

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 2018-06-29

Cover pool

Included assets	
Loans	7 826
Supplemental assets	0
Other	0
Total	7 826

Cover pool items	
Number of loans	11 052
Number of clients	8 664
Number of properties	8 787
Average loan size	710 869

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	6 510	83%	717 696
Tenant owner rights	1 316	17%	678 862
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	7 826	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	172	2%
Greater Gothenburg	54	1%
Greater Malmoe	5 265	68%
South Sweden	2 278	29%
West Sweden	40	0%
North Sweden	5	0%
East Sweden	12	0%
Outside Sweden	0	0%
Sum	7 826	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	7 750	98,3%
Fixed	76	1,7%
Sum	7 826	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	4 854	60%
Interest only	2 972	40%
Sum	7 826	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	1 967	1 903	1 773	1 378	715	88	1	0	0	7 826
Loan volume, %	25%	24%	23%	18%	9%	1%	0%	0%	0%	100%

Maturity buckets	2018	2019	2020	2021	2022	2023	2024	2025	2026 -	Sum
Loan volume, MSEK	7 826	0	0	0	0	0	0	0	0	7 826
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	2 151	2 417	2 293	697	268	7 826
Loan volume, %	27%	31%	29%	9%	3%	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	30,43%
LTV	36,55%

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	6 000
Total of outstanding bonds	6 000
<i>of which repos</i>	

Maturity buckets	2018	2019	2020	2021	2022	2023-2027	2028-2032	2033-	Sum
Total					3000	3 000			6 000
Total, %	0%	0%	0%	0%	50%	50%	0%	0%	100%

Interest rate type	Amount, MSEK	Amount, %
Floating	6 000	100%
Fixed	0	0%
Sum	6 000	100%

Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	7 826	6 000
EUR	0	0
USD	0	0
Other	0	0
Sum	7 826	6 000

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	7 750	6 000
Fixed	76	0
Capped floating	0	0
Sum	7 826	6 000