

## 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 2017-12-29

## Cover pool

Included assets	
Loans	3 916
Supplemental assets	0
Other	0
<b>Total</b>	<b>3 916</b>

Cover pool items	
Number of loans	3 268
Number of clients	2 848
Number of properties	2 886
Average loan size	1 201 001

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	3 401	87%	1 207 516
Tenant owner rights	515	13%	1 159 666
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
<b>Sum</b>	<b>3 916</b>	<b>100%</b>	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	102	3%
Greater Gothenburg	27	1%
Greater Malmoe	2 902	74%
South Sweden	869	22%
West Sweden	13	0%
North Sweden	1	0%
East Sweden	2	0%
Outside Sweden	0	0%
<b>Sum</b>	<b>3 916</b>	<b>100%</b>

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	3 897	100%
Fixed	19	0%
<b>Sum</b>	<b>3 916</b>	<b>100%</b>

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	2 063	53%
Interest only	1 853	47%
<b>Sum</b>	<b>3 916</b>	<b>100%</b>

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	928	953	928	718	358	38	1	0	0	<b>3 924</b>
Loan volume, %	24%	24%	24%	18%	9%	1%	0%	0%	0%	<b>100%</b>

Maturity buckets	2017	2018	2019	2020	2021	2022	2023	2024	2025 -	Sum
Loan volume, MSEK	178	3 738	0	0	0	0	0	0	0	<b>3 916</b>
Loan volume, %	5%	95%	0%	0%	0%	0%	0%	0%	0%	<b>100%</b>

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	1 753	1 306	746	66	45	<b>3 916</b>
Loan volume, %	45%	33%	19%	2%	1%	<b>100%</b>

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	<b>0</b>
Share of loan volume, %	0%	0%	0%	0%	<b>0%</b>

Loans past due > 60 days are not eligible for the cover pool.

Impaired loans, % 0%

Key ratios	
OC	30,52%
LTV	39,25%

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

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

Interest rate type	Amount, MSEK	Amount, %
Floating	3 000	100%
Fixed	0	0%
<b>Sum</b>	<b>3 000</b>	<b>100%</b>

## Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	3 916	3 000
EUR	0	0
USD	0	0
Other	0	0
<b>Sum</b>	<b>3 916</b>	<b>3 000</b>

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	3 897	3 000
Fixed	19	0
Capped floating	0	0
<b>Sum</b>	<b>3 916</b>	<b>3 000</b>