

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 2022-06-30

Cover pool

Included assets	
Loans	27 955
Supplemental assets	0
Other	0
Total	27 955

Cover pool items	
Number of loans	32 467
Number of clients	23 245
Number of properties	23 725
Average loan size	873 962

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	20 904	75%	871 670
Tenant owner rights	7 050	25%	880 800
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	27 955	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	563	2%
Greater Gothenburg	153	1%
Greater Malmoe	16 116	58%
South Sweden	10 855	39%
West Sweden	139	0%
North Sweden	66	0%
East Sweden	63	0%
Outside Sweden	0	0%
Sum	27 955	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	24 052	86%
Fixed	3 903	14%
Sum	27 955	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	22 956	82%
Interest only	4 999	18%
Sum	27 955	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	5 591	5 270	4 907	4 385	3 650	2 488	1 336	328	0	27 955
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	25 015	2 940	0	0	0	0	0	0	0	27 955
Loan volume, %	89%	11%	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	5 165	4 666	5 096	7 193	5 835	27 955
Loan volume, %	18%	17%	18%	26%	21%	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	31,5%
LTV	48,9%

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	21 253
Total of outstanding bonds	21 253
<i>of which repos</i>	0

Maturity buckets	2022	2023	2024	2025	2026	2027-2031	2032-2036	2037-	Sum
Total	3 253	6 000	3 000	3 000	3 000	3 000	0	0	21 253
Total, %	15%	28%	14%	14%	14%	14%	0%	0%	100%

Interest rate type	Amount, MSEK	Amount, %
Floating	21 253	100%
Fixed	0	0%
Sum	21 253	100%

Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	27 955	21 253
EUR	0	0
USD	0	0
Other	0	0
Sum	27 955	21 253

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	24 052	21 253
Fixed	3 903	0
Capped floating	0	0
Sum	27 955	21 253