping	ND1		ND1	
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other	0		0,00%	
G.3.3.6	Total	512 347		100%	
OG.3.3.1	Single family houses	260 883		50,92%	
OG.3.3.2	Tenant owner units	140 881		27,50%	
OG.3.3.3	Summer houses	16 134		3,15%	
OG.3.3.4	Multi-family houses	64 495		12,59%	
OG.3.3.5	Commercial	16 065		3,14%	
OG.3.3.6	Public sector	13 889		2,71%	
	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	59 996	ND1	11,71%	ND1
G.3.4.3	1 - 2 Y	21 025	ND1	4,10%	ND1
G.3.4.4	2 - 3 Y	17 695	ND1	3,45%	ND1
G.3.4.5	3 - 4 Y	12 443	ND1	2,43%	ND1
G.3.4.6	4 - 5 Y	11 237	ND1	2,19%	ND1
G.3.4.7	5 - 10 Y	33 871	ND1	6,61%	ND1
G.3.4.8	10+ Y	356 080	ND1	69,50%	ND1
G.3.4.9	Total	512 347	ND1	100%	ND1
	5. Maturity of Covered Bonds	**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)	2,9	2,9		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	39 243	39 243	12,04%	12,04%
G.3.5.4	1 - 2 Y	78 389	78 389	24,05%	24,05%

G.3.5.5	2 - 3 Y		60 479	60 479	18,56%	18,56%
G.3.5.6	3 - 4 Y		61 792	61 792	18,96%	18,96%
G.3.5.7	4 - 5 Y		37 627	37 627	11,54%	11,54%
G.3.5.8	5 - 10 Y		47 909	47 909	14,70%	14,70%
G.3.5.9	10+ Y		500	500	0,15%	0,15%
G.3.5.10		Total	325 938	325 938	100%	100%
	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		512 347	512 347	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	512347,1254	512347,1254	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	7,60%	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	0,35%	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		300 037	325 938	92,05%	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	325937,885	325937,885	100%	100%
	8. Covered Bonds - Breakdown by interest rate		**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.1	Fixed coupon		316 838	73 881	97,21%	22,67%
G.3.8.2	Floating coupon		9 100	252 057	2,79%	77,33%
G.3.8.3	Other		0	0	0,00%	0,00%
G.3.8.4		Total	325 938	325 938	100,00%	100,00%
	9. Substitute Assets - Type		**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash		0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0			
G.3.9.3	Exposures to central banks		0			
G.3.9.4	Exposures to credit institutions		0			
G.3.9.5	Other		0			
G.3.9.6		Total	0		0,00%	
	10. Substitute Assets - Country		**Nominal (mn)**		**% Substitute Assets**	
G.3.10.1	Domestic (Country of Issuer)		0			
G.3.10.2	Eurozone		0			
G.3.10.3	Rest of European Union (EU)		0			
G.3.10.4	European Economic Area (not member of EU)		0			
G.3.10.5	Switzerland		0			
G.3.10.6	Australia		0			
G.3.10.7	Brazil		0			
G.3.10.8	Canada		0			
G.3.10.9	Japan		0			
G.3.10.10	Korea		0			
G.3.10.11	New Zealand		0			
G.3.10.12	Singapore		0			
G.3.10.13	US		0			

G.3.10.14	Other	0			
G.3.10.15	Total EU	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		0,00%	0,00%
G.3.11.2	Central bank eligible assets	0		0,00%	0,00%
G.3.11.3	Other	0		0,00%	0,00%
G.3.11.4	Total	0		0,00%	0,00%
	12. Bond List				
G.3.12.1	Bond list	https://coveredbondlabel.com/issuer/77/			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	25 501			
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)

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.

		Row	Row	
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:*	166 for Residential Mortgage Assets	267 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	*(ii) Interest rate risk - cover pool:*	130 for Mortgage Assets	129 for Public Sector Assets	
G.4.1.7	*(ii) Currency risk - cover pool:*	111		
G.4.1.8	*(ii) Interest rate risk - covered bond:*	163		
G.4.1.9	*(ii) Currency risk - covered bond:*	137		
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	*(iii) Maturity structure of cover assets:*	65		
G.4.1.12	*(iii) Maturity structure of covered bonds:*	88		
G.4.1.13	*(iv) Percentage of loans more than ninety days past due:*	160 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*	173

6. Other relevant information

B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	SEK

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Field Number	7. Mortgage Assets				
	1. Property Type Information		Nominal (mn)		% Total Mortgages
M.7.1.1	Residential		482 393		96,78%
M.7.1.2	Commercial		16 065		3,22%
M.7.1.3	Other		0		0,00%
M.7.1.4		Total	498 458		100%
	2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans		892 784	8 170	900 954
	3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures		0,79%	0,74%	1,03%
	4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	European Union		100,00%	100,00%	100,00%
M.7.4.2	Austria		0,00%	0,00%	0,00%
M.7.4.3	Belgium		0,00%	0,00%	0,00%
M.7.4.4	Bulgaria		0,00%	0,00%	0,00%
M.7.4.5	Croatia		0,00%	0,00%	0,00%
M.7.4.6	Cyprus		0,00%	0,00%	0,00%
M.7.4.7	Czech Republic		0,00%	0,00%	0,00%
M.7.4.8	Denmark		0,00%	0,00%	0,00%
M.7.4.9	Estonia		0,00%	0,00%	0,00%
M.7.4.10	Finland		0,00%	0,00%	0,00%
M.7.4.11	France		0,00%	0,00%	0,00%
M.7.4.12	Germany		0,00%	0,00%	0,00%
M.7.4.13	Greece		0,00%	0,00%	0,00%
M.7.4.14	Netherlands		0,00%	0,00%	0,00%
M.7.4.15	Hungary		0,00%	0,00%	0,00%
M.7.4.16	Ireland		0,00%	0,00%	0,00%
M.7.4.17	Italy		0,00%	0,00%	0,00%
M.7.4.18	Latvia		0,00%	0,00%	0,00%
M.7.4.19	Lithuania		0,00%	0,00%	0,00%
M.7.4.20	Luxembourg		0,00%	0,00%	0,00%
M.7.4.21	Malta		0,00%	0,00%	0,00%
M.7.4.22	Poland		0,00%	0,00%	0,00%
M.7.4.23	Portugal		0,00%	0,00%	0,00%
M.7.4.24	Romania		0,00%	0,00%	0,00%
M.7.4.25	Slovakia		0,00%	0,00%	0,00%
M.7.4.26	Slovenia		0,00%	0,00%	0,00%
M.7.4.27	Spain		0,00%	0,00%	0,00%
M.7.4.28	Sweden		100,00%	100,00%	100,00%
M.7.4.29	United Kingdom		0,00%	0,00%	0,00%
M.7.4.30	European Economic Area (not member of EU)		0,00%	0,00%	0,00%
M.7.4.31	Iceland		0,00%	0,00%	0,00%
M.7.4.32	Liechtenstein		0,00%	0,00%	0,00%
M.7.4.33	Norway		0,00%	0,00%	0,00%
M.7.4.34	Other		0,00%	0,00%	0,00%
M.7.4.35	Switzerland		0,00%	0,00%	0,00%
M.7.4.36	Australia		0,00%	0,00%	0,00%
M.7.4.37	Brazil		0,00%	0,00%	0,00%
M.7.4.38	Canada		0,00%	0,00%	0,00%
M.7.4.39	Japan		0,00%	0,00%	0,00%
M.7.4.40	Korea		0,00%	0,00%	0,00%
M.7.4.41	New Zealand		0,00%	0,00%	0,00%
M.7.4.42	Singapore		0,00%	0,00%	0,00%
M.7.4.43	US		0,00%	0,00%	0,00%
M.7.4.44	Other		0,00%	0,00%	0,00%

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	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Greater Stockholm	39,50%	21,20%	38,91%	
M.7.5.2	Greater Gothenburg	12,70%	21,17%	12,97%	
M.7.5.3	Greater Malmoe	4,07%	2,92%	4,04%	
M.7.5.4	South Sweden	5,78%	6,85%	5,81%	
M.7.5.5	West Sweden	15,54%	22,25%	15,75%	
M.7.5.6	North Sweden	8,99%	9,13%	8,99%	
M.7.5.7	East Sweden	13,43%	16,46%	13,52%	
M.7.5.8	Outside Sweden	0,00%	0,00%	0,00%	
M.7.5.9	Total	100,00%	100,00%	100,00%	
M.7.5.10					
M.7.5.11					
M.7.5.12					
M.7.5.13					
M.7.5.14					
M.7.5.15					
M.7.5.16					
M.7.5.17					
M.7.5.18					
M.7.5.19					
M.7.5.20					
M.7.5.21					
M.7.5.22					
M.7.5.23					
M.7.5.24					
M.7.5.25					
M.7.5.26					
M.7.5.27					
M.7.5.28					
M.7.5.29					
M.7.5.30					
M.7.5.31					
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	21,10%	5,71%	20,61%	
M.7.6.2	Floating rate	78,90%	94,29%	79,39%	
M.7.6.3	Other	0,00%	0,00%	0,00%	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	33,38%	39,92%	33,59%	
M.7.7.2	Amortising	66,62%	60,08%	66,41%	
M.7.7.3	Other	0,00%	0,00%	0,00%	
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	23,14%	41,82%	23,74%	
M.7.8.2	≥ 12 - ≤ 24 months	16,25%	12,55%	16,13%	
M.7.8.3	≥ 24 - ≤ 36 months	11,84%	12,45%	11,86%	
M.7.8.4	≥ 36 - ≤ 60 months	15,43%	11,85%	15,31%	
M.7.8.5	≥ 60 months	33,35%	21,34%	32,96%	
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0,00%	0,00%	0,00%	
	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)	540,3			
	By buckets (mn):				
M.7A.10.2	-0.25	37 230	320 429	7,72%	35,89%
M.7A.10.3	0.25-0.50	91 848	244 165	19,04%	27,35%
M.7A.10.4	0.50-0.75	94 945	153 371	19,68%	17,18%
M.7A.10.5	0.75-1.00	80 748	91 482	16,74%	10,25%
M.7A.10.6	1.00-2.00	90 391	68 470	18,74%	7,67%
M.7A.10.7	2.00-3.00	18 869	7 807	3,91%	0,87%
M.7A.10.8	3.00-4.00	7 398	2 113	1,53%	0,24%
M.7A.10.9	4.00-5.00	4 977	1 091	1,03%	0,12%
M.7A.10.10	5.00-10.00	15 880	2 199	3,29%	0,25%
M.7A.10.11	10.00-20.00	15 693	1 119	3,25%	0,13%
M.7A.10.12	20.00-	24 414	538	5,06%	0,06%
M.7A.10.13					
M.7A.10.14					
M.7A.10.15					

M.7A.10.16						
M.7A.10.17						
M.7A.10.18						
M.7A.10.19						
M.7A.10.20						
M.7A.10.21						
M.7A.10.22						
M.7A.10.23						
M.7A.10.24						
M.7A.10.25						
M.7A.10.26		Total	482 393	892 784	100,00%	100,00%
	11. Loan to Value (LTV) Information - UNINDEXED		**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)		59,3%			
	By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %		332 549	ND1	68,94%	ND1
M.7A.11.3	>40 - <=50 %		56 626	ND1	11,74%	ND1
M.7A.11.4	>50 - <=60 %		45 906	ND1	9,52%	ND1
M.7A.11.5	>60 - <=70 %		34 987	ND1	7,25%	ND1
M.7A.11.6	>70 - <=80 %		12 325	ND1	2,55%	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	482 393	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 (%)		49,9%			
	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		376 426	ND1	78,03%	ND1
M.7A.12.3	>40 - <=50 %		51 330	ND1	10,64%	ND1
M.7A.12.4	>50 - <=60 %		33 741	ND1	6,99%	ND1
M.7A.12.5	>60 - <=70 %		17 168	ND1	3,56%	ND1
M.7A.12.6	>70 - <=80 %		3 728	ND1	0,77%	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	482 393	ND1	100%	ND1
	13. Breakdown by type		**% Residential Loans**			
M.7A.13.1	Owner occupied		96,66%			
M.7A.13.2	Second home/Holiday houses		3,34%			
M.7A.13.3	Buy-to-let/Non-owner occupied		0,00%			
M.7A.13.4	Agricultural		0,00%			
M.7A.13.5	Other		0,00%			
	14. Loan by Ranking		**% Residential Loans**			
M.7A.14.1	1st lien / No prior ranks		99,42%			
M.7A.14.2	Guaranteed		0,00%			
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)		1 966,4			
	By buckets (mn):					
M.7B.15.2	-1.00		2 511	6 807	15,63%	83,32%
M.7B.15.3	1.00-2.50		1 216	778	7,57%	9,52%
M.7B.15.4	2.50-5.00		860	241	5,35%	2,95%
M.7B.15.5	5.00-10.00		1 089	154	6,78%	1,88%
M.7B.15.6	10.00-25.00		1 665	107	10,36%	1,31%
M.7B.15.7	25.00-50.00		1 369	36	8,52%	0,44%
M.7B.15.8	50.00-100.00		1 615	23	10,05%	0,28%
M.7B.15.9	100.00-.250.00		5 741	24	35,73%	0,29%
M.7B.15.10	250.00-		0	0	0,00%	0,00%
M.7B.15.11						
M.7B.15.12						
M.7B.15.13						
M.7B.15.14						
M.7B.15.15						
M.7B.15.16						

M.7B.15.17						
M.7B.15.18						
M.7B.15.19						
M.7B.15.20						
M.7B.15.21						
M.7B.15.22						
M.7B.15.23						
M.7B.15.24						
M.7B.15.25						
M.7B.15.26		Total	16 065	8 170	100,00%	100,00%

	16. Loan to Value (LTV) Information - UNINDEXED		**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.16.1	Weighted Average LTV (%)		45,4%			
	By LTV buckets (mn):					
M.7B.16.2	>0 - <=40 %		13 122	ND1	81,68%	ND1
M.7B.16.3	>40 - <=50 %		1 738	ND1	10,82%	ND1
M.7B.16.4	>50 - <=60 %		1 205	ND1	7,50%	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	16 065	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 (%)		45,4%			
	By LTV buckets (mn):					
M.7B.17.2	>0 - <=40 %		13 122	ND1	81,68%	ND1
M.7B.17.3	>40 - <=50 %		1 738	ND1	10,82%	ND1
M.7B.17.4	>50 - <=60 %		1 205	ND1	7,50%	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	16 065	ND1	100%	ND1

	18. Breakdown by Type	**% Commercial loans**
M.7B.18.1	Retail	1,50%
M.7B.18.2	Office	5,73%
M.7B.18.3	Hotel/Tourism	10,67%
M.7B.18.4	Shopping malls	0,00%
M.7B.18.5	Industry	0,00%
M.7B.18.6	Agriculture	32,01%
M.7B.18.7	Other commercially used	50,08%
M.7B.18.8	Land	0,00%
M.7B.18.9	Property developers / Bulding under construction	0,00%
M.7B.18.10	Other	0,00%

*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		111			
	2. Size Information		**Nominal**	**Number of Exposures**	**% Public Sector Assets**	**% No. of Exposures**
PS.8.2.1	Average exposure size (000s)		38 474			
	By buckets (mn):					
PS.8.2.2	-10		521	170	3,75%	47,09%
PS.8.2.3	10-20		722	49	5,20%	13,57%
PS.8.2.4	20-50		1 559	51	11,22%	14,13%
PS.8.2.5	50-100		2 542	41	18,30%	11,36%
PS.8.2.6	100-200		4 575	37	32,94%	10,25%
PS.8.2.7	200-		3 971	13	28,59%	3,60%
PS.8.2.8						
PS.8.2.9						
PS.8.2.10						
PS.8.2.11						
PS.8.2.12						
PS.8.2.13						
PS.8.2.14						
PS.8.2.15						
PS.8.2.16						
PS.8.2.17		Total	13 889	361	100,00%	100,00%
	3. Breakdown by Asset Type		**Nominal (mn)**		**% Public Sector Assets**	
PS.8.3.1	Loans		13 889		100,00%	
PS.8.3.2	Bonds		0		0,00%	
PS.8.3.3	Other		0		0,00%	
PS.8.3.4		Total	13 889		100%	
	4. Breakdown by Geography		**% Public Sector Assets**			
PS.8.4.1	European Union		100,00%			
PS.8.4.2	Austria		0,00%			
PS.8.4.3	Belgium		0,00%			
PS.8.4.4	Bulgaria		0,00%			
PS.8.4.5	Croatia		0,00%			
PS.8.4.6	Cyprus		0,00%			
PS.8.4.7	Czech Republic		0,00%			
PS.8.4.8	Denmark		0,00%			
PS.8.4.9	Estonia		0,00%			
PS.8.4.10	Finland		0,00%			
PS.8.4.11	France		0,00%			
PS.8.4.12	Germany		0,00%			
PS.8.4.13	Greece		0,00%			
PS.8.4.14	Netherlands		0,00%			
PS.8.4.15	Hungary		0,00%			
PS.8.4.16	Ireland		0,00%			
PS.8.4.17	Italy		0,00%			
PS.8.4.18	Latvia		0,00%			
PS.8.4.19	Lithuania		0,00%			
PS.8.4.20	Luxembourg		0,00%			
PS.8.4.21	Malta		0,00%			
PS.8.4.22	Poland		0,00%			
PS.8.4.23	Portugal		0,00%			
PS.8.4.24	Romania		0,00%			
PS.8.4.25	Slovakia		0,00%			
PS.8.4.26	Slovenia		0,00%			
PS.8.4.27	Spain		0,00%			
PS.8.4.28	Sweden		100,00%			

PS.8.4.29	United Kingdom	0,00%	
PS.8.4.30	European Economic Area (not member of EU)	0,00%	
PS.8.4.31	Iceland	0,00%	
PS.8.4.32	Liechtenstein	0,00%	
PS.8.4.33	Norway	0,00%	
PS.8.4.34	Other	0,00%	
PS.8.4.35	Switzerland	0,00%	
PS.8.4.36	Australia	0,00%	
PS.8.4.37	Brazil	0,00%	
PS.8.4.38	Canada	0,00%	
PS.8.4.39	Japan	0,00%	
PS.8.4.40	Korea	0,00%	
PS.8.4.41	New Zealand	0,00%	
PS.8.4.42	Singapore	0,00%	
PS.8.4.43	US	0,00%	
PS.8.4.44	Other	0,00%	
	5. Breakdown by domestic regions	**% Public Sector Assets**	
PS.8.5.1	Greater Stockholm	98,50%	
PS.8.5.2	Greater Gothenburg	0,00%	
PS.8.5.3	Greater Malmoe	0,00%	
PS.8.5.4	South Sweden	0,00%	
PS.8.5.5	West Sweden	0,01%	
PS.8.5.6	North Sweden	0,94%	
PS.8.5.7	East Sweden	0,55%	
PS.8.5.8	Outside Sweden	0,00%	
PS.8.5.9	Sum	100,00%	
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	5,14%	
PS.8.6.2	Floating rate	94,86%	
PS.8.6.3	Other	0,00%	
	7. Breakdown by Repayment Type	**% Public Sector Assets**	
PS.8.7.1	Bullet / interest only	77,69%	
PS.8.7.2	Amortising	22,31%	
PS.8.7.3	Other	0,00%	
	8. Breakdown by Type of Debtor	**Nominal (mn)**	**% Public Sector Assets**
PS.8.8.1	Sovereigns	1 102	7,94%
PS.8.8.2	Regional/federal authorities	387	2,79%
PS.8.8.3	Local/municipal authorities	12 398	89,26%
PS.8.8.4	Others	2	0,01%
PS.8.8.5	Total	13 889	100%
	9. Non-Performing Loans		
PS.8.9.1	% NPLs	0,00%	
	10. Concentration Risks	**% Public Sector Assets**	
PS.8.10.1	10 largest exposures	47,11%	

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	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 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		
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
	3. Glossary - Extra national and/or Issuer Items	**[Insert Definition Below]**
HG.3.1	Other definitions deemed relevant	
OHG.3.1	Number of Public Sector Exposures	Refers to the number of public sector counterparties
OHG.3.2	Public Sector Assets: Concentration risk	10 Largest exposures refers to the 10 largest public sector counterparties
OHG.3.3		
OHG.3.4		
OHG.3.5		