

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 2021-06-30

Cover pool

Included assets	
Loans	20 667
Supplemental assets	0
Other	0
Total	20 667

Cover pool items	
Number of loans	24 713
Number of clients	18 416
Number of properties	18 854
Average loan size	836 300

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	16 111	78%	855 894
Tenant owner rights	4 556	22%	822 970
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	20 667	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	396	2%
Greater Gothenburg	107	1%
Greater Malmoe	12 413	60%
South Sweden	7 594	37%
West Sweden	101	0%
North Sweden	24	0%
East Sweden	32	0%
Outside Sweden	0	0%
Sum	20 667	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	20 286	98,2%
Fixed	381	1,8%
Sum	20 667	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	16 276	79%
Interest only	4 391	21%
Sum	20 667	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	4 123	3 911	3 681	3 310	2 738	1 805	872	228	0	20 667
Loan volume, %	20%	19%	18%	16%	13%	9%	4%	1%	0%	100%

Maturity buckets	2021	2022	2023	2024	2025	2026	2027	2028	2029-	Sum
Loan volume, MSEK	20 667	0	0	0	0	0	0	0	0	20 667
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	3 838	4 552	3 502	5 556	3 219	20 667
Loan volume, %	18,6%	22,0%	16,9%	26,9%	15,6%	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	31,6%
LTV	48,8%

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>	0

Maturity buckets	2021	2022	2023	2024	2025	2026-2030	2031-2035	2036-	Sum
Total	0	3700	6000	3000	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	20 667	15 700
EUR	0	0
USD	0	0
Other	0	0
Sum	20 667	15 700

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	20 286	15 700
Fixed	381	0
Capped floating	0	0
Sum	20 667	15 700