



2022 EU-wide Transparency Exercise

Bank Name	Länsförsäkringar Bank AB - gruppen
LEI Code	549300C6TUMDXNOVXS82
Country Code	SE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Länsförsäkringar Bank AB - gruppen

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,687	1,730	1,715	1,659	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,687	1,730	1,715	1,659	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,904	1,944	1,928	1,864	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,904	1,944	1,928	1,864	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,159	2,197	2,179	2,106	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,159	2,197	2,179	2,106	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	11,233	11,336	11,378	11,166	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,233	11,336	11,378	11,166	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.02%	15.26%	15.07%	14.86%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.02%	15.26%	15.07%	14.86%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.95%	17.15%	16.95%	16.70%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.95%	17.15%	16.95%	16.70%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.21%	19.38%	19.15%	18.86%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.21%	19.38%	19.15%	18.86%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	43,909	44,908	45,618	44,840	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.34%	4.33%	4.23%	4.16%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Länsförsäkringar Bank AB - gruppen

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,904	1,944	1,928	1,864	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,904	1,944	1,928	1,864	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	43,909	44,908	45,618	44,840	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	43,909	44,908	45,618	44,840	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.34%	4.33%	4.23%	4.16%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.34%	4.33%	4.23%	4.16%	[A.2]/[B.2]	

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Capital

Länsförsäkringar Bank AB - gruppen

		(in EUR, %)					
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
OWN FUNDS <i>Transitional period</i>	A	OWN FUNDS					
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					
	A.1.1	282	279	277	267	C.01.00 (0050),(0050)	Article 4(18) and 72 of CRR
	A.1.2	751	778	803	799	C.01.00 (0020),(0050)	Article 50 of CRR
	A.1.3	-4	6	4	-6	C.01.00 (0030),(0050)	Article 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.4	811	804	797	768	C.01.00 (0130),(0050)	Article 36(1) points (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.5	0	0	0	0	C.01.00 (0180),(0050)	Article 4(17) and 36(1) point (a) of CRR
	A.1.6	0	0	0	0	C.01.00 (0210),(0050)	Article 4(13), 36(1) point (f) and 36(1) point (j) of CRR
	A.1.7	13	10	-3	-12	C.01.00 (0230),(0050)	Article 81 of CRR
	A.1.8	-113	-94	-104	-101	C.01.00 (0250),(0050) + C.01.00 (0260),(0050)	Article 52 to 55 and 36 (1) point (j) of CRR
	A.1.9	0	0	-8	-7	C.01.00 (0280),(0050)	Article 4(14) and 36(1) point (b) of CRR
	A.1.10	-52	-54	-51	-48	C.01.00 (0300),(0050)	Article 36(1) point (c) and 38 of CRR
	A.1.11	0	0	0	0	C.01.00 (0320),(0050)	Article 36(1) point (e), 40 and 159 of CRR
	A.1.12	0	0	0	0	C.01.00 (0340),(0050)	Article 4(20), 36(1) point (a) and 41 of CRR
	A.1.13	0	0	0	0	C.01.00 (0360),(0050)	Article 4(22), 36(1) point (g) and 44 of CRR
	A.1.14	0	0	0	0	C.01.00 (0380),(0050)	Article 4(23), 36(1) point (h) and 44 of CRR
	A.1.14.1	0	0	0	0	C.01.00 (0400),(0050)	Article 4(23), 36(1) point (i) and 49 to 50 of CRR, Article 36(1) point (h) (i), 24(3) point (b), 24(1) point (c) and 258 of CRR, Article 36(1) point (i) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.15	0	0	0	0	C.01.00 (0420),(0050)	Article 36(1) point (j), 24(3) point (c), 24(3) point (d) and 258 of CRR
	A.1.16	0	0	0	0	C.01.00 (0440),(0050)	Article 4(27), 36(1) point (k), 43 to 46, 49 (2) and (3), and 79 of CRR
	A.1.17	0	0	0	0	C.01.00 (0460),(0050)	Article 36(1) point (l) and Article 48(2) of CRR
	A.1.18	0	0	0	0	C.01.00 (0480),(0050)	Article 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18A	0	0	0	0	C.01.00 (0500),(0050)	Article 48 of CRR
	A.1.18B	0	0	0	0	C.01.00 (0520),(0050)	Article 36(1) point (m) and Article 47(1) of CRR
	A.1.18C	0	0	0	0	C.01.00 (0540),(0050)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.19	0	0	0	0	C.01.00 (0560),(0050)	Article 3(1) of CRR
	A.1.20	0	0	0	0	C.01.00 (0580),(0050)	Article 3(1) of CRR
	A.1.21	0	0	0	0	C.01.00 (0600),(0050)	Article 3(1) of CRR
	A.1.21.1	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	
	A.1.21.2	0	0	0	0	C.01.00 (0620),(0050)	Article 48(3) to (5), and 49 to 49 of CRR
	A.1.21.3	0	0	0	0	C.01.00 (0640),(0050)	Article 479 and 480 of CRR
	A.1.21.3	0	0	0	0	C.01.00 (0660),(0050)	Article 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					
	A.2.1	216	215	213	205	C.01.00 (0680),(0050) + C.01.00 (0690),(0050)	Article 41 of CRR
A.2.2	0	0	0	0	C.01.00 (0700),(0050)		
A.2.3	0	0	0	0	C.01.00 (0720),(0050) + C.01.00 (0730),(0050) + C.01.00 (0740),(0050) + C.01.00 (0750),(0050) + C.01.00 (0760),(0050) + C.01.00 (0770),(0050) + C.01.00 (0780),(0050) + C.01.00 (0790),(0050)		
A.2.4	0	0	0	0	C.01.00 (0800),(0050) + C.01.00 (0810),(0050) + C.01.00 (0820),(0050)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)						
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)						
A.4.1	255	253	251	241	C.01.00 (0840),(0050) + C.01.00 (0850),(0050)	Article 71 of CRR	
A.4.2	0	0	0	0	C.01.00 (0860),(0050) + C.01.00 (0870),(0050) + C.01.00 (0880),(0050) + C.01.00 (0890),(0050) + C.01.00 (0900),(0050) + C.01.00 (0910),(0050) + C.01.00 (0920),(0050) + C.01.00 (0930),(0050) + C.01.00 (0940),(0050) + C.01.00 (0950),(0050) + C.01.00 (0960),(0050) + C.01.00 (0970),(0050) + C.01.00 (0980),(0050) + C.01.00 (0990),(0050)		
A.4.3	0	0	0	0	C.01.00 (1000),(0050) + C.01.00 (1010),(0050) + C.01.00 (1020),(0050)		
B	TOTAL RISK EXPOSURE AMOUNT						
B.1	11,233	11,336	11,378	11,166	C.01.00 (1030),(0050)	Article 92(1), 95, 96 and 98 of CRR	
B.1	0	0	0	0	C.01.00 (1040),(0050)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)						
C.2	TIER 1 CAPITAL RATIO (transitional period)						
C.3	TOTAL CAPITAL RATIO (transitional period)						
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)						
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)						
F	ADJUSTMENTS TO CET1 due to IFRS 9 transitional arrangements						
F	ADJUSTMENTS TO AT1 due to IFRS 9 transitional arrangements						
F	ADJUSTMENTS TO T2 due to IFRS 9 transitional arrangements						
F	ADJUSTMENTS INCLUDED IN RWAs due to IFRS 9 transitional arrangements						

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

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Overview of Risk exposure amounts

Länsförsäkringar Bank AB - gruppen

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	4,874	4,932	4,844	4,655	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	1,037	1,123	1,030	998	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	876	850	859	843	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	2,961	2,958	2,955	2,813	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	52	83	116	138	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	46	66	89	113	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and res securitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	594	589	619	597	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	594	589	619	597	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	5,668	5,667	5,709	5,663	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	11,233	11,336	11,378	11,166	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L
Länsförsäkringar Bank AB - gruppen

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	546	722	184	353
Of which debt securities income	13	17	5	11
Of which loans and advances income	469	620	154	302
Interest expenses	182	241	65	129
(Of which deposits expenses)	11	15	4	8
(Of which debt securities issued expenses)	140	185	47	94
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-23	-32	-1	0
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	2	4	-2	-3
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	1	0	0
Gains or (-) losses from hedge accounting, net	2	1	-1	-1
Exchange differences (gain or (-) loss), net	0	0	0	1
Net other operating income /(expenses)	1	2	-5	-10
TOTAL OPERATING INCOME, NET	347	456	111	213
(Administrative expenses)	142	192	50	99
(Cash contributions to resolution funds and deposit guarantee schemes)	15	18	5	10
(Depreciation)	18	24	5	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹⁾	0	0	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-7	-32	0	5
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-7	-32	0	5
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	30	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	178	224	50	89
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	142	181	43	77
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	142	181	43	77
Of which attributable to owners of the parent	142	181	43	77

¹⁾ Information available only as of end of the year

²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Länsförsäkringar Bank AB - gruppen

ASSETS:	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	1,491				1,428				1,579				735				IAS 1.54 (f)	
Financial assets held for trading	1	0	1	0	1	0	1	0	1	0	1	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	4	0	0	4	4	0	0	4	4	0	0	4	4	0	0	4	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	6,459	6,455	2	2	6,439	6,435	2	2	7,339	7,335	2	2	5,992	5,292	698	2	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	34,132				35,455				34,971				36,159				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	331	0	331	0	399	0	399	0	555	0	555	0	733	0	733	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	2				72				-232				-410				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	270				219				230				226					
TOTAL ASSETS	42,690				44,017				44,446				43,439				IAS 1.9(a), I.G 6	

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	6,454	0	0	0	0	6,434	0	0	0	0	7,334	0	0	0	0	0	5,988	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	33,381	696	110	-8	-10	-44	34,729	670	99	-7	-9	-36	34,285	639	91	-7	-8	-36	35,503	615	86	-7	-8	-37

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	40,166	41,451	42,064	41,286	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	83	92	525	773	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	27	37	-608	-969	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4	6	4	4	IAS 37.10; IAS 1.54(l)
Tax liabilities	64	67	68	65	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	256	242	249	228	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	40,599	41,895	42,303	41,387	IAS 1.9(b);IG 6
TOTAL EQUITY	2,091	2,122	2,143	2,052	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	42,690	44,017	44,446	43,439	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		83	92	525	773	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	197	195	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3	3	3	3	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	349	575	1,048	924	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	47	87	291	54	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	651	621	593	627	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	632	620	592	626	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,352	1,474	1,456	1,438	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,285	1,406	1,395	1,383	ECB/2013/33 Annex 2.Part 2.9.1
	Households	12,164	12,172	12,468	12,467	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	8,777	8,793	9,073	9,143	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		25,346	26,335	26,549	25,955	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		256	254	251	243	Annex V.Part 1.37
Other financial liabilities		104	75	-53	-129	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		40,249	41,543	42,590	42,059	

2022 EU-wide Transparency Exercise

Market Risk

Länsförsäkringar Bank AB - gruppen

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Länsförsäkringar Bank AB - gruppen

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	2,964	3,132	0		3,918	4,086	0	
	Regional governments or local authorities	16	599	0		16	604	0	
	Public sector entities	174	0	0		174	0	0	
	Multilateral Development Banks	351	351	0		356	356	0	
	International Organisations	20	20	0		20	20	0	
	Institutions	940	358	87		1,256	448	116	
	Corporates	245	243	208		298	297	256	
	of which: SME	154	154	119		170	170	131	
	Retail	528	323	241		536	326	244	
	of which: SME	4	3	2		3	3	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	6	2	2	4	4	2	2	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,719	3,719	372		3,665	3,664	366	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	9	9	10		9	9	10		
Other exposures	162	162	169		203	203	213		
Standardised Total ²	9,135	8,917	1,089	9	10,455	10,014	1,206	7	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Länsförsäkringar Bank AB - gruppen

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	3,839	4,005	0		3,784	3,905	0	
	Regional governments or local authorities	17	553	0		17	380	0	
	Public sector entities	172	0	0		127	0	0	
	Multilateral Development Banks	323	323	0		300	300	0	
	International Organisations	29	29	0		29	29	0	
	Institutions	1,666	641	150		1,271	697	169	
	Corporates	271	270	231		281	280	237	
	of which: SME	172	172	133		185	184	141	
	Retail	545	329	246		539	324	243	
	of which: SME	4	4	2		4	4	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	1	1	3	4	1	1	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,883	3,882	390		3,684	3,684	370	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	9	9	10		8	8	9		
Other exposures	117	117	119		109	109	107		
	Standardised Total ²	10,874	10,159	1,146	7	10,155	9,718	1,136	7

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Länsförsäkringar Bank AB - gruppen

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	2,363	18	2,339	876	0	1	2,356	19	2,330	850	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,362	18	2,339	875	0	1	2,355	19	2,329	849	0	1
	Retail	33,778	91	33,128	2,961	75	55	33,673	81	33,168	2,958	69	46
	Retail - Secured on real estate property	30,581	23	30,014	1,836	25	1	30,535	23	30,116	1,862	26	0
	Retail - Secured on real estate property - Of Which: SME	2,630	4	2,626	283	5	0	2,649	6	2,647	288	8	0
	Retail - Secured on real estate property - Of Which: non-SME	27,952	19	27,389	1,553	20	0	27,886	17	27,468	1,574	18	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,196	68	3,114	1,126	50	55	3,138	58	3,053	1,096	44	46
	Retail - Other Retail - Of Which: SME	1,476	28	1,429	453	31	22	1,463	24	1,414	446	28	18
	Retail - Other Retail - Of Which: non-SME	1,720	40	1,684	672	19	33	1,674	34	1,639	650	16	28
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ²				3,837						3,808			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Länsförsäkringar Bank AB - gruppen

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	2,380	15	2,355	859	0	1	2,325	14	2,302	843	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,379	15	2,354	859	0	1	2,325	14	2,301	843	0	1
	Retail	33,874	75	33,264	2,955	61	47	33,203	69	32,611	2,813	49	47
	Retail - Secured on real estate property	30,742	21	30,220	1,846	23	0	30,141	18	29,637	1,746	20	1
	Retail - Secured on real estate property - Of Which: SME	2,648	6	2,647	282	9	0	2,613	6	2,610	282	9	0
	Retail - Secured on real estate property - Of Which: non-SME	28,094	15	27,573	1,564	14	0	27,528	12	27,027	1,464	11	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,133	54	3,044	1,109	38	46	3,062	51	2,974	1,067	29	46
	Retail - Other Retail - Of Which: SME	1,480	22	1,429	468	26	18	1,438	18	1,388	448	19	16
	Retail - Other Retail - Of Which: non-SME	1,653	32	1,615	641	12	29	1,624	33	1,587	619	11	30
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total ²				3,814						3,656			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

As of 31/12/2021

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Africa															
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Others															

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

As of 30/06/2022

(min EUR)		Direct exposures											Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions	
10 - 3M f	Africa														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f	Others														
10Y - more															
Total															
10 - 3M f															
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residential countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - gruppen

	As of 30/09/2021					As of 31/12/2021							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(min EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	210	16	6	5	191	10	206	10	3	2	172	7	7
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	49	9	5	4	33	4	33	2	1	0	27	2	2
of which: small and medium-sized enterprises	48	9	5	4	33	4	33	2	1	0	27	2	2
Households	162	7	1	1	158	6	173	8	3	2	145	5	5
DEBT INSTRUMENTS other than HFT	210	16	6	5	191	10	206	10	3	2	172	7	7
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - gruppen

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	186	10	3	3	156	6	76	8	3	3	49	4
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	31	2	0	0	27	2	17	2	0	0	13	1
of which: small and medium-sized enterprises	31	2	0	0	27	2	17	2	0	0	13	1
Households	155	8	3	2	129	5	59	6	3	2	37	3
DEBT INSTRUMENTS other than HFT	186	10	3	3	156	6	76	8	3	3	49	4
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Länsförsäkringar Bank AB - gruppen

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	155	2	2	155	1	0	145	2	2	145	1	0	142	2	2	142	1	0	139	2	1	139	1	0
B Mining and quarrying	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	7	0	0	7	0	0
C Manufacturing	169	3	3	169	2	0	168	2	2	168	1	0	171	2	2	171	1	0	166	1	1	166	1	0
D Electricity, gas, steam and air conditioning supply	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
E Water supply	12	0	0	12	0	0	14	0	0	14	0	0	13	0	0	13	0	0	13	0	0	13	0	0
F Construction	310	6	6	310	4	0	309	5	5	309	3	0	303	4	4	303	3	0	296	3	3	296	3	0
G Wholesale and retail trade	165	2	2	165	2	0	172	3	3	172	2	0	129	3	3	129	2	0	165	2	2	165	2	0
H Transport and storage	126	3	3	126	2	0	126	2	2	126	1	0	123	2	2	123	1	0	117	2	2	117	1	0
I Accommodation and food service activities	78	5	5	78	5	0	77	4	4	77	4	0	74	4	4	74	4	0	69	3	3	69	3	0
J Information and communication	26	0	0	26	0	0	26	0	0	26	0	0	27	0	0	27	0	0	26	0	0	26	0	0
K Financial and insurance activities	17	0	0	17	0	0	17	0	0	17	0	0	19	0	0	19	0	0	21	0	0	21	0	0
L Real estate activities	773	1	1	773	0	0	783	1	1	783	0	0	797	2	1	797	0	0	792	2	1	792	0	0
M Professional, scientific and technical activities	86	1	1	86	1	0	87	1	1	87	1	0	88	1	1	88	1	0	84	0	0	84	1	0
N Administrative and support service activities	80	1	1	80	1	0	115	1	1	115	1	0	83	0	0	83	1	0	82	0	0	82	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	16	0	0	16	0	0	16	0	0	16	0	0	16	0	0	16	0	0	15	0	0	15	0	0
Q Human health services and social work activities	14	0	0	14	0	0	14	1	1	14	0	0	13	0	0	13	0	0	13	0	0	13	0	0
R Arts, entertainment and recreation	31	1	1	31	1	0	33	1	1	33	1	0	34	1	1	34	1	0	33	1	1	33	1	0
S Other services	17	0	0	17	0	0	17	0	0	17	0	0	17	0	0	17	0	0	17	0	0	17	0	0
Loans and advances	2.082	26	25	2.082	20	0	2.125	22	22	2.125	16	0	2.108	20	19	2.108	16	0	2.055	16	15	2.055	14	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.