

Issuer

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

Compliant with CRR art. 129.7 Yes

Long Rating	S&P	Moody's	Fitch
Covered bond	AAA	-	-
Issuer	A	-	-
Owner	A	-	-

Report date 2022-03-31

Cover pool

Included assets	
Loans	27 590
Supplemental assets	0
Other	0
Total	27 590

Cover pool items	
Number of loans	32 175
Number of clients	23 010
Number of properties	23 493
Average loan size	857 502

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	20 798	75%	864 731
Tenant owner rights	6 792	25%	873 642
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
Sum	27 590	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	552	2%
Greater Gothenburg	140	1%
Greater Malmoe	15 938	58%
South Sweden	10 703	39%
West Sweden	132	0%
North Sweden	61	0%
East Sweden	65	0%
Outside Sweden	0	0%
Sum	27 590	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	23 614	85,6%
Fixed	3 976	14,4%
Sum	27 590	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	22 694	82%
Interest only	4 897	18%
Sum	27 590	100%

Average life 7,0

LTV, %	< 10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75%-	Sum
Loan volume, MSEK	5 516	5 198	4 847	4 332	3 589	2 457	1 318	334	0	27 590
Loan volume, %	20%	19%	18%	16%	13%	9%	5%	1%	0%	100%

Maturity buckets	2022	2023	2024	2025	2026	2027	2028	2029	2030-	Sum
Loan volume, MSEK	25 671	1 919	0	0	0	0	0	0	0	27 590
Loan volume, %	93%	7%	0%	0%	0%	0%	0%	0%	0%	100%

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	4 896	4 618	5 673	7 021	5 381	27 590
Loan volume, %	17,7%	16,7%	20,6%	25,4%	19,5%	100%

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	0
Share of loan volume, %	0%	0%	0%	0%	0%

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

Impaired loans, % 0%

Key ratios	
OC	36,6%
LTV	48,8%

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	20 200
Total of outstanding bonds	20 200
<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	1 500	0	0	20 200
Total, %	18%	30%	15%	15%	15%	7%	0%	0%	100%

Interest rate type	Amount, MSEK	Amount, %
Floating	20 200	100%
Fixed	0	0%
Sum	20 200	100%

Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	27 590	20 200
EUR	0	0
USD	0	0
Other	0	0
Sum	27 590	20 200

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	23 614	20 200
Fixed	3 976	0
Capped floating	0	0
Sum	27 590	20 200