

## 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 | 2019-06-30 |
|-------------|------------|

## Cover pool

| Included assets     |               |
|---------------------|---------------|
| Loans               | 15 473        |
| Supplemental assets | 0             |
| Other               | 0             |
| <b>Total</b>        | <b>15 473</b> |

| Cover pool items     |         |
|----------------------|---------|
| Number of loans      | 19 832  |
| Number of clients    | 14 843  |
| Number of properties | 15 148  |
| Average loan size    | 780 221 |

| Type of collateral        | Loan volume, MSEK | Loan volume, % | Average loan size, SEK |
|---------------------------|-------------------|----------------|------------------------|
| Single -family housing    | 12 629            | 82%            | 797 665                |
| Tenant owner rights       | 2 844             | 18%            | 737 591                |
| 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>15 473</b>     | <b>100%</b>    |                        |

| Regional distribution | Loan volume, MSEK | Loan volume, % |
|-----------------------|-------------------|----------------|
| Greater Stockholm     | 281               | 2%             |
| Greater Gothenburg    | 83                | 1%             |
| Greater Malmoe        | 9 560             | 62%            |
| South Sweden          | 5 449             | 35%            |
| West Sweden           | 60                | 0%             |
| North Sweden          | 17                | 0%             |
| East Sweden           | 24                | 0%             |
| Outside Sweden        | 0                 | 0%             |
| <b>Sum</b>            | <b>15 473</b>     | <b>100%</b>    |

| Interest rate type | Loan volume, MSEK | Loan volume, % |
|--------------------|-------------------|----------------|
| Floating           | 15 270            | 98,7%          |
| Fixed              | 203               | 1,3%           |
| <b>Sum</b>         | <b>15 473</b>     | <b>100%</b>    |

| Repayment type | Loan volume, MSEK | Loan volume, % |
|----------------|-------------------|----------------|
| Amortizing     | 11 493            | 74%            |
| Interest only  | 3 980             | 26%            |
| <b>Sum</b>     | <b>15 473</b>     | <b>100%</b>    |

|              |     |
|--------------|-----|
| 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 | 3 061 | 2 963  | 2 841  | 2 588  | 2 061  | 1 318  | 519    | 121    | 94   | <b>15 568</b> |
| Loan volume, %    | 20%   | 19%    | 18%    | 17%    | 13%    | 8%     | 3%     | 1%     | 1%   | <b>100%</b>   |

| Maturity buckets  | 2019   | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027- | Sum           |
|-------------------|--------|------|------|------|------|------|------|------|-------|---------------|
| Loan volume, MSEK | 15 473 | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0     | <b>15 473</b> |
| Loan volume, %    | 100%   | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   | 0%   | 0%    | <b>100%</b>   |

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 | 3 704  | 4 080   | 3 573   | 3 585   | 530    | <b>15 473</b> |
| Loan volume, %    | 23,9%  | 26,4%   | 23,1%   | 23,2%   | 3,4%   | <b>100%</b>   |

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     | <b>0</b>  |
| Share of loan volume, % | 0%     | 0%      | 0%      | 0%    | <b>0%</b> |

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

|                   |    |
|-------------------|----|
| Impaired loans, % | 0% |
|-------------------|----|

| Key ratios |       |
|------------|-------|
| OC         | 31,7% |
| LTV        | 46,4% |

## 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                       | 11 750        |
| <b>Total of outstanding bonds</b> | <b>11 750</b> |
| <i>of which repos</i>             |               |

| Maturity buckets | 2019 | 2020 | 2021 | 2022 | 2023  | 2024-2028 | 2029-2033 | 2034- | Sum           |
|------------------|------|------|------|------|-------|-----------|-----------|-------|---------------|
| Total            | 0    | 0    | 0    | 3000 | 6 000 | 2 750     | 0         | 0     | <b>11 750</b> |
| Total, %         | 0%   | 0%   | 0%   | 26%  | 51%   | 23%       | 0%        | 0%    |               |

| Interest rate type | Amount, MSEK | Amount, % |
|--------------------|--------------|-----------|
| Floating           | 11 750       | 100%      |
| Fixed              | 0            | 0%        |
| <b>Sum</b>         |              |           |

## Hedging and risk

| Currency risk, MSEK | Pool assets   | Covered bonds |
|---------------------|---------------|---------------|
| SEK                 | 15 473        | 11 750        |
| EUR                 | 0             | 0             |
| USD                 | 0             | 0             |
| Other               | 0             | 0             |
| <b>Sum</b>          | <b>15 473</b> | <b>11 750</b> |

| Interest rate risk, MSEK | Pool assets   | Covered bonds |
|--------------------------|---------------|---------------|
| Floating                 | 15 270        | 11 750        |
| Fixed                    | 203           | 0             |
| Capped floating          | 0             | 0             |
| <b>Sum</b>               | <b>15 473</b> | <b>11 750</b> |