

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 2022-12-31

Cover pool

Included assets	
Loans	27 690
Supplemental assets	25
Other	0
Total	27 715

Cover pool items	
Number of loans	31 795
Number of clients	22 544
Number of properties	23 051
Average loan size	870 893

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single-family housing	20 616	74%	885 485
Tenant owner rights	7 074	26%	890 203
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	27 690	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	552	2%
Greater Gothenburg	164	1%
Greater Malmö	15 773	57%
South Sweden	10 905	39%
West Sweden	145	1%
North Sweden	68	0%
East Sweden	82	0%
Outside Sweden	0	0%
Sum	27 690	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	25 480	92%
Fixed	2 210	8%
Sum	27 690	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	22 335	81%
Interest only	5 356	19%
Sum	27 690	100%

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	10 609	4 814	4 351	3 669	2 529	1 374	343	0	0	27 690
Loan volume, %	38%	17%	16%	13%	9%	5%	1%	0%	0%	100%

Valuation method. The valuation of the collateral is originated either from the issuance of the mortgage or by an individual stock valuation.

Maturity buckets	2023	2024	2025	2026	2027	2028	2029	2030	2031-	Sum
Loan volume, MSEK	27 690	0	0	0	0	0	0	0	0	30 269
Loan volume, %	100%	0%	0%	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	5 506	4 492	4 193	6 899	6 600	27 690
Loan volume, %	20%	16%	15%	25%	24%	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%

Credit Risk. There are no 'past due' loans allocated in the cover pool.

Impaired loans, % 0%

Key ratios	
OC	32,0%
LTV	49,2%

Bonds

Domestic benchmark in SEK

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

Other benchmark

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

Other bonds

ISIN	Amount, MSEK	Currency	Issue date	Coupon	Interest rate		Maturity	Extended maturity
					type	Maturity type		
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
Total of outstanding bonds	21 000
<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	2023	2024	2025	2026	2027	2028-2032	2033-2037	2038-	Sum
Total	6 000	3 000	3 000	3 000	6 000	0	0	0	21 000
Total, %	29%	14%	14%	14%	29%	0%	0%	0%	100%

Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	27 715	21 000
EUR	0	0
USD	0	0
Other	0	0
Sum	27 715	21 000

Currency risk. The cover pool bears no currency risk since all assets and liabilities are originated in SEK.

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	25 480	21 000
Fixed	2 235	0
Capped floating	0	0
Sum	27 715	21 000

Interest rate risk. The interest rate risk in the cover pool is very small since most of the assets as well as all the bonds have floating rates. The calculated interest rate risk is always covered by the over-collateralisation (OC).