

## Issuer

Issuer:	Sparbanken Skåne AB (publ)
Owner:	Sparbanken Skåne AB (publ)
Controlling authority:	Swedish Financial Supervisory Authority

Compliant with CRR art. 129.7	Yes
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Long Rating	S&P	Moody's	Fitch
Covered bond	AAA	-	-
Issuer	A	-	-
Owner	A	-	-

Report date	2021-12-31
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## Cover pool

Included assets	
Loans	24 397
Supplemental assets	0
Other	0
<b>Total</b>	<b>24 397</b>

Cover pool items	
Number of loans	27 786
Number of clients	20 484
Number of properties	21 001
Average loan size	878 031

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	18 631	76%	898 597
Tenant owner rights	5 766	24%	879 835
Multi-family housing	0	0%	0
Tenant owner associations	0	0%	0
Forest & agricultural	0	0%	0
Public	0	0%	0
Commercial	0	0%	0
<b>Sum</b>	<b>24 397</b>	<b>100%</b>	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	517	2%
Greater Gothenburg	133	1%
Greater Malmoe	14 238	58%
South Sweden	9 286	38%
West Sweden	127	1%
North Sweden	47	0%
East Sweden	49	0%
Outside Sweden	0	0%
<b>Sum</b>	<b>24 397</b>	<b>100%</b>

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	23 515	96,4%
Fixed	882	3,6%
<b>Sum</b>	<b>24 397</b>	<b>100%</b>

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	19 926	82%
Interest only	4 471	18%
<b>Sum</b>	<b>24 397</b>	<b>100%</b>

Average life	7,0
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LTV, %	< 10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75%-	Sum
Loan volume, MSEK	4 559	4 340	4 107	3 809	3 355	2 447	1 421	357	0	<b>24 397</b>
Loan volume, %	19%	18%	17%	16%	14%	10%	6%	1%	0%	<b>100%</b>

Maturity buckets	2022	2023	2024	2025	2026	2027	2028	2029	2030-	Sum
Loan volume, MSEK	24 397	0	0	0	0	0	0	0	0	<b>20 542</b>
Loan volume, %	100%	0%	0%	0%	0%	0%	0%	0%	0%	<b>100%</b>

Maturity is the time remaining to the next change of interest rate in the contractual terms

Seasoning	0-12 M	12-24 M	24-36 M	36-60 M	60 M -	Sum
Loan volume, MSEK	4 709	4 596	4 757	5 994	4 341	<b>24 397</b>
Loan volume, %	19,3%	18,8%	19,5%	24,6%	17,8%	<b>100%</b>

Per loan

Credit quality	1-30 d	31-60 d	61-90 d	>90 d	Sum
Non performing loans					
Loan volume, MSEK	0	0	0	0	<b>0</b>
Share of loan volume, %	0%	0%	0%	0%	<b>0%</b>

Loans past due > 60 days are not eligible for the cover pool.

Impaired loans, %	0%
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Key ratios	
OC	30,5%
LTV	51,9%

## Bonds

### Domestic benchmark in SEK

ISIN	Amount, MSEK	Opening date	Coupon	Interest rate type	Maturity type	Scheduled maturity	Legal maturity

### Other benchmark

ISIN	Amount, MSEK	Currency	Issue date	Coupon	Interest rate type	Maturity type	Scheduled maturity	Legal maturity

	Amount, MSEK
Other bonds	18 700
<b>Total of outstanding bonds</b>	<b>18 700</b>
<i>of which repos</i>	0

Maturity buckets	2022	2023	2024	2025	2026	2027-2031	2032-2036	2037-	Sum
Total	3700	6000	3000	3000	3 000	0	0	0	<b>18 700</b>
Total, %	20%	32%	16%	16%	16%	0%	0%	0%	<b>100%</b>

Interest rate type	Amount, MSEK	Amount, %
Floating	18 700	100%
Fixed	0	0%
<b>Sum</b>	<b>18 700</b>	<b>100%</b>

## Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	24 397	18 700
EUR	0	0
USD	0	0
Other	0	0
<b>Sum</b>	<b>24 397</b>	<b>18 700</b>

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	23 515	18 700
Fixed	882	0
Capped floating	0	0
<b>Sum</b>	<b>24 397</b>	<b>18 700</b>