

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 2020-06-30

Cover pool

| Included assets | |
|---------------------|---------------|
| Loans | 20 551 |
| Supplemental assets | 0 |
| Other | 0 |
| Total | 20 551 |

| Cover pool items | |
|----------------------|---------|
| Number of loans | 24 777 |
| Number of clients | 18 416 |
| Number of properties | 18 871 |
| Average loan size | 829 442 |

| Type of collateral | Loan volume, MSEK | Loan volume, % | Average loan size, SEK |
|---------------------------|-------------------|----------------|------------------------|
| Single -family housing | 16 022 | 78% | 854 303 |
| Tenant owner rights | 4 529 | 22% | 811 639 |
| 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 | 20 551 | 100% | |

| Regional distribution | Loan volume, MSEK | Loan volume, % |
|-----------------------|-------------------|----------------|
| Greater Stockholm | 379 | 2% |
| Greater Gothenburg | 110 | 1% |
| Greater Malmoe | 12 274 | 60% |
| South Sweden | 7 636 | 37% |
| West Sweden | 87 | 0% |
| North Sweden | 29 | 0% |
| East Sweden | 36 | 0% |
| Outside Sweden | 0 | 0% |
| Sum | 20 551 | 100% |

| Interest rate type | Loan volume, MSEK | Loan volume, % |
|--------------------|-------------------|----------------|
| Floating | 20 155 | 98,1% |
| Fixed | 396 | 1,9% |
| Sum | 20 551 | 100% |

| Repayment type | Loan volume, MSEK | Loan volume, % |
|----------------|-------------------|----------------|
| Amortizing | 15 374 | 75% |
| Interest only | 5 178 | 25% |
| Sum | 20 551 | 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 | 3 813 | 3 696 | 3 545 | 3 281 | 2 814 | 2 006 | 1 089 | 306 | 0 | 20 551 |
| Loan volume, % | 19% | 18% | 17% | 16% | 14% | 10% | 5% | 1% | 0% | 100% |

| Maturity buckets | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028- | Sum |
|-------------------|--------|------|------|------|------|------|------|------|-------|---------------|
| Loan volume, MSEK | 20 551 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 20 551 |
| 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 | 4 942 | 4 504 | 4 047 | 5 825 | 1 233 | 20 551 |
| Loan volume, % | 24,0% | 21,9% | 19,7% | 28,3% | 6,0% | 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 | 50,8% |

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 | 15 700 |
| Total of outstanding bonds | 15 700 |
| <i>of which repos</i> | |

| Maturity buckets | 2020 | 2021 | 2022 | 2023 | 2024 | 2025-2029 | 2030-2034 | 2035- | Sum |
|------------------|------|------|-------|-------|-------|-----------|-----------|-------|---------------|
| Total | 0 | 0 | 3 700 | 6 000 | 3 000 | 3 000 | 0 | 0 | 15 700 |
| Total, % | 0% | 0% | 24% | 38% | 19% | 19% | 0% | 0% | 100% |

| Interest rate type | Amount, MSEK | Amount, % |
|--------------------|---------------|-------------|
| Floating | 15 700 | 100% |
| Fixed | 0 | 0% |
| Sum | 15 700 | 100% |

Hedging and risk

| Currency risk, MSEK | Pool assets | Covered bonds |
|---------------------|---------------|---------------|
| SEK | 20 551 | 15 700 |
| EUR | 0 | 0 |
| USD | 0 | 0 |
| Other | 0 | 0 |
| Sum | 20 551 | 15 700 |

| Interest rate risk, MSEK | Pool assets | Covered bonds |
|--------------------------|---------------|---------------|
| Floating | 20 155 | 15 700 |
| Fixed | 396 | 0 |
| Capped floating | 0 | 0 |
| Sum | 20 551 | 15 700 |