

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 2018-09-30

Cover pool

Included assets	
Loans	11 789
Supplemental assets	0
Other	0
Total	11 789

Cover pool items	
Number of loans	15 453
Number of clients	11 689
Number of properties	11 889
Average loan size	764 003

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	9 692	82%	772 205
Tenant owner rights	2 097	18%	728 195
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	11 789	100%	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	256	2%
Greater Gothenburg	76	1%
Greater Malmoe	7 728	66%
South Sweden	3 649	31%
West Sweden	54	0%
North Sweden	11	0%
East Sweden	17	0%
Outside Sweden	0	0%
Sum	11 789	100%

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	11 636	98,7%
Fixed	153	1,3%
Sum	11 789	100%

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	7 762	66%
Interest only	4 028	34%
Sum	11 789	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	2 566	2 497	2 383	2 093	1 467	703	82	0	0	11 790
Loan volume, %	22%	21%	20%	18%	12%	6%	1%	0%	0%	100%

Maturity buckets	2018	2019	2020	2021	2022	2023	2024	2025	2026 -	Sum
Loan volume, MSEK	11 789	0	0	0	0	0	0	0	0	11 789
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	3 133	3 635	3 277	1 380	364	11 789
Loan volume, %	27%	31%	28%	12%	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	31,0%
LTV	41,7%

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	9 000
Total of outstanding bonds	9 000
<i>of which repos</i>	

Maturity buckets	2018	2019	2020	2021	2022	2023-2027	2028-2032	2033-	Sum
Total					3 000	6 000			9 000
Total, %	0%	0%	0%	0%	33%	67%	0%	0%	100%

Interest rate type	Amount, MSEK	Amount, %
Floating	9 000	100%
Fixed	0	0%
Sum	9 000	100%

Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	11 789	9 000
EUR	0	0
USD	0	0
Other	0	0
Sum	11 789	9 000

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	11 636	9 000
Fixed	153	0
Capped floating	0	0
Sum	11 789	9 000