

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 2019-03-31

Cover pool

Included assets	
Loans	11 781
Supplemental assets	0
Other	0
Total	11 781

Cover pool items	
Number of loans	16 112
Number of clients	12 345
Number of properties	12 563
Average loan size	731 202

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	9 733	83%	741 027
Tenant owner rights	2 048	17%	702 434
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	11 781	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	228	2%
Greater Gothenburg	62	1%
Greater Malmoe	7 629	65%
South Sweden	3 789	32%
West Sweden	49	0%
North Sweden	10	0%
East Sweden	15	0%
Outside Sweden	0	0%
Sum	11 781	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	11 539	97,9%
Fixed	242	2,1%
Sum	11 781	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	7 933	67%
Interest only	3 848	33%
Sum	11 781	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	2 753	2 653	2 492	2 055	1 298	483	46	0	0	11 781
Loan volume, %	23%	23%	21%	17%	11%	4%	0%	0%	0%	100%

Maturity buckets	2019	2020	2021	2022	2023	2024	2025	2026	2027-	Sum
Loan volume, MSEK	11 781	0	0	0	0	0	0	0	0	11 781
Loan volume, %	100%	0%	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	2 623	3 123	3 012	2 571	452	11 781
Loan volume, %	22,3%	26,5%	25,6%	21,8%	3,8%	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	30,9%
LTV	39,4%

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	9 000
Total of outstanding bonds	9 000
<i>of which repos</i>	

Maturity buckets	2019	2020	2021	2022	2023	2024-2028	2029-2033	2034-	Sum
Total				3000	6 000				9 000
Total, %	0%	0%	0%	33%	67%	0%	0%	0%	100%

Interest rate type	Amount, MSEK	Amount, %
Floating	9 000	100%
Fixed	0	0%
Sum	9 000	100%

Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	11 781	9 000
EUR	0	0
USD	0	0
Other	0	0
Sum	11 781	9 000

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	11 539	9 000
Fixed	242	0
Capped floating	0	0
Sum	11 781	9 000