

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 2020-09-30

Cover pool

Included assets	
Loans	20 626
Supplemental assets	0
Other	0
Total	20 626

Cover pool items	
Number of loans	24 677
Number of clients	18 465
Number of properties	18 909
Average loan size	835 849

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	16 096	78%	861 722
Tenant owner rights	4 530	22%	818 145
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	20 626	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	375	2%
Greater Gothenburg	120	1%
Greater Malmoe	12 307	60%
South Sweden	7 673	37%
West Sweden	89	0%
North Sweden	28	0%
East Sweden	34	0%
Outside Sweden	0	0%
Sum	20 626	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	20 188	97,9%
Fixed	438	2,1%
Sum	20 626	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	15 364	74%
Interest only	5 262	26%
Sum	20 626	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	3 958	3 771	3 576	3 262	2 764	1 949	1 046	300	0	20 626
Loan volume, %	19%	18%	17%	16%	13%	9%	5%	1%	0%	100%

Maturity buckets	2020	2021	2022	2023	2024	2025	2026	2027	2028-	Sum
Loan volume, MSEK	20 626	0	0	0	0	0	0	0	0	20 626
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	4 863	4 566	3 673	5 959	1 565	20 626
Loan volume, %	23,6%	22,1%	17,8%	28,9%	7,6%	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	31,4%
LTV	51,0%

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	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	20 626	15 700
EUR	0	0
USD	0	0
Other	0	0
Sum	20 626	15 700

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	20 188	15 700
Fixed	438	0
Capped floating	0	0
Sum	20 626	15 700