

## Issuer

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

Compliant with CBD art 14, together with HTT

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

Report date 2022-09-30

## Cover pool

### Included assets

Loans	30 269
Supplemental assets	25
Other	0
<b>Total</b>	<b>30 294</b>

### Cover pool items

Number of loans	34 896
Number of clients	24 440
Number of properties	24 921
Average loan size	867 396

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single-family housing	22 492	74%	878 085
Tenant owner rights	7 776	26%	891 369
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>30 269</b>	<b>100%</b>	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	598	2%
Greater Gothenburg	169	1%
Greater Malmoe	17 408	58%
South Sweden	11 786	39%
West Sweden	161	1%
North Sweden	67	0%
East Sweden	81	0%
Outside Sweden	0	0%
<b>Sum</b>	<b>30 269</b>	<b>100%</b>

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	25 009	83%
Fixed	5 259	17%
<b>Sum</b>	<b>30 269</b>	<b>100%</b>

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	24 779	82%
Interest only	5 490	18%
<b>Sum</b>	<b>30 269</b>	<b>100%</b>

Average life 7,0

LTV, %	< 20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75-80%	> 80%	Sum
Loan volume, MSEK	11 792	5 352	4 754	3 929	2 656	1 433	354	0	0	30 269
Loan volume, %	39%	18%	16%	13%	9%	5%	1%	0%	0%	100%

Maturity buckets	2022	2023	2024	2025	2026	2027	2028	2029	2030-	Sum
Loan volume, MSEK	25 219	4 021	1 029	0	0	0	0	0	0	30 269
Loan volume, %	83%	13%	3%	0%	0%	0%	0%	0%	0%	100%

Seasoning	0-12 M	12-24 M	24-36 M	36-60 M	60 M -	Sum
Loan volume, MSEK	5 892	4 922	4 992	7 727	6 736	30 269
Loan volume, %	19%	16%	16%	26%	22%	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%

Impaired loans, % 0%

Key ratios	
OC	31,1%
LTV	48,7%

## Bonds

### Domestic benchmark in SEK

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

### Other benchmark

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

### Other bonds

ISIN	Amount, MSEK	Currency	Issue date	Coupon	Interest rate type	Maturity type	Maturity	Extended maturity
SE0010441477	1 608	SEK	2017-09-26	St 3M+0,75	Floating	Hard	2022-10-03	
SE0012676807	500	SEK	2020-04-14	St 3M+0,75	Floating	Hard	2022-10-14	
SE0011088715	3 000	SEK	2018-03-26	St 3M+0,75	Floating	Hard	2023-04-04	
SE0011425867	3 000	SEK	2018-08-28	St 3M+0,75	Floating	Hard	2023-09-05	
SE0011426204	3 000	SEK	2019-08-23	St 3M+0,75	Floating	Hard	2024-05-07	
SE0013103835	3 000	SEK	2020-06-09	St 3M+0,75	Floating	Hard	2025-01-20	
SE0013104817	3 000	SEK	2021-10-12	St 3M+0,75	Floating	Hard	2026-10-19	
SE0013104924	3 000	SEK	2022-06-08	St 3M+0,75	Floating	Hard	2027-01-29	
SE0013105145	3 000	SEK	2022-09-12	St 3M+0,70	Floating	Soft	2027-09-20	2028-09-20

	Amount, MSEK
<b>Total of outstanding bonds</b>	<b>23 108</b>
<i>of which repos</i>	0

### Maturity extension trigger footnotes

The maturity may be extended subject to such extension being permitted by the Swedish FSA as a result of it being deemed likely that the extension will prevent insolvency. The extension would be unaffected by legal events such as insolvency or resolution.

Maturity buckets	2022	2023	2024	2025	2026	2027-2031	2032-2036	2037-	Sum
Total	2 108	6 000	3 000	3 000	3 000	6 000	0	0	<b>23 108</b>
Total, %	9%	26%	13%	13%	13%	26%	0%	0%	<b>100%</b>

## Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	30 294	23 108
EUR	0	0
USD	0	0
Other	0	0
<b>Sum</b>	<b>30 294</b>	<b>23 108</b>

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	25 009	23 108
Fixed	5 284	0
Capped floating	0	0
<b>Sum</b>	<b>30 294</b>	<b>23 108</b>