

Bank Name	SBAB Bank AB - Grupp
LEI Code	H0YX5LBGKDVOWCXBZ594
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.

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

SBAB Bank AB - Grupp

(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	1,802	1,835	1,830	1,778	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	1,802	1,835	1,830	1,778	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,224	2,255	2,246	2,318	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	2,224	2,255	2,246	2,318	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,421	2,449	2,439	2,504	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	2,421	2,449	2,439	2,504	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	13,539	13,548	13,951	13,993	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 no been applied	13,539	13,548	13,951	13,993	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	13.31%	13.54%	13.12%	12.70%	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	13.31%	13.54%	13.12%	12.70%	(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	16.43%	16.64%	16.10%	16.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.43%	16.64%	16.10%	16.57%	(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	17.88%	18.08%	17.48%	17.90%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.88%	18.08%	17.48%	17.90%	(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	57,163	56,635	56,519	56,049	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	3.89%	3.98%	3.97%	4.14%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

SBAB Bank AB - Grupp

	(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	2,224	2,255	2,246	2,318	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,224	2,255	2,246	2,318	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	57,163	56,635	56,519	56,049	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	57,163	56,635	56,519	56,049	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.89%	3.98%	3.97%	4.14%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.89%	3.98%	3.97%	4.14%	[A.2]/[B.2]	

2022 EU-wide Transparencv Exercise Capital

Capital SBAB Bank AB - Grupp

		(min Fill %)	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 Euk, 16) OWN FUNDS	2,421	2,449	2,439	2,504	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	1,802	1,835	1,830	1,778	C 01.00 (r0020,c0010)	Article 50 of CBR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	193	191	189	183	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 estmings	1,641	1,651	1,658	1,624	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	- Accumulated other comprehensive income	131	90	-121	-357	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 05.00 (r0200,c0050)	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 (f) and 36 (1) point (f) of CRR
	A1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230.c0010)	Article 84 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	-134	-91	115	341	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-26	-1	-9	-10	C 01.00 (r0300,c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR.
	A.1.9	() Intergrate calces (inclusing coconny) (·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	(r0340,c0030) C 01 00 (r0320 r0030)	CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-4	-4	-2	-2	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.10	(-) Defined benefit pension fund assets	0	-4	-2	-2	C 01.00 (r0390.c0010)	Articles 4(10), 36(1) point (e), and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (19430.c0010)	Articles 4(202), 56(1) point (e) and 41 of Cist
		(-) Reciprocal cross holdings in CET1 Capital						
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 05.00 (r0440,c0050)	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 (b) (i) and 89 to 91 of CR0; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CR0; Articles 36(1) point b) (iii) and 259(2) of CR0; Articles 36(1) point b) (iv) and 153(8) of CR0; and Articles 36(1) point b) (iv) and 153(4) 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) (i), 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 35(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 484 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)	423	419	416	541	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	423	419	416	541	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		0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0745,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,224	2,255	2,246	2,318	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	196	195	193	186	C 01.00 (r0750,c0010)	Article 71 of CBR
	A.4.1	Tier 2 Capital instruments	196	195	193	186	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{l} C 05.00 (r0910,c0010) + C 01.00 \\ (r0920,c0010) + C 01.00 (r0930,c0010) + C \\ 0.100 (r0940,c0010) + C 01.00 (r0950,c0010) \\ + C 01.00 (r0952,c0010) + C 01.00 (r0974,c0010) + C \\ (r0970,c0010) - C 01.00 (r0974,c0010) + C \\ 01.00 (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0680,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	13,539	13,548	13,951	13,993	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)	13.31%	13.54%	13.12%	12.70%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.43%	16.64%	16.10%	16.57%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.88%	18.08%	17.48%	17.90%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,802	1,835	1,830	1,778	[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.4.3.0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.31%	13.54%	13.12%	12.70%	(D.1]/(8-8.1)	
	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)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

SBAB Bank AB - Grupp

		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	3,706	3,866	4,003	4,184	C 002.00 (r0049, c0010) -(C 07.00 (r0050, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0050, c1260, s001) + C 08.01 (r0050, c1260, s002) + C 08.
Of which the standardised approach	676	647	659	670	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	1,790	1,962	2,073	2,258	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	1,241	1,257	1,272	1,255	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r006 c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	382	381	445	557	C 07.00 (r0090, d1220, s001) + C 07.00 (r0110, d1220, s001) + C 07.00 (r0130, d1220, s001) + C 08.01 (r0040, d1260, s001) + C 08.01 (r0050, d1260, s001) + C 08.01 (r0060, d1260,
Credit valuation adjustment - CVA	151	162	159	176	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)	34	33	30	36	C 02.00 (r0520, c0010)
Of which the standardised approach	34	33	30	36	C 02.00 (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 (4000, d6601)*12.54-C 20.00 (40010,c4450)*12.5+MAA(C 24.00(40010, c0090),C 24.00(40010,c100),C 24.00(40010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	545	541	584	562	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	545	541	584	562	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	8,720	8,565	8,730	8,478	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	13,539	13,548	13,951	13,993	

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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2022 EU-wide Transparency Exercise P&L SBAB Bank AB - Grupp

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	795	1,050	273	547
Of which debt securities income	26	33	6	13
Of which loans and advances income	459	606	154	314
Interest expenses	475	627	167	342
(Of which deposits expenses)	45	60	16	34
(Of which debt securities issued expenses)	165	218	56	124
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	2	3	1	3
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	-3	-3	-1	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	2	1	3	5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-3	-3	-1	-2
Gains or (-) losses from hedge accounting, net	-2	-1	-6	-5
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	1	1	0	0
TOTAL OPERATING INCOME, NET	316	420	103	205
(Administrative expenses)	93	129	36	71
(Cash contributions to resolution funds and deposit guarantee schemes)	13	22	0	9
(Depreciation)	5	8	3	6
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	3	0	6	3
(Payment commitments to resolution funds and deposit guarantee schemes)	3	0	6	3
(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 ¹	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)	-1	2	2	3
(Financial assets at fair value through other comprehensive income)	0	3	0	0
(Financial assets at amortised cost)	-1	-1	2	3
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	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 subsidaries, 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	204	260	56	115
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	161	205	44	91
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	161	205	44	91
Of which attributable to owners of the parent	161	205	44	91

⁽²⁾ 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

SBAB Bank AB - Grupp

(min EUR)	A	ls of 30/09/202	21			As of 31,	/12/2021			As of 31,	/03/2022			As of 30	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hieraro	chy		Fa	ir value hierarc	hy	
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	136				992				250				123				IAS 1.54 (i)
Financial assets held for trading	40	0	40	0	33	0	33	0	12	0	12	0	30	0	30	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily 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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	84	84	0	0	84	84	0	0	83	83	0	0	81	81	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,441	4,441	0	0	4,272	4,272	0	0	4,749	4,749	0	0	5,017	5,017	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	49,273				48,365				49,595				49,704				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	726	0	726	0	643	0	643	0	695	0	695	0	1,092	0	1,092	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	-24				-55				-260				-427				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	184				139				210				290				
TOTAL ASSETS	54,858				54,472				55,334				55,910				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 E	EUR)		A	s of 30/09/20	21					As of 31/12/2021				As of 31/03/2022												
		Gross carry	ing amount ⁽²⁾		Accum	nulated impair	ment ⁽²⁾	Gross	s carrying amou	int ⁽²⁾	Accum	nulated impain	nent ⁽²⁾	Gros	s carrying amou	nt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	ent ⁽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 credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			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	increase in credit risk since	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 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		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	ithout significant ant increase in Stage 3 e in credit risk since Credit-Impaired since initial assets al recognition but		References
Financial assets at fair value through other		4,441	0	0	0	0	0	4,272	0	0	0	0	0	4,749	0	0	0	0	0	5,017	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	Debt securities	4,827	0	0	0	0	0	2,747	0	0	0	0	0	2,519	0	0	0	0	0	2,409	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	42,783	1,653	23	-4	-6	-3	43,591	2,018	22	-4	-6	-3	45,152	1,918	21	-5	-6	-3	45,323	1,965	21	-5	-6	-3	Annex V.Part 1.32, 44(a)

⁽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.



Breakdown of liabilities

SBAB Bank AB - Grupp

(mln EUR)

		Carrying	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	22	20	7	25	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	51,841	51,500	51,835	51,988	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	265	257	907	1,707	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	11	14	9	5	IAS 37.10; IAS 1.54(I)
Tax liabilities	45	29	5	0	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	221	218	330	159	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	52,406	52,039	53,093	53,885	IAS 1.9(b);IG 6
TOTAL EQUITY	2,452	2,432	2,240	2,025	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	54,858	54,472	55,334	55,910	IAS 1.IG6

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



Breakdown of liabilities

SBAB Bank AB - Grupp

(mln EUR)

			Carrying) 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		288	277	914	1,733	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	1,278	1,268	774	280	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	108	100	93	73	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	108	100	93	73	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	557	329	581	808	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1	4	1	2	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1	4	1	2	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,552	3,773	3,732	3,604	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,261	3,462	3,433	3,235	ECB/2013/33 Annex 2.Part 2.9.1
	Households	10,171	10,264	10,391	10,710	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	10,149	10,240	10,369	10,670	Annex V.Part 1.42(f), 44(c)
Debt securities issued		36,153	35,742	36,242	36,493	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	196	195	193	186	Annex V.Part 1.37
Other financial liabilities		21	20	20	18	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		52,129	51,777	52,749	53,721	

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2022 EU-wide Transparency Exercise Market Risk SBAB Bank AB - Grupp

SBAB	Bank	AB -	Gru

	SA					I	м						IN									
			VaR <i>(Memoral</i>	ndum item)	STRESSED VaR (Memorandum item)	AND MI	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		lemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RIS CAPITAL CHARG		ALL PRICE RISKS CAPITAL CHAR SK FOR CTP				
(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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 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 AVAILABLI (SVaRt-1)	E 12 WEEKS AVERAGE MEASURE		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 31/1	12/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						(I
Equities	0	0	ő	ő	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						()
Foreign exchange risk Commodities risk	34	33	0	0	0	0							0	0	0	0						(
Total	34	33	ő	ŏ	Ő	ő	0	0	0	0	0	0	ŏ	ŏ	ŏ	ŏ	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	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	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	30	36	0	0	0	0							0	0	0	0						()
Total	30	36	Ő	Ő	0	0	0	0	0	0	0	0	0	ů,	Ő	0	0	0	0	0	0	0
	de de CIU escluiese condective environtes environtes des																					

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.



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		Standardised Approach							
			As of 30/	09/2021			As of 31,	12/2021	
	(min 50,8 %).	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
Consolidated data	Can'd a monetain process by Association, R. 51 Association provinces of the Carl activities pack and provinces of the Carl activities instructions instr	4,422 1,230 0 144 156 0 0 0 0 422 422 0 0 0 0 0 0 0 0 0 0 0 0	4,422 1,173 0,173 141 166 166 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		1,503 1,284 140 160 946 946 946 0 0 0 0 0 0 0 0 0 0 0 0 0	3,903 1,207 1,207 1,907 1,907 0,00 0,00 0,00 0,00 0,00 0,00 0,00	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
		(1) Original exposure, unlike Exp (2) Standardised Total does no	cosure value, is reported before t include the Securitisation pos	taking into account any effect tion unlike in the results prior t	o the 2019 exercise.	s or credit risk mitigation techniq ity covering up to 95% of total	ues (e.g. substitution effects).		81N,

		Standardised Approach									
			As of 30,	09/2021			As of 31/	12/2021	2/2021		
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and previsions ¹		
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	Economic in default Home succelular with particularly high risk Chilm us on institutions and concortes with a ST credit assessment Collicity in providentiations (CIU) Ecolor Ecolor memory and the second state of the second state State of the second State of the second state of the second State of the second State of the second state of the second state State of the second State of th	1 0 2,715 19 0 17 75	1 0 2,715 19 0 17 75	1 0 272 7 0 17 41	1	1 0 2,277 7 0 15 97	0 2,277 7 0 15 97	0 228 1 0 15 63			

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		Standardised Approach							
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 2	Central oversmentisk or central takaks Resiscal aversmentisk Resiscal aversmentisk Resiscal aversmentisk Resiscal aversmentisk Institutions Centralistics Centralist	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0				
	Standardised Total ²				0				0

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		Standardised Approach							
			As of 30	/09/2021			As of 31	/12/2021	
	(min 200. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 3	Carbit de realmands and Regional georements de la altabités Regional georements de la altabités Regional personnels Regional de la constructiones Institutiones Carbités Regional de la constructiones Regional de la constructiones Regional de la constructiones Regional de la constructiones Regional de la constructiones de la constructiones Regional de la cons				0				o
	Standardised Total ²								

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		Standardised Approach								
			As of 30	09/2021			As of 31	/12/2021		
	(min EUE, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 4	Carbit a consult, a cost a lanki Acciditation a consultation of a consultation Multitated Development Eachs International Consultations International Consultations Co				0				0	
			d provisions per country of cou		due to credit conversion factors curtisation exposures, additiona					



EBA REFERENCE 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

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		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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR, %) Central governments or central banks									
Country of Counterpart 5	Earlief and an analysis of an analysis of a second									
	Standardisko (ota)	(2) Outsignal companyons until the End	monum within it consulted before	a tableau late, personal pero official	due to confit conversion further	or could give entire technic	un (on obstitution efforts)			
	⁽²⁾ Oriental accounts, unlike Exocurer value, is recorted before takins into account any effect due to credit risk institution technicane (e.e. substitution effects).									

alated to the RVAs) and other own funds reduction al value adjustments and provisions per country of counterparty excludes those for sec-unes, but includes general credit risk adjustments.

		Standardised Approach							
			As of 30,	09/2021			As of 31	/12/2021	
	(min 508, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0		
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	ő	0		0	ŭ	ő	
	of which: SME Retail	0	0	0		0	0	0	
Country of	of which: SME	0	ő	0		0	ŭ	ő	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds 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 Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

value, is reported before taking into account any effect due to exolit conversion factors or credit risk mitigation techniques (e.g. substitution effects). ⁽¹⁾ Original exp (2) Total value

		Standardised Approach							
		As of 30	/09/2021			As of 31,	/12/2021		
(min E.B., %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
Country of Country of				0				0	

	Standardised Approach							
		As of 30	/09/2021			As of 31	/12/2021	
(min 208, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Canital account of canital basis Residual accountants for Acad abults Residual accountants Residual accountants Residual accountants Residual accountants Residual Residual Sectored by Residual Resi								
	Cathol overarments or cathol tasks and and an overarments or cathol and and and and and and and and and and and and and and	techniq dimensionality of lead to the set of l	Control conservation of the second conservation of t	Link (M, N) Mark Mark Raisbard anomamuta of lacit allow mana 6 6 Raisbard anomamuta mana mana 6 6 6 Raisbard anomamuta mana mana 6 6 6 Raisbard anomamuta mana mana 6 6 6 Raisbard anomamuta anomamuta structure of lacit allow that fragment anomamuta structure	Let 12, 13 Let 12, 1 Let 12, 1	Original Exposure* Exposure Value* Rate sepanare annum Value sepanare annum Value sepanare annum Original Exposure* Control decommentation or calcital banding control and commentation or calcital banding Pack sepanare Markation Control and commentation and set instrumentation instrumentation or calcital and set instrumentation or calcital and set instr	Jost of JUS (M) / 2021 Set of JUS (M) / 2021	Left N = 1 Rade arguments water Main arguments water Main arguments water Main argument water Rade argume

Other and a space with the second before takes the second and the second second second second second second before takes the second secon

			As of 30,	09/2021			As of 31,	12/2021	
	(min 528, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	ő	0		0	0	ő	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	ő	0		0	0	ő	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Exodsures in default Items associated with particularly high risk			0	0	0	0	0	
	Covered bonds	0	0	0		0	0	0	
	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 Other exposures	0		0		0	0	0	
	Standardised Total ²			-	0				

		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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0 0 0								
	International Organisations	0	0	0		0	0	0		
	Institutions Corporates	0	0	0		0		0		
	of which: SME	0		0		0		0		
	Retail	0		0		0		ů		
Country of	of which: SME	0		0		0	0	0		
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0		
counterpart 10	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0			
	Collective investments undertakings (CIU) Equity	0				0		0		
	Courty Other exposures	0				0				
	Standardised Total ²		Ĭ	, i i i i i i i i i i i i i i i i i i i	0	0	,	ľ	0	
		10 Original exposure, unlike Exposure value, is recorted before taking into account any effect due to credit conversion factors or credit nike mitigation technicaes (soc. substitution effects).								

--uncrue ensource, cettle bioexerv value, is encoded below takes etc account any effect due to cettle convenion factors or cettle risk mititation technicas (i.e., substitution effect).
 (2) Total value applications and provisions accounty of counterparty encludes those for securitation exposures, additional valuation adjustments.



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

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			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 ELR, %)									
Central	al oovernments or central banks	3,030	3,029	1		3,229	3,229	0		
	nal governments or local authorities	1,194	1,237	0		1,050	1,090	0		
	sector entities ateral Development Banks	137	137			133	133	0		
	ateral Development Banks national Organisations	137	137	0		133	133	0		
Interna		960	960	445		1,213	1.213	557		
Corpora		200	,				1,213	337		
	which: SME	0	-	0			0	0		
Retail		494	345	259		485	347	260		
6	which: SME	0	0	0		0	0	0		
	ed by mortgages on immovable property	0	0	0		0	0	0		
	which: SME	0	0	0		0	0	0		
Exposur	ures in default	1	0	0	1	1	0	0	0	
Items a	associated with particularly high risk	0	0	0		0	0	0		
	ed bonds	3,102	3,102	310		3,091	3,091	309		
	s on institutions and cornoratos with a ST credit assocsment	45	45	14		62	62	20		
	tive investments undertakings (CIU)	0	0	0		0	0	0		
Equity		15	15	15		14	14	14		
	exposures	94	94	60		101	101	66		
Standar	ardised Total ³	9,249	9,143		2	9,547 a or credit risk mitigation technic	9,449	1,227	2	

(1) Order despens, value fragmen value, stragent aller aller plan montent av yrder fan te valet des monten fantere er oakt de entgelanne technique (e.g. addituitue) de addituitue de addituitue)
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		calculated as of last quarter							
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min ELR, %)								
	Central governments or central banks	2,679	2,679	1		2,885	2,885	0	
	Regional governments or local authorities	821	863	0		676	716	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	542	542	253		545	545	251	
	Institutions	542	542	253		545	545	251	
	Coreorates of which: SME	0	0	0			u 0	0	
	of which: SME Retail	494	345	259		485	347	260	
	of which: SME	434				405		100	
SWEDEN	Secured by mortgages on immovable property		0			0	0		
	of which: SME	0	0	ů		0	0	0	
	Exposures in default	1	ō	ō	1	1	ō	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2,294	2,294	229		2,298	2,298	230	
	Claims on institutions and corporates with a ST credit assessment	45	45	14		62	62	20	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	15	15	15		14	14	14	
	Other exposures	94	94	60		101	101	66	
	Standardised Total ²				2				

Operative spream, while Experime value, is reported them taking into account and which all to end convention factors or only relative to end convention of the implants includence. It is a substitution which is the convertice of the implants includence of the implants includence of the implants includence of the implants. In the implant is a substitution which is the implants includence of the implants includence of the implants includence of the implants. In the implant is and implants includence of the implant includence o

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 2	Calified any enversamental for calified tabalas. Analise accountances and koal authoritikas Analise accountances and koal authoritikas Analise accountances accountances accountances Institutions Concretations C				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²				0				(

Oppringene, ville Epener ville, a produit blet taking tele scoret av effect de te tendit moneter facter er cell nå englønereter i de sonalt moneter facter er cell nå englønereter i de sonalt moneter facter er cell nå englønereter i de sonalt moneter facter er cell nå englønereter i de sonalt moneter facter er cell nå englønereter i de sonalt moneter i de sona

Regional governi Public sector enti Multilateral Deve International Org			As of 31,	03/2022			As of 30							
Regional governi Public sector enti Multilateral Deve International Org			iginal Exposure ¹ Exposure Value ³ Risk exposure amount ¹ Value adjustments and Original Exposure ¹ Exposure Value ³ Risk exposure amount ¹ Value adjustments and											
Regional governi Public sector enti Multilateral Deve International Org	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
of which: SME Exposures in defi I tems associated Covered bonds Claims on institu	Development Banks Development Me Me Methods Manhard Control Hahn Price Manhard Manhard Control Hahn Price Histoffica and Control Hahn Price Histoffica and Control Hanness Histoffica and Control Hanness Manhard Control Hanness Manhard Manhard Control Hanness Manhard Manh	6 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 0 0 0 0 0 0 0 0 0 0 0						

Control of the state of th

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Central expremension or central banks Received accomment Banks Received comment Received Central Central Received Central Central Central Institutions Central Central Central Central Received Central Central Central Received Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Central Centr				0				•
	Standardised Total ²				3				0
					t due to credit conversion factor curitisation exposures, additional				

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, but includes general credit risk adjustments.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

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Control according to the Control of Control					Standardise	d Approach			
Regional governments or Public sector entities Multilateral Development International Organisatic Institutions			As of 31	/03/2022			As of 30	06/2022	
Regional governments or Public sector entities Multilateral Development International Organisatic Institutions	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Country of Counterpart 5 Counterpart 5 Counterp	central basis de Jackbolts en Inmonable anserte anticularit bish risk de Ganzatas with s 15 Tocist passament				0				0
Standardised Total ²					0	s or credit risk mitigation technic			0

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central and eventermentation of central tabality department enveromments in the first environment is tabality in the first environment is tabality of environment is tabality in the first environment in the first environment is tabality in the first environment is tabality in the first environment is tabality in the first environment is tabality in the first environment is tabality in the first environment is tabality in the first environment is tabality in the first environment is tabality in the first environment is tabality in the first environment is tabality in the first environment is tabali				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	

(1) Organi regionse, velice Expresse values as wateries labeleratives and an effect as to read read employment registeries between the labelerative expresses (ARA) and ARA AN

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Cathol a covernamenta or centra 1 askas Residual a covernamenta Residual a covernamenta Resid					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²				0				0

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					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Cathol or eventments or cathol hasks factorial an environment actional an environment to action of the second Meditation of the second Meditation of the second factorial of the second factorial of the second of second to action of the second of second to action of the second factorial of the second factorial of the factorial factorial of the second factorial factorial of the second factorial of the factorial factorial of the second factorial factorial of the second factorial of the factorial factorial interfactorial and (catorial with a 17 orde) assessment Cathol on the factorial Cathol on the factorial factorial of the second factorial of the second factorial factorial of the second factorial of the second factorial factorial of the second factorial of the second factorial of the factorial of the second factorial of the second factorial of the factorial of the second factorial of the second factorial of the factorial of the second factorial of the second factorial of the factorial of the second factorial of the second factorial of the second factorial of the factorial of the second factorial of the second factorial of the second factorial of the second factorial of the factorial of the second factorial of the second fac					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0

(1) Organi represent, while Experiment values, an equivalent taking into account any effect due to avoid creater of the integration before provide experimentation of the experiment

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardicad Total ²								4

Organi registers, unlisk Teppener studi, is reported lafen lafen jan anzurt en, effel da la tradit ammenier lane ar schli die dergeden kolmenje (Eg.) allutidum effeks)
 Or land und aduptivers auf previous per control of control per derational formation engenen, additional visation adjusterens (Erkk) and der ann funds eductive selded to the
 organism. Is in tradition gene allut hadronetters.

		Standardised Approach											
			As of 31,	/03/2022			As of 30	/06/2022					
	(mh 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 10	Central genommends or central basis Adjuncia personnelli ce bal adubtitis balancia personnelli ce bal adubtitis balancia personnelli ce bal adubtitis l'adubtica personnelli ce balancia personnelli ce balancia l'adubtica personnelli ce balancia personnelli ce balancia d'adubtica personnelli ce balancia personnelli ce balancia l'adubtica personnelli ce balancia personnelli ce balancia l'adubtica personnelli ce balancia personnelli ce balancia Cadattori personnelli ce balancia personnelli ce balancia Cadattori personnelli ce balancia personnelli ce balancia Cadattori personnelli ce balancia personnelli ce balancia ce balancia personnelli ce balancia personnelli ce balancia personnelli ce balancia personnelli ce balancia personnelli ce balancia personnelli ce balancia personnelli ce balancia personnelli ce balancia personnelli ce balancia personnelli ce ba				0				0				
	Standardised Total ²				0				0				
			d provisions per country of co		t due to credit conversion factor curitisation exposures, additiona								

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		IRB Approach															
				As of	30/09/2021					As of	31/12/2021						
		Original					Exposure Value ¹				Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	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 Corporates - Of Which: Specialised Lending	7,603	0	7,328	1,790	0	2	8,210	0	7,956	1,962	0	1				
	Corporates - Of Which: SPECiansed Lending Corporates - Of Which: SME	4.762	0	4,694	895	0	0	4.287	0	4.278	823	0	0				
	Retail	43,774	20	39.094	1.241	20	12	43.675	20	9,278	1.257	19	12				
	Retail - Secured on real estate property	43,774	20	39,094	1.241	20	12	43,675	20	39,288	1,257	19	12				
	Retail - Secured on real estate property - Of Which: SME		2	5,212	97	2	1	5.419	2	5.372	104	1	1				
Consolidated data	Retail - Secured on real estate property - Of Which: non-		18	33,882	1,144	18	11	38,257	18	33,916	1,153	18	11				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Equity	0	0	0	0	0		0	0	0	0	0					
	Other non credit-obligation assets	_			0						0		-				
	IRB Total ²				3,030						3,219						

(1) unput explosite, units begiown wate, in reported before stating rise account any effect due to note conversion factors or coset risk instigation techniques (e.g. substitution effects). (2) Bit Traditions on thirduits has similation rules in the results for the 10-20 energy results of country any post-opening up to 95% of table original exposure or Top 51 countries (2) Only the most relevant countries are existent. These have been satisfied under the following rule: Countries of country party covering up to 95% of table original exposure or Top 51 countries of late quarter.

							IRB Ap	proach					
				As of 3	30/09/2021								
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0		0	0		0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	7,603	0	7,328	1,790	0	2	8,210	0	7,956	1,962	0	1
	Corporates - Of Which: Specialised bending Corporates - Of Which: SME	4,762	0	4,694	895	0	0	4.287	0	4,278	823	0	0
	Retail	43,774	20	39.094	1.241	20	12	43.675	20	9,278	1.257	19	12
	Retail - Secured on real estate property	43,774	20	39,094	1,241	20	12	43,675	20	39,288	1,257	19	12
	Retail - Secured on real estate property - Of Which: SME	5,254	2	5,212	97	2	1	5.419	2	5.372	104	1	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-Sh	38,519	18	33.882	1.144	18	11	38.257	18	33.916	1.153	18	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

IRB Approach

					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		ks 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		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 2		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 2		Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0		0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0		0	0	0	0	0		0	0
		redit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: non-SI			0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving			0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail			0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME				č		0	0			č	0	0
	Retail - Other Retail - Of Which: non-SME	ů.			ŏ	0	0	0			ŏ		0
	Equity	ő	ő	0	0	0	0		0	ő	0	0	0
	Other non credit-obligation assets		Ű	0		0	0		0	Ŭ			
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0		0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving		0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ő	ő	0	0	0	0	0	0	ő	0	ő	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

EBA RUDDIAN ANTENNE

SBAB Bank AB - Grupp

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retall	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

As of 30/09/2021 As of 31/12/2021 Valu Value adjustmer and provision Risk exc mount Risk exc nount Exposur Value¹ Exposur Value¹ djustme and Of which defaulte Of which Of which 0 0 0 0 0 0 0 0 0 0 000000 0 0 0 0 0 0 Commonweal Real - Secured on real estate property Real - Secured on real estate property - Of Which: SHE Real - Secured on real estate property - Of Which: non athyling Newboling Netal - Other Real - Of Which: SHE Real - Other Real - Of Which: non-SHE 0 0 0 0 0 0 Country of Counterpart 6 Retail - Qu Retail - Ot

IRB App As of 30/09/2021 As of 31/12/2021 Value adjustmen and provision Risk exc Original Ex Risk exp Value adjustme and provision Original Ex sure1 Exposure Value¹ Exposure Value¹ Of which defaulted Of which defaultes Of which 0 0 0 0 0 0 0000000000 ured on real estato Retail - Secured o Retail - Secured or lifying Revolving or Retail Country of Counterpart 7 00000 Retail - Qu Other Retail - Of Which: SME Other Retail - Of Which: non-SME

osure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution eff

IRB App

				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Ut Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ő	0	0	0	0	0	0	ő	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: on-SP	ő	ő	0	0	0	0	0	0	ő	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).		

Г

						IRB Ap	proach					
			As of	30/09/2021					As of	31/12/2021		
	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	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
etail	ő	ő	0	ő	0	ő	ő	ő	ő	ő	ő	ő
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	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
	0	0	0	0	0	0	0	0	0	0	0	0
RB Total												
2 0	Initial basis and central operaments Statutions Operation: Of White-Scatchard Leading Corporate: Of White-Scatchard Leading Corporate: Of White-Scatchard Leading Corporate: Of White-Scatchard Leading Real - Scatchard on real state property - Of White: Self. Real: - Other Real Real: - Other Real: - Of White: Self. Real: - Other Real: - Of White: Self.	control banks and control governments control governments control governments control sets - of Winch: Specialized Landing control and - sets and property Retail - Second on eld active property Retail - Second o	(b) (b) (b) (b) (b) provides 0 0 provides 0 0 provides 0 0 coproset: 0' Which: Specialized (anding) 0 0 coproset: 0' Which: Specialized (anding) 0 0 field - Coproset: 0' Which: SPE 0 0 0 field - Coproset: - Coproset: 0' Which: SPE 0 0 0 field - Coproset: - Coproset: - Coproset: 0' Which: SPE 0 0 man - Coproset: <td>Intel (Carb, %) Ortginel Lyours** Episonet 100 (UP, %) attractional opportant: 0 0 0 0 attractional opportant: 0</td> <td>Ide LSP, %3 Description Exposure Parameter out of binds and catch all governments 0 0 0 0 out of binds and catch all governments 0 0 0 0 0 corporates 0 0 0 0 0 0 0 corporates 0</td> <td>Video Trystore" Filted register amount Original Expensive" Expensive amount Video Original Expensive amount Video Original Expensive amount Original</td> <td>Original Exposure* Product Value Risk regionersement Risk regionersement Offention or which exclusions 0</td> <td>Original Lyoners1 Engineers Expenses Expenses Expenses State sepsisive amount Value (original control Value (original control Value (original control Original (original control Orig</td> <td>Original Systematic Experime Rais Separation Value (not of backs and color all governowlide) Original Systematic Value (not of backs and color all governowlide) Original Systematic Original Systematic Value (not of backs and color all governowlide) Original Systematic Original Systematic</td> <td>Original Expanse* Expanse Value Risk segment amount (original Expanse) Original Expanse/ Value Original Expanse/ Value Original Expanse/ Value Original Expanse/ Value Expanse Value total banks and coloid povernations 0</td> <td>Original Exposure! Exposure! Rifk regioner manuel. Rifk regioner manuel. Original Exposure! Exposure Rifk regioner manuel. Original Exposure! Rifk regioner manuel. Rifk regioner manuel. Rifk regioner manuel. Original Exposure. Rifk regioner manuel. Original Exposure. Rifk regioner manuel. Original Exposure. Original</td> <td>Original Lyonum* Expenses (and cloth and cloth algorithm) File spenses (and cloth algorithm) National spenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td>	Intel (Carb, %) Ortginel Lyours** Episonet 100 (UP, %) attractional opportant: 0 0 0 0 attractional opportant: 0	Ide LSP, %3 Description Exposure Parameter out of binds and catch all governments 0 0 0 0 out of binds and catch all governments 0 0 0 0 0 corporates 0 0 0 0 0 0 0 corporates 0	Video Trystore" Filted register amount Original Expensive" Expensive amount Video Original Expensive amount Video Original Expensive amount Original	Original Exposure* Product Value Risk regionersement Risk regionersement Offention or which exclusions 0	Original Lyoners1 Engineers Expenses Expenses Expenses State sepsisive amount Value (original control Value (original control Value (original control Original (original control Orig	Original Systematic Experime Rais Separation Value (not of backs and color all governowlide) Original Systematic Value (not of backs and color all governowlide) Original Systematic Original Systematic Value (not of backs and color all governowlide) Original Systematic Original Systematic	Original Expanse* Expanse Value Risk segment amount (original Expanse) Original Expanse/ Value Original Expanse/ Value Original Expanse/ Value Original Expanse/ Value Expanse Value total banks and coloid povernations 0	Original Exposure! Exposure! Rifk regioner manuel. Rifk regioner manuel. Original Exposure! Exposure Rifk regioner manuel. Original Exposure! Rifk regioner manuel. Rifk regioner manuel. Rifk regioner manuel. Original Exposure. Rifk regioner manuel. Original Exposure. Rifk regioner manuel. Original Exposure. Original	Original Lyonum* Expenses (and cloth and cloth algorithm) File spenses (and cloth algorithm) National spenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
councily of councerpart to		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0		0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	0	0		0	0
			0	0	0		0	0	0	0	0		0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total	cited congación danca												
	TKP LOCAL					d hefere taking into accou								

EBA DESTRA



SBAB Bank AB - Grupp

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	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	8,643	0	8,388	2,073	0	2	9,209	0	8,800	2,258	0	3
	Corporates - Of Which: Specialised Lending	0	0			0	0	0	0		0	0	0
	Corporates - Of Which: SME Retail	4,663	20	4,639	902 1.272	0	0	4,792	0	4,692	894 1.255		0
	Retail Retail - Secured on real estate property	45,215 45,215	20	40,005 40.005	1,2/2	18	12	43,238 43.238	19	38,934 38,934	1,255	17	12
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	43,215 5.481	20	5,437	1,272	10	12	43,230	2	5.386	1,255	1/	12
Consolidated data	Retail - Secured on real estate property - Of Which: she	39,734	18	34,569	1.167	17	12	37,803	17	3,548	1.150	14	11
	Retail - Qualifying Revolving	0	0	0	0			0		0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	TRB Total ²				3,344						3,513		
		(2) IRB Total d	oes not include ti relevent countries	he Securitisation	eported before taking in position unlike in the re se have been selected un	sults prior to the	e 2019 exercise.						posure, calculater

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment
	(min EUR, 56)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	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
	Corporates Corporates - Of Which: Specialised Lending	8,643	0	8,388	2,073	0	2	9,209	0	8,800	2,258	0	3
	Corporates - Of Which: Specialised bending Corporates - Of Which: SME	4.663	0	4,639	902	0	0	4,792	0	4,692	894	0	0
	Retail	45.215	20	40.005	1.272	18	12	43.238	19	38,934	1.255	17	12
	Retail - Secured on real estate property	45.215	20	40.005	1.272	18	12	43.238	19	38,934	1.255	17	12
CIVEDEN	Retail - Secured on real estate property - Of Which: SME	5,481	2	5,437	104	1	1	5,435	2	5,386	105	2	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-St	39,734	18	34,569	1,167	17	12	37,803	17	33,548	1,150	14	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-oblication assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												-
					eported before taking is								

				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ő	ő	ő	ő	ő	ő	0	ő	ő	0	ő	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 2	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(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).

IRB Approach

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	U	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	quity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets IRB Total												-
	RB TOTAL												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, 56)		Of which: defaulted	Value ¹		Of which: defaulted	and		Of which: defaulted	Value ¹		Of which: defaulted	and
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 4	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME 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												-
					eported before taking i							1	

SBAB Bank AB - Grupp

							IRB Ap	oproach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0		0	0	0
councily of councerpart 5	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Or Which: non-SME Equity			0	0	0		0	0	0	ő		
	Other non credit-obligation assets							0	0				
	IRB Total		1										

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	U	0	0
country of counterpart of	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	U	0	0
	IRB Total												

(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

							IRB Ap	oproach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of V		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of V Retail - Qualifying Revolving	mich: hon-sr	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	0		0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0		0	0	0
	Recail - Other Recail - Of Which: non-SME Equity				ő	0	0	0	0		š	0	0
	Other non credit-obligation assets		0	0	0	0	0	0	0	0	0		0
	IRB Total												

(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).

								2110 AP	producti					
					As of :	31/03/2022					As of	30/06/2022		
			Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(mit	n EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governmen	its	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		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Sp		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SM Retail	E	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0		0	0	0	U		0
	Retail - Secured on real		0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		ured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of		ured on real estate property - Of Which: non-SI	0	0	0	0	0		0	0	0	U	0	0
	Retail - Qualifying Revo Retail - Other Retail	lving	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0		0	0	0	0	0	0
		er Retail - Of Which: SME	0	0	0	U	0	0	0	0	0	U	0	0
		er Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets		0	0	0	U	0	0	0	0	0	U	-	0
														-
	IRR Total													

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 effe

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ő	0	ő			0	0	ő	0	0	ő	0
	Retail - Secured on real estate property - Of Which: SME	ő	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SI	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

and, a reported balor taking into account any enert day to cree

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0		0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ő	0	0		ő		0		0	0	ő	0
	Retail - Other Retail	ő	0	0	0	0	ő	0	0	ő	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	o	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	o	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	oosure, unlike Exp	oosure value, is i	eported before taking is	nto account any	effect due to crea	lit conversion fa	ctors or credit ris	sk mitigation tecl	nniques (e.g. substitutio	n effects).	





							SBAB Bank AB - Grupp)						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets 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 [[3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	0 4 89 14 26 26 26 26 26 27 27 27 27 27 27 27 27 27 27 27 27 27	0 4 89 14 26 26 0 55 159			0 4 11 0 26 0 44	0 89 0 26 0 0 115			0 0 0 0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							SBAB Bank AB - Grupp)						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive 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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	13 21 0 175 64 6 0 0 277	64 0 0		0 0 43 0 0 0 43 43		13 21 0 136 64 0 0 0 234	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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	France													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 22 149 48 9 9 0 0 0 312	0 0 20 149 6 48 95 0 0 0 312		0 20 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 128 48 95 0 0 271		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[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							SBAB Bank AB - Grupp	•						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[107 - more Total	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland													
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							SBAB Bank AB - Grupp)						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balaı	nce sheet	
												Off-balance sl	neet 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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	2,673 3757 121 124 124 24 2 4 4,018				1,509 325 50 50 40 24 0 2 2 3 24 3 2 4 3 50 50 40 40 2 1 50 50 50 50 50 50 50 50 50 50 50 50 50	84 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
100an [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							SBAB Bank AB - Grupp)						
							As of 31/12/2021							
		-				Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-3Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Middle East													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

								SBAB Bank AB - Grupp	0						
								As of 31/12/2021							
							Dire	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ince sheet	1
													Off-balance :	sheet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual M	1aturity	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 - 3N [3M - 1 [1Y - 2 [2Y - 3 [3Y - 5] [5Y - 10 [10Y - m Total	2Y [3Y [5Y [0Y [Africa													
[0 - 3N [3M - 1 [1Y - 2 [2Y - 3 [3Y - 5' [5Y - 10 [10Y - m Total	1Y [2Y [3Y [5Y [0Y [nore	Others	0 43 89 28 36 129 0 0 325	0 43 89 28 36 129 0 325			0 0 0 0 433 0 15 0 28 0 28 0 21 129 0 129 0 237	0						0 0 0 0 0 0 0	

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). Inspective 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

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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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



							SBAB Bank AB - Grupp	0						
							As of 30/06/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
10 - 3M f [3M - 1Y [Cyprus													
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y [[5Y - 10Y f [10Y - more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	4 48 53 24 24 24 0 0 0 55	4 48 53 24 24 0 0 0 154			4 0 14 0 24 0 0 42	0 48 40 24 0 0 0 112			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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							SBAB Bank AB - Grupp	•						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					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	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Finland	22 08 118 33 0 26	0 0 86 18 5 35 0 0	0 0 0 0 0 0 0 0 0	0 0 41 0 0 0 0 0 41		22 0 145 118 35 0 0 0 220	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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	France													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[107 - more Total	Germany	20 100 88 91 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	91 0 0 0 0 0		200 0 21 0 0 0 0 41		0 106 66 91 0 0 0 262		000000000000000000000000000000000000000	000000000000000000000000000000000000000		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							SBAB Bank AB - Grupp)						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	iitive 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Tasta	Luxembourg													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
10 - 3M f (0 - 3M f (3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [3Y - 5Y f [10Y - more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							SBAB Bank AB - Grupp)						
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	2,612 622 143 143 143 143 143 26 20 20 2 3,556 3,556	20			2,437 155 54 59 22 20 20 0 0 2	89 59 19 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland													
100an [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							SBAB Bank AB - Grupp	,						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Pick 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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Other advanced economies non EEA													
10 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Other Central and eastern Europe countries non EEA													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
1001 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

								SBAB Bank AB - Grup	p						
								As of 30/06/2022							
							Direc	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ince sheet	
													Off-balance :	sheet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residua	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	
[1] [2] [3] [5] [10]	Y - 2Y [Y - 3Y] Y - 5Y] Y - 10Y [Y - more Total	Africa													
[3) [1] [2] [3] [5] [10]	D - 3M [M - 1Y [Y - 2Y [Y - 3Y [Y - 5Y [Y - 5Y [Y - 10Y [Y - more Total	Others	41 41 73 73 42 42 13 13 29 29 105 105 0 0 302 302			0 41 0 0 0 0 42 0 0 29 0 29 0 105 0 20 2 216	0 73 0 13 0 0 0 0 8 8 8								

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). Inspective 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

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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

EBA

2022 EU-wide Transparency Exercise

Performing and non-performing exposures SBAB Bank AB - Grupp

As of 30/09/202 As of 31/12/202 Gross carrying amount/ Nominal amount Accumulated impairment, accumulated negative changes in fa value due to credit risk and provisions^{4,8} Gross carrying amount/ Nominal amount Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions^{4,8} Collaterals and financial guarante received on non Collaterals and inancial guarantee received on non-Of which non-performing¹ Of which non-performing¹ On non-pe sures³ Of which performing but past due >30 days and <=90 days On non-per ning exposures³ On performing exposures² On performing exposures² Of which: defaulted Of which Stage 3 Of which: defaulted Of which Stage 3 nalances at central banks and other demand deposits 136 9,352 3,245 2,642 3,465 7,103 urities (including at a ed cost and fair value) 1,49 2,577 2.03 45,631 44,460 11,93 9,3 9,4 32,47 32. 32,23 32,6 T INSTRUMENTS other than HFT 53,94 53,72 7,452 0 6,796 0 BALANCE SHEET EXPOSURES

¹⁰ Fe & definition of non-administra associated abias in the Section (2013) of Education (EUS) to SF20231-1000) ¹⁰ Entitionen non-ton the definition associated associated to basic control for financial induces that to base control associated to base control associated to financial induces for diffusion (or financial induces for diffusion (or financial induces)) ¹⁰ Entitionen non-ton the definition associated associated to base control intercontrol financial induces in the saccontralized associated datases in the values to condition (or financial induces) and the financial induces in the values of the financial induces in the values of the financial induces in the values of the values o

The first back table to the first, scalable to the first back table table to the first back table tabl

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

EBA SUCCESS

2022 EU-wide Transparency Exercise

Performing and non-performing exposures SBAB Bank AB - Grupp

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	rrying amount/ Nomina	i amount		Accumulated im value due to cre	pairment, accumulated n fit risk and provisions ^{4,8}	regative changes in fair	Collaterals and		Gross car	rying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ^{4,a}	egative changes in fair	Collaterals ar
		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guaran received on no performing expo
		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	250	0								123	0							
Debt securities (including at amortised cost and fair value)	7,350									7,507	ů					°		
Central banks	1,908	0								2,437		0		0	0	0		
General governments	2,352	-						0 0		1,994			0	0	0			
Credit institutions	3,091	0						o 0	0	3,076	0		0	0	0		a	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	0	0	a	5
Loans and advances(including at amortised cost and fair value)	47,091	10	21	21	21	11		3 3	18	47,309	5	21	21	21	11	3	3	
Central banks																		
		5					1			5		5		0	0	5	2	
General governments	0	0						o 0	0	0	0	0	0	0	0	0	٥	2
	771	0			0	, c		o o	0	1,511	0	0	0	0	0	0	٥	2
	0	0			0			o a	0	0	0	0	0	0	0	0	a	5
	13,151	0	:	2	3	1		1 1	1	13,377	0	2	2	2	1	1	1	
	9,939	0			1	2 C		1 1	1	9,961	0	2	2	2	0	1	1	
	166	0				· ·		o o	0	160	0	0	0	0	0	0	0	5
Households	33.168	10			10			, ,	17	32,420		10	10	10	10			
TO GREAT A	33,100	10						· ·		34,440	,	.,	15	15	10	-	-	
of which: Loans collateralised by residential immovable property	32.945	10	1	16	16			2 2	17	32,209	s	18	18	18	10	2	2	2
			-	-	_		1	-			1		_	_	_]	-	
	224	0		1	1			1 1	0	211	0	1	1	1	1	1	1	
											_					-	-	
DEBT INSTRUMENTS other than HFT	54,691	10	21	21	21	11	1 3	3 3	18	54,939	5	21	21	21	11	3	3	
DFF-BALANCE SHEET EXPOSURES	8,020			0		2				7,117					2	0		

(1) the the definition of the sparming quark grant the track that (1) a the space (1) and (1) a the space (1) and (1) (c) for the or-bidence shall here, accounted in episorents and accounted to the protocol account on th



Forborne exposures

SBAB Bank AB - Grupp

			As of 30/	09/2021					As of 31/12/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ving amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²	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 no performing exposures wit 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	o	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	c	-	0	0	0	0 0	
General governments	0	o	0	0	c		0	0	0	0 0	
Credit institutions	0	0	0	0	c		0	0	0	0 0	
Other financial corporations	0	0	0	0	C		0	0	0	0 0	
Non-financial corporations	0	0	0	0	C		0	0	0	0 0	
Loans and advances (including at amortised cost and fair value)	8	7	0	0	o	o	8	7	0	o 0	0
Central banks	0	0	0	0	C	0	0	0	0	o a	0
General governments	0	0	0	0	C	0	0	0	0	o a	0
Credit institutions	0	0	0	0	C	0	0	0	0	o 0	0
Other financial corporations	0	0	0	0	C	0	0	0	0	o 0	0
Non-financial corporations	1	0	0	0	C	0	1	0	0	0 0	0
of which: small and medium-sized enterprises	1	0	0	0	C		1	0	0	o 0	
Households	7	7	0	0	C	0	7	7	0	o 0	0
DEBT INSTRUMENTS other than HFT	8	7	0	0	0		8	7	0	0 0	
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 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.

(1) 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

SBAB Bank AB - Grupp

			Ac of 21	/03/2022					Ac of 20	06/2022		
	Gross carr exposures measures	ying amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and exposures with	received on e	aancial guarantees exposures with ce measures	Gross carr exposures measures	ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, changes in fair redit risk and exposures with	received on e	ancial guarantees kposures 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	a	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	o	a	0	0	o	0	0	0	o
Central banks	0	0	0	0			0	0	0	0	0	
General governments	0	0	0	0			0	0	0	0	0	
Credit institutions	0	0	0	0			0	0	0	0	0	
Other financial corporations	0	0	0	0			0	0	0	0	0	
Non-financial corporations	0	0	0	0			0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	8	6	0	0	٥	0	7	6	0	0	0	0
Central banks	0	0	0	0	C	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	C	0 0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	(0	0	0	0	0	0	0
Non-financial corporations	1	0	0	0	(0	0	0	0	0	0	0
of which: small and medium-sized enterprises	1	0	0	0	(0	0	0	0	0	
Households	7	6	0	0	C	0	7	6	0	0	0	0
DEBT INSTRUMENTS other than HFT	8	6	0	0	C		7	6	0	0	0	
Loan commitments given	0	0	0	0	C	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle \mathcal{I}}$	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- 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 constituents 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 SBAB Bank AB - Grupp

		As of 30/09/2021 Gross carrying amount							As of 31	/12/2021					As of 31	1/03/2022					As of 30	0/06/2022		
	Gross carry	ing amount/				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performir	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment		negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	0	0	â	0		<u>^</u>	0	â	0	0	0	0		â	Â	â	â	â		0	0		0	
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
E Water supply	0	0	0	0	0	0	Ô.	Ô.	0	0	0	Ô.	0	0	0	0	0	0	Ô.	0	0	0	Ô.	0
E Construction	0	0	ő	0	ő	0	75	ő	0	75	0	ő	79	0	0	79	ő	ő	77	0	0	77	ő	0
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage	0	0	0	0	0	0	0	0	0	0	0	0	40	0	0	40	0	0	64	0	0	64	0	0
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
J Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	308	0	0	308	0	0	306	0	0	306	0	0
L Real estate activities	11.921	2	2	11.921	2	0	12.592	2	2	12.592	2	0	12.677	2	2	12.677	2	0	12.874	2	2	12.874	2	0
M Professional, scientific and technical activities	0	0	0	0	0	0	0	0	0	0	0	0	21	0	0	21	0	0	31	0	0	31	0	0
N Administrative and support service activities	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	11	0	0	11	0	0	11	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0	15	0	0	13	0	0	13	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	0	0	0	0	ō	0	0	ō	0	0	0	0	0	0	0	0	0	0	ō	0	0	0	0	0
Loans and advances	11.921	2	2	11.921	2	0	12.668	2	2	12.668	2	0	13.151	2	2	13.151	2	0	13.377	2	2	13.377	2	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 winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

