

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 2021-09-30

Cover pool

Included assets	
Loans	20 542
Supplemental assets	0
Other	0
Total	20 542

Cover pool items	
Number of loans	24 702
Number of clients	18 384
Number of properties	18 732
Average loan size	842 762

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	16 132	79%	851 845
Tenant owner rights	4 410	21%	811 296
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	20 542	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	379	2%
Greater Gothenburg	98	0%
Greater Malmoe	12 348	60%
South Sweden	7 553	37%
West Sweden	106	1%
North Sweden	26	0%
East Sweden	32	0%
Outside Sweden	0	0%
Sum	20 542	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	19 879	96,8%
Fixed	663	3,2%
Sum	20 542	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	16 305	79%
Interest only	4 237	21%
Sum	20 542	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	4 163	3 943	3 708	3 318	2 700	1 729	780	200	0	20 542
Loan volume, %	20%	19%	18%	16%	13%	8%	4%	1%	0%	100%

Maturity buckets	2021	2022	2023	2024	2025	2026	2027	2028	2029-	Sum
Loan volume, MSEK	20 542	0	0	0	0	0	0	0	0	20 542
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	3 649	4 066	3 803	5 413	3 611	20 542
Loan volume, %	17,8%	19,8%	18,5%	26,4%	17,6%	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	30,8%
LTV	47,9%

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	20 542	15 700
EUR	0	0
USD	0	0
Other	0	0
Sum	20 542	15 700

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	19 879	15 700
Fixed	663	0
Capped floating	0	0
Sum	20 542	15 700