

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 2019-09-30

Cover pool

Included assets	
Loans	15 748
Supplemental assets	0
Other	0
Total	15 473

Cover pool items	
Number of loans	20 144
Number of clients	15 105
Number of properties	15 370
Average loan size	781 790

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	12 883	82%	800 647
Tenant owner rights	2 866	18%	732 086
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	15 748	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	277	2%
Greater Gothenburg	83	1%
Greater Malmoe	9 705	62%
South Sweden	5 581	35%
West Sweden	59	0%
North Sweden	19	0%
East Sweden	24	0%
Outside Sweden	0	0%
Sum	15 748	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	15 527	98,6%
Fixed	221	1,4%
Sum	15 748	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	11 680	74%
Interest only	4 068	26%
Sum	15 748	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	3 139	3 041	2 907	2 635	2 088	1 318	503	118	0	15 748
Loan volume, %	20%	19%	18%	17%	13%	8%	3%	1%	0%	100%

Maturity buckets	2019	2020	2021	2022	2023	2024	2025	2026	2027-	Sum
Loan volume, MSEK	15 748	0	0	0	0	0	0	0	0	15 748
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	3 813	3 712	3 620	4 062	542	15 748
Loan volume, %	24,2%	23,6%	23,0%	25,8%	3,4%	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	31,2%
LTV	46,0%

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	12 000
Total of outstanding bonds	12 000
<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	3 000	0	0	12 000
Total, %	0%	0%	0%	26%	51%	23%	0%	0%	

Interest rate type	Amount, MSEK	Amount, %
Floating	12 000	100%
Fixed	0	0%
Sum		

Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	15 748	12 000
EUR	0	0
USD	0	0
Other	0	0
Sum	15 748	12 000

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	15 527	12 000
Fixed	221	0
Capped floating	0	0
Sum	15 748	12 000