

## Issuer

Issuer:	Sparbanken Skåne AB (publ)
Owner:	Sparbanken Skåne AB (publ)
Controlling authority:	Swedish Financial Supervisory Authority

Compliant with CRR art. 129.7	Yes
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Long Rating	S&P	Moody's	Fitch
Covered bond	AAA	-	-
Issuer	A-	-	-
Owner	A-	-	-

Report date	2018-12-31
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## Cover pool

Included assets	
Loans	11 737
Supplemental assets	0
Other	0
<b>Total</b>	<b>11 737</b>

Cover pool items	
Number of loans	15 456
Number of clients	11 782
Number of properties	11 967
Average loan size	760 326

Type of collateral	Loan volume, MSEK	Loan volume, %	Average loan size, SEK
Single -family housing	9 673	82%	770 885
Tenant owner rights	2 064	18%	714 393
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>11 737</b>	<b>100%</b>	

Regional distribution	Loan volume, MSEK	Loan volume, %
Greater Stockholm	247	2%
Greater Gothenburg	74	1%
Greater Malmoe	7 643	65%
South Sweden	3 691	31%
West Sweden	56	0%
North Sweden	8	0%
East Sweden	18	0%
Outside Sweden	0	0%
<b>Sum</b>	<b>11 737</b>	<b>100%</b>

Interest rate type	Loan volume, MSEK	Loan volume, %
Floating	11 560	98,5%
Fixed	176	1,5%
<b>Sum</b>	<b>11 737</b>	<b>100%</b>

Repayment type	Loan volume, MSEK	Loan volume, %
Amortizing	7 776	66%
Interest only	3 961	34%
<b>Sum</b>	<b>11 737</b>	<b>100%</b>

Average life	7,0
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LTV, %	< 10%	10-20%	20-30%	30-40%	40-50%	50-60%	60-70%	70-75%	75%-	Sum
Loan volume, MSEK	2 598	2 526	2 405	2 077	1 414	641	75	0	0	<b>11 737</b>
Loan volume, %	22%	22%	20%	18%	12%	5%	1%	0%	0%	<b>100%</b>

Maturity buckets	2019	2020	2021	2022	2023	2024	2025	2026	2027-	Sum
Loan volume, MSEK	11 737	0	0	0	0	0	0	0	0	<b>11 737</b>
Loan volume, %	100%	0%	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	2 761	3 299	3 263	2 036	378	<b>11 737</b>
Loan volume, %	24%	28%	28%	17%	3%	<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%
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Key ratios	
OC	30,4%
LTV	41,2%

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

Maturity buckets	2019	2020	2021	2022	2023	2024-2028	2029-2033	2034-	Sum
Total				3000	6 000				<b>9 000</b>
Total, %	0%	0%	0%	33%	67%	0%	0%	0%	<b>100%</b>

Interest rate type	Amount, MSEK	Amount, %
Floating	9 000	100%
Fixed	0	0%
<b>Sum</b>	<b>9 000</b>	<b>100%</b>

## Hedging and risk

Currency risk, MSEK	Pool assets	Covered bonds
SEK	11 737	9 000
EUR	0	0
USD	0	0
Other	0	0
<b>Sum</b>	<b>11 737</b>	<b>9 000</b>

Interest rate risk, MSEK	Pool assets	Covered bonds
Floating	11 560	9 000
Fixed	176	0
Capped floating	0	0
<b>Sum</b>	<b>11 737</b>	<b>9 000</b>