

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	2020-12-31
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Cover pool

Included assets	
Loans	20 603
Supplemental assets	0
Other	0
Total	20 603

Cover pool items	
Number of loans	24 496
Number of clients	18 379
Number of properties	18 825
Average loan size	841 077

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	15 971	78%	865 620
Tenant owner rights	4 632	22%	830 143
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	20 603	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	369	2%
Greater Gothenburg	117	1%
Greater Malmoe	12 337	60%
South Sweden	7 622	37%
West Sweden	94	0%
North Sweden	29	0%
East Sweden	34	0%
Outside Sweden	0	0%
Sum	20 603	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	20 145	97,8%
Fixed	458	2,2%
Sum	20 603	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	15 232	74%
Interest only	5 371	26%
Sum	20 603	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	3 956	3 766	3 569	3 258	2 764	1 941	1 047	303	0	20 603
Loan volume, %	19%	18%	17%	16%	13%	9%	5%	1%	0%	100%

Maturity buckets	2021	2022	2023	2024	2025	2026	2027	2028	2029-	Sum
Loan volume, MSEK	20 603	0	0	0	0	0	0	0	0	20 603
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	4 350	4 729	3 639	5 718	2 167	20 603
Loan volume, %	21,1%	23,0%	17,7%	27,8%	10,5%	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	31,2%
LTV	51,2%

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	2021	2022	2023	2024	2025	2026-2030	2031-2035	2036-	Sum
Total	0	3 700	6 000	3 000	3 000	0	0	0	15 700
Total, %	0%	24%	38%	19%	19%	0%	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	20 603	15 700
EUR	0	0
USD	0	0
Other	0	0
Sum	20 603	15 700

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	20 145	15 700
Fixed	458	0
Capped floating	0	0
Sum	20 603	15 700

