

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 2017-09-29

Cover pool

Included assets	
Loans	3 945
Supplemental assets	0
Other	0
Total	3 945

Cover pool items	
Number of loans	3 578
Number of clients	3 063
Number of properties	3 112
Average loan size	1 106 720

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	3 436	87%	1 118 673
Tenant owner rights	508	13%	1 032 272
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	3 945	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	72	2%
Greater Gothenburg	28	1%
Greater Malmoe	2 896	73%
South Sweden	935	24%
West Sweden	11	0%
North Sweden	1	0%
East Sweden	2	0%
Outside Sweden	0	0%
Sum	3 945	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	3 906	99%
Fixed	38	1%
Sum	3 945	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	2 078	53%
Interest only	1 867	47%
Sum	3 945	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	918	946	923	722	370	57	14	4	4	3 958
Loan volume, %	23%	24%	23%	18%	9%	1%	0%	0%	0%	100%

Maturity buckets	2017	2018	2019	2020	2021	2022	2023	2024	2025 -	Sum
Loan volume, MSEK	3 769	176	0	0	0	0	0	0	0	3 945
Loan volume, %	96%	4%	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	1 765	1 469	598	59	54	3 945
Loan volume, %	45%	37%	15%	1%	1%	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	31,49%
LTV	39,82%

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	3 000
Total of outstanding bonds	3 000
<i>of which repos</i>	

Maturity buckets	2017	2018	2019	2020	2021	2022-2026	2027-2031	2032-	Sum
Total						3 000			3 000
Total, %	0%	0%	0%	0%	0%	100%	0%	0%	100%

Interest rate type	Amount, MSEK	Amount, %
Floating	3 000	100%
Fixed	0	0%
Sum	3 000	100%

Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	3 945	3 000
EUR	0	0
USD	0	0
Other	0	0
Sum	3 945	3 000

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	3 906	3 000
Fixed	38	0
Capped floating	0	0
Sum	3 945	3 000