

Issuer

Issuer:	Sparbanken Skåne AB (publ)
Owner:	Sparbanken Skåne AB (publ)
Controlling authority:	Swedish Financial Supervisory Authority

Compliant with CRR art. 129.7	Yes
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Long Rating	S&P	Moody's	Fitch
Covered bond	AAA	-	-
Issuer	A	-	-
Owner	A	-	-

Report date	2020-03-31
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Cover pool

Included assets	
Loans	19 623
Supplemental assets	0
Other	0
Total	19 623

Cover pool items	
Number of loans	23 993
Number of clients	17 823
Number of properties	18 262
Average loan size	817 876

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	15 445	79%	837 935
Tenant owner rights	4 178	21%	793 168
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	19 623	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	370	2%
Greater Gothenburg	100	1%
Greater Malmoe	11 846	60%
South Sweden	7 173	37%
West Sweden	80	0%
North Sweden	25	0%
East Sweden	29	0%
Outside Sweden	0	0%
Sum	19 623	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	19 255	98,1%
Fixed	368	1,9%
Sum	19 623	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	15 319	78%
Interest only	4 305	22%
Sum	19 623	100%

Average life	7,0
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LTV, %	< 10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75%-	Sum
Loan volume, MSEK	3 713	3 591	3 433	3 161	2 660	1 855	947	263	0	19 623
Loan volume, %	19%	18%	17%	16%	14%	9%	5%	1%	0%	100%

Maturity buckets	2020	2021	2022	2023	2024	2025	2026	2027	2028-	Sum
Loan volume, MSEK	19 623	0	0	0	0	0	0	0	0	15 973
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	5 034	4 193	3 955	5 561	880	19 623
Loan volume, %	25,7%	21,4%	20,2%	28,3%	4,5%	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%
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Key ratios	
OC	30,8%
LTV	49,5%

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	15 000
Total of outstanding bonds	15 000
<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	3 000	0	0	15 000
Total, %	0%	0%	20%	40%	20%	20%	0%	0%	100%

Interest rate type	Amount, MSEK	Amount, %
Floating	15 000	100%
Fixed	0	0%
Sum	15 000	100%

Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	19 623	15 000
EUR	0	0
USD	0	0
Other	0	0
Sum	19 623	15 000

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	19 255	15 000
Fixed	368	0
Capped floating	0	0
Sum	19 623	15 000