

## 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 2019-12-31

## Cover pool

Included assets	
Loans	15 973
Supplemental assets	0
Other	0
<b>Total</b>	<b>15 973</b>

Cover pool items	
Number of loans	20 434
Number of clients	15 357
Number of properties	15 625
Average loan size	781 682

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	13 029	82%	799 064
Tenant owner rights	2 944	18%	736 368
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>15 973</b>	<b>100%</b>	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	270	2%
Greater Gothenburg	86	1%
Greater Malmoe	9 894	62%
South Sweden	5 633	35%
West Sweden	53	0%
North Sweden	19	0%
East Sweden	18	0%
Outside Sweden	0	0%
<b>Sum</b>	<b>15 973</b>	<b>100%</b>

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	15 729	98,5%
Fixed	244	1,5%
<b>Sum</b>	<b>15 973</b>	<b>100%</b>

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	11 884	74%
Interest only	4 089	26%
<b>Sum</b>	<b>15 973</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	3 217	3 116	2 976	2 688	2 097	1 299	473	107	0	<b>15 973</b>
Loan volume, %	20%	20%	19%	17%	13%	8%	3%	1%	0%	<b>100%</b>

Maturity buckets	2020	2021	2022	2023	2024	2025	2026	2027	2028-	Sum
Loan volume, MSEK	15 973	0	0	0	0	0	0	0	0	<b>15 973</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	3 777	3 473	3 584	4 536	603	<b>15 973</b>
Loan volume, %	23,6%	21,7%	22,4%	28,4%	3,8%	<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	33,1%
LTV	45,5%

## 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
<b>Total of outstanding bonds</b>	<b>12 000</b>
<i>of which repos</i>	

Maturity buckets	2020	2021	2022	2023	2024	2025-2029	2030-2034	2035-	Sum
Total	0	0	3 000	6 000	3 000	0	0	0	<b>12 000</b>
Total, %	0%	0%	25%	50%	25%	0%	0%	0%	<b>100%</b>

Interest rate type	Amount, MSEK	Amount, %
Floating	12 000	100%
Fixed	0	0%
<b>Sum</b>	<b>12 000</b>	<b>100%</b>

## Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	15 973	12 000
EUR	0	0
USD	0	0
Other	0	0
<b>Sum</b>	<b>15 973</b>	<b>12 000</b>

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	15 729	12 000
Fixed	244	0
Capped floating	0	0
<b>Sum</b>	<b>15 973</b>	<b>12 000</b>