

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.



Key Metrics

(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
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 ${f 1}$ (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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	1,904	1,944	1,928	1,864	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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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			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,159	2,197	2,179	2,106	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,687	1,730	1,715	1,659	C 01.00 (10020,40010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	282	279	277	267	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	751	778	803	799	C 01.00 (r0130,c0010)	Articles 26(1) points (a) arts (b), 27 to 29, 39(1) point (f) arts 42 of CHR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3		-4	6	4	-6	C 01.00 (r0180.c0010)	Articles 4(100), 26(1) point (d) and 36 (1) points (d) and (i) or CHR Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR
	A1.4	Accumulated other comprehensive income Other Reserves	811	804	797	768	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (ii) or USR Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (r0230.c0010)	Article 94 of CBR
	A.1.7	Minority interest given recognition in CET1 capital	13	10	-3	-12		
	A.1.8	Adjustments to CET1 due to prudential filters (-) Intangible assets (including Goodwil)	-113	-94	-104	-12	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (i) of CISR Articles 4(113), 36(1) point (b) and 37 of CISR. Articles 4(115), 36(1) point (b) and 37 point (a) of CISR.
	A.1.9	(-) intengine assets (including uccomit) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-113	-94	-104	-101	(r0340,c0010) C 01.00 (r0370,c0010)	CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-52	-54	-51	-48	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11	(-) IND SHORTING OF CREAT FOX Adjustments to expected losses (-) Defined benefit pension fund assets	-52	-54	-51	-48		
	A.1.11		0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital						Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CR0; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CR0; Articles 36(1) point (k) (iii) and 379(3) of CR0; Articles 36(1) point k) (iv) and 153(8) of CR0; Articles 36(1) point k) (iv) and 153(8) of CR0.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	216	215	213	205	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	216	215	213	205	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (*0660,c0010) + C 01.00 (*0680,c0010) + C 01.00 (*0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,904	1,944	1,928	1,864	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	255	253	251	241	C 01.00 (r0750,c0010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	255	253	251	241	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C 01.00 (+0910,c0010) + C 01.00 (+0930,c0010) + C 01.0	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01:00 (r0880,c0010) + C 01:00 (r0900,c0010) + C 01:00 (r0960,c0010)	
OWN FUNDS	В	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
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.02%	15.26%	15.07%	14.86%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.95%	17.15%	16.95%	16.70%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.21%	19.38%	19.15%	18.86%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,687	1,730	1,715	1,659	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.2.0.0)	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.02%	15.26%	15.07%	14.86%	A.4.3.01.0)] [D.1]/[B-B.1]	
rany loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	· ·	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital inchargests that are not elicible from a re-	-					

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments 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 formulae stated in column "COREP CODE" —clease note that this mint lead to differences to fully loaded CET1 capital ratio exhibitation by the participation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

					1
		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
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, c0220, s001) + C 08.01 (r0060, c0260, s0020) + C 08.01 (r0060, s0020) + C 08.01 (r0
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 (10900, d.1220, s.001) + C 07.00 (10110, d.1220, s.001) + C 07.00 (10130, d.1220, s.001) + C 08.01 (10040, d.1205, s.002) +
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 (10470, 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 92.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0310, c9601)*12.5+C 20.00 (r0310,c945)*12.5+MAV(C 24.00(r0010, c0990),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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Sales or C) losses from helps accounting, net Cartary offference (gar or C) losses from helps accounting, net Cartary offference (gar or C) losses from helps accounting, net Cartary offference (gar or C) losses from helps accounting (gar or C) loss from helps accounting ((min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Grant Annual Procession Grant Content Grant Procession Grant P	Interest income	546	722	184	353
Tributed responses 1810 2811 1815 1816	Of which debt securities income	13	17	5	11
1920 1921	Of which loans and advances income	469	620	154	302
Comment despected expressed 110 15 15 16 17 18 18 18 18 18 18 18		182	241	65	129
For Continue States S					
Comment in the content inspection or sharing content in special contents in content of the content of contents in the contents i				47	94
Debinder Notices 0				0	
Heat Fee and Commission Formation.				0	0
Care or C) power of invested and buildings and manufactured at fair what through prift or fairs, and of non finencial and not and buildings and the price of the buildings and the price		-23	-32	-1	0
Clear or C) Joseph Anne Ministry (1999 Anne Mi					-3
Sign of Colores (From Hodge accounting read State)	Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	1
Extrange difference (gain of c) Bod), and the city descripting process (gain process) 1 1 2 2 5.5 5.00 1074A (PREATMENT INCOME, NET) 347 456 1111 221 347 56 1111 221 347 656 1111 221 348 50 5.00 349 50 5.00	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	1	0	0
1	Gains or (-) losses from hedge accounting, net		1	-1	-1
107AL PRICE TRICE TRIC	Exchange differences [gain or (-) loss], net	0	0	0	1
Columnation of Columnation (Columnation of Columnation (Columnation of Columnation of Columnation (Columnation of Columnation of Columnatio	Net other operating income /(expenses)	1	2	-5	-10
Cash combistions for resolution funds and deposit guarantee schemes	TOTAL OPERATING INCOME, NET	347	456	111	213
(Percentation) 18	(Administrative expenses)	142	192	50	99
Modification pairs or (c) bees, net 0 0 0 0 0 0 0 0 0	(Cash contributions to resolution funds and deposit quarantee schemes)	15	18	5	10
(Provision or (-) inversal of provisions) 0 0 0 0 0 0 0 0 0	(Depreciation)	18	24	5	10
Provision or (-) reversal of provisions 0	Modification gains or (-) losses, net	0	0	0	0
(Commitments and guarantees given) (Commitments and guarantees given) (Commitments and guarantees given) (Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which pending legal issues and fax litigation ¹ Of which for general banking risks, net) Of which pending risks, net) Of which for general banking risks, net) Of which pending risks, net) Of which general banking risks, net) Of which pending risks, ne		0	0	0	0
(Other provisions) Of which pending legal issues and tax litigation* Of which pending legal issues and tax litigation* Of which pending legal issues and tax litigation* Of which restructuring* Of which restructuring* Of which restructuring* Of which pending legal issues and tax litigation* Of which restructuring* Of which pending legal issues and tax litigation* Of which general banking risks, net()* (Innament or () eversal of impairment or fine racial assets and measured at fiar value through profit or loss) Of which general banking risks, net()* (Innament or () eversal of impairment of investments in subsideries, ploit ventures and associates and on non-financial assets) Of which Goodwill O	(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
Cither provisions	(Commitments and quarantees given)	0	0	0	0
Of which restructuring 1 Of which restructuring 2 Of which restructuring 3 Of which restructuring 3 Of which restructuring 4 Of which restructure 4 Of which restructuring 4 Of which restructure 4 Of which restructuring 4 Of which restructure 5 Of which restructure 4 Of whi		0	0	0	0
(Increases or () decreases of the fund for general banking risks, net) ¹ (Inpatiment or () reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at an arotised cost) (Financial assets at an arotised cost) (Financial assets at an arotised cost) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or () reversal of impairment of investment	Of which pending legal issues and tax litigation ¹	0	0	0	0
(Impaliment or () reversal of impaliment on financial assets not measured at fair value through profit or loss) 77 32 32 0 5				0	<u> </u>
(Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at an ortised cost) (Financial assets at an ortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 0 0 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					·
(Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 0 0 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			-32	0	-
(Impalment or (·) reversal of impalment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill whi	(Financial assets at fair value through other comprehensive income)			0	0
(of which Goodwill) (of which Goodwill	(Financial assets at amortised cost)	-7	-32	0	5
Negative goodwill recognised in profit or loss 0 0 0 0 Share of the profit or () loss of investments in subsidaries, joint ventures and associates 0 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 FOR THE YEAR 142 181 43 77 PROFIT OR (-) LOSS FOR THE YEAR 142 181 43 77		<u> </u>		0	Š.
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(of which Goodwill)		-		
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Negative goodwill recognised in profit or loss			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 CONTINUING OPERATIONS 0 0 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 142 181 43 77	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates			0	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 142 181 43 77 70 Profit OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations				
Profit or (·) loss after tax from discontinued operations 0 0 0 0 PROFIT OR (·) LOSS FOR THE YEAR 142 181 43 77	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		224	50	89
PROFIT OR (-) LOSS FOR THE YEAR 181 43 77	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		181	43	77
	Profit or (-) loss after tax from discontinued operations	0	0	0	0
Of which attributable to owners of the parent 142 181 43 77	PROFIT OR (-) LOSS FOR THE YEAR	142	181	43	77
(1) Information available only as of end of the year		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."



Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	06/2022		
		F	air value hieran	chy		F	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,491				1,428				1,579				735				IAS 1.54 (i)
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)(ii);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 ^t	270				219				230				226				
TOTAL ASSETS	42,690				44,017				44,446				43,439				IAS 1.9(a), IG 6

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

(min	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30	/06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairs	ient ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 creditimpaired	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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	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 creditimpaired	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 creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		6,454	0	0	0	0	0	6,434	0	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)
comprehensive income	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	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		0	0	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)
amortised cost	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	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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 period



Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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(I)
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



Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	47	87	291	54	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	nated 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

										iic / ib grup	-											
	SA			IM												IM						
			VaR (Memorar	ndum item)	STRESSED VaR (i	SED VaR (Memorandum item) INCREME AND MIC CAPIT			ALL PRICE I	RISKS CAPITA FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		FLOOR	12 WEEKS AVERAGE MEASURE		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	MEACHDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities	0	0 0 0	0	0	0	0							0	0 0 0	0	0						
Of which: General risk Of which: Specific risk Foreign exchange risk	0 0	0 0	0	0	0	0 0 0							0	0 0	0	0						
Commodities risk	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
	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						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	1 0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	ő	ő	ő	ŏ							ő	ő	ő	ŏ						
Total	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.



Credit Risk - Standardised Approach

					Standardise	ed Approach							
		As of 30/09/2021 As of 31/12/2021											
		Original Exposure ¹	Original Exposure Lating Exposure Value Risk exposure Value adjustments Original Exposure Exposure Value Risk exposure amount										
	(mln EUR, %)												
	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					
Consolidated data	of which: SME	4	3	2		3	3	2					
Corisondated data	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				

⁽i) 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.



Credit Risk - Standardised Approach

					Standardise	ed 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
	(min EUR, %)								
	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	
Consolidated data	of which: SME	4	4	2		4	4	2	
Consolidated data	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

⁽i) 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.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	09/2021					As of 31/	/12/2021		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	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
Consolidated data	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
Consolidated data	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				3,837						3,808		

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



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30,	/06/2022		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	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
Consolidated data	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
consolidated data	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				3,814						3,656		

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



General governments exposures by country of the counterparty

						Lans	försäkringar Bank AB - g							
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria													
Total	Belgium	0 0 0 2 2 0	0 0 0 0 20 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Bulgaria	20	20	U		20	U	U		U	0	U		U
[0 - 3M [3M - 1Y	Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Czech Republic													
[0 - 3M [Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

						Lan	sförsäkringar Bank AB - g							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Finland	0 0 0 13 0 0 0	0 0 13 3 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M 13M - 11 13M - 12 1 1 1 1 1 1 1 1 1	France													
[0 - 3M [Germany	0 0 42 0 0 0 0	0 0 42 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(42 (((42	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia													
[0 - 3M 1 1 1 1 1 1 1 1 1	Greece													
[0 - 3M [Hungary													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [Italy													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



General governments exposures by country of the counterparty

						Län	sförsäkringar Bank AB - g	ruppen						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
Total	Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Läns	sförsäkringar Bank AB - g	ruppen						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden	1,025 288 6,6 333 6,1 1,785	2 339 63	0	0 0 0 0 0	35 288 66 6 339 65 67	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [13M - 1Y 1 1 1 2 1 1 1 1 1 1	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

						Lans	sförsäkringar Bank AB - g							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

						Dullo	iorsakringar bank Ab - g	парреп						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(Non devicative financial or	ssets by accounting portfolio		Derivatives with pos	sikiya falu yalya	Dowlands we will	n negative fair value	Off-balance sl	heet exposures	
					Non-derivative illiancial as	sees by accounting portiona		Derivatives with pos	itive iaii value	Delivatives with	Theyative lan value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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



General governments exposures by country of the counterparty

						Lais	arorsakringar Bank AB - g							
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
Total	Belgium	0 0 0 29 0	0 0 0 0 0 0 29 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M 13M - 1Y 14Y 17 14Y 17 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Bulgaria	2					J							
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1 - 2Y [] 2Y - 3Y [] 13Y - 5Y [] 19Y - 10Y [] 10Y - more Total	Cyprus													
TO - 3M	Czech Republic													
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

						Län	sförsäkringar Bank AB - g	ruppen						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	11	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [France													
[0 - 3M [Germany	44	0 0 40 0 40 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	4	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						Läns	sförsäkringar Bank AB - g							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [13M - 1Y [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more	Lithuania													
[0 - 3M	Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Malta													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0 - 3M	Romania													
To - 3M	Slovakia													
To - 3M	Slovenia													



General governments exposures by country of the counterparty

						Lans	sförsäkringar Bank AB - g							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Spain													
[0 - 3M	Sweden	1,726 76 105 300 290 89 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	47 74 103 25 290 88 6 6	1 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 1 0	000000000000000000000000000000000000000	
To - 3M	United Kingdom	116,2	2,317	v	U	632	1,003	U			U	1	U	0
10 - 3M	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia													
f 0 - 3M f [3M - 1Y] f 1Y - 2Y f [2Y - 3Y f [3Y - 5Y f 15Y - 10Y f 10Y - more	Canada													
To - 3M	Hong Kong													



General governments exposures by country of the counterparty

						Lans	sförsäkringar Bank AB - g							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

							ioisakiiigai balik Ab - g)PP:						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others													
	[1Y - 2Y [10 - 3M 13M - 3Y	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets 10 - 3M	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Africa 134 - 34f 134 - 34f	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading 10 - 3M1	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading for which: Financial assets held for trading of which:	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio assets (net of short positions) Total carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through profit or loss of which: Financial assets designated at fair value through profit or loss fig. 394 (1) (37 - 374 (1) (Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positions) Total carrying amount of non-derivative financial assets by accounting portfolio Of which: Financial assets of which: Financial assets that the positions held for trading 10-3841 134-311 137-311	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive	Country Region Country Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value Deriva	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative	Country / Region Providence Providence

Notes and definitions

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(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 counterparts 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 counterparts (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 counterparts (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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(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 nGAMP

Performing and non-performing exposures Länsförsäkringar Bank AB - gruppen

1					As of 30/09/2021									As of 31/12/2021				
		Gross c	arrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated n fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	lamount		Accumulated imp	airment, accumulated ne lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	¢.	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min BUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	1,49	1 0				0		0	0	1,42	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,45	4 0				0			0	6,434		0	0	0	0	0	0	0
Central banks	62	8 0							0	67	. 0	0	0		0	0	0	0
General governments	88	2 0							0	86	0	0	0	0	0	0	0	0
Credit institutions	4,76	6 0							0	4,70	0	0	0		0	0	0	0
Other financial corporations	17	18 0							0	19	0	0	0		0	0	0	0
Non-financial corporations		0 0							0		0	0	0		0	0	0	0
Loans and advances(including at amortised cost and fair value)	34,19	5 23	143	113	110	18	45	44	83	35,50	11	126	101	99	16	36	36	79
Central banks					۰	۰		0	0		0	0	0		0	0	0	0
General governments	1	4 0			۰	۰		0	0	1,00	0	0	0		0	0	0	0
Credit institutions	9	18 0				0			0	11	0	0	0		0	0	0	0
Other financial corporations		8 0				۰			0	4		0	0	c	0	0	0	0
Non-financial corporations	2,08	12 3	2	25	25	7	13	13	9	2,12	5 2	22	22	22	s	11	11	7
of which: small and medium-sized enterprises	2,00	15 3	2	25	25	6	13	13	9	2,01	2	22	22	21	5	11	11	7
of which: Loans collateralised by commercial immovable property	79	2 0			1	0		0	1	78	8 0	1	1	1	0	0	a	1
Households	31,99	2 19	11	81	85	11	. 32	31	75	32,21	9	104	79	77	10	25	25	71
of which: Loans collateralised by residential immovable property	26,83	7	3	19	19	۰		0	34	27,09	2	31	18	17	0	0	0	31
of which: Credit for consumption	1,52	10	4	4:	40	8	26	26	8	1,48	1	34	33	33	8	21	21	8
DEBT INSTRUMENTS other than HFT	42,13	9 23	143	113	110	18	45	44	83	43,369	11	126	101	99	16	36	36	79
OFF-BALANCE SHEET EXPOSURES	2,84	9			1	2	0	0	0	2,56		1	1	1	2	0	0	0

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures Länsförsäkringar Bank AB - gruppen

					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nomina	d amount		Accumulated imparts of the control o	pairment, accumulated no fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	errying amount/ Nominal	amount		Accumulated impa value due to credi	sirment, accumulated no t risk and provisions ^{4,8}	ogative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	y.	On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing	y.	On performing exposures ²	On non-perfore	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	1,57	9 0	0					0		735	0	0	0			0	0	0
Debt securities (including at amortised cost and fair value)	7,334	4 0				۰		0		5,988	0	0	0			0	0	0
Central banks	1,39	1 0					0	0	0	696	0	0	0	0	0	0	0	
General governments	91	4 0					0	0	0	714	0	0	0	0	0	0	0	
Credit institutions	4,86	1 0					0	0	0	4,456	0	0	0	0	0	0	0	
Other financial corporations	16	7 0					0	0	0	122	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)	35,02	2 26	118	92	91	15	36	36	77	36,211	27	112	86	86	15	37	37	67
Central banks		0				c	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	5 0				c	0	0	0	1,694	0	0	0	0	0	0	0	0
Oredit institutions	21	S 0					0	0	0	194	0	0	0	a a	0	0	0	0
Other financial corporations	48	S 0				c	0	0	0	753	0	0	0	0	0	0	0	
Non-financial corporations	2,10	8 10	20	15	15	5	10	10	8	2,055	s	16	15	15	6	8	8	6
of which: small and medium-sized enterprises	2,02	7 10	20	15	15		10	10	8	1,977	s	16	15	15	5 5	8	8	6
of which: Loans collateralised by commercial immovable property	79	6 0	1	1	1		0	0	0	780	0	1	1	1	0	0	0	1
Households	32,20	1 16	96	73	71	5	26	26	69	31,515	22	96	71	71	9	28	28	61
of which: Loans collateralised by residential immovable property	27,48	9 5	25	15	15	c	0	0	2	26,476	7	26	12	12	. 0	0	0	26
of which: Credit for consumption	1,44	7 8	33	33	33	,	22	22	. 7	1,511	12	39	36	37	,	24	24	7
DEBT INSTRUMENTS other than HFT	43,931	6 26	118	92	91	15	36	36	77	42,933	27	112	86	86	15	37	37	67
OFF-BALANCE SHEET EXPOSURES	3,73	6	3	2	2	2	1	1	0	2,809		3	2	3	2	1	1	0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution sport to reduce the same of expected one because in an exist acception of founds in short exists a leading to the found in short exists a leading to found in the same of the same part of the contribution report on the same of the same part of the sam

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30	09/2021					As of 31/1	2/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated im accumulated che value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which 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 collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	o	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	o	0	0	o	0	o	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	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
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	49	9	5	4	33	4	33	2	1	0	27	2
of which: small and medium-sized enterprises	48	9	5	4	33		33	2	1	0	27	
Households	162	7	1	1	158	6	173	8	3	2	145	5
DEBT INSTRUMENTS other than HFT	210	16	6	5	191		206	10	3	2	172	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
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 F18.00 / F19.00), 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-TTS 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.

⁽P) 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.



Forborne exposures

Länsförsäkringar Bank AB - gruppen

			As of 31	03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated of accumulated of value due to c	mpairment, changes in fair redit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ying amount of with forbearance	Accumulated in accumulated contact value due to contact to contac	mpairment, changes in fair redit risk and exposures with	Collateral and fin- received on e forbearanc	
(min EUR)		Of which 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 collateral and financial guarantees received on non-performing exposures with forbearance measures
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)	o	0	0	0	0	0	0	o	0	0	0	0
Central banks	0	0	C	0	0		C	0	0	0	0	
General governments	0	0	C	0	0		C	0	0	0	0	
Credit institutions	0	0	C	0	0		C	0	0	0	0	
Other financial corporations	0	0	C	0	0		C	0	0	0	0	
Non-financial corporations	0	0	C	0	0		C	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	C	0	0	0	C	0	0	0	0	0
General governments	0	0	C	0	0	0	C	0	0	0	0	0
Credit institutions	0	0	C	0	0	0	C	0	0	0	0	0
Other financial corporations	0	0	C	0	0	0	C	0	0	0	0	0
Non-financial corporations	31	2	C	0	27	2	17	2	0	0	13	1
of which: small and medium-sized enterprises	31	2	C	0	27		17	2	0	0	13	
Households	155	8	3	2	129	5	59	6	3	2	37	3
DEBT INSTRUMENTS other than HFT	186	10	3	3	156		76	8	3	3	49	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						C					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						C					

⁽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 F18.00 / F19.00), 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

Ī			As of 3	30/09/2021					As of 3	1/12/2021					As of 3	1/03/2022					As of 3	0/06/2022		
	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- perform		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fal value due to credit risk on
(mln EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ^t			of which: defaulted	impairment		non-performin exposures ¹
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 guarrying	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	179	3	3	179	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	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	Ô	0	17	Ô	0	17	Ô	Ô	17	Ô	0	17	Ô	Ô	17	Ô	0	17	0	Ô	17	Ô	0
Loans and advances	2.082	26	25	2.082	20	0	2.125	22	22	2 125	16	0	2 108	20	10	2.109	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 FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.