

Bank Name	Swedbank - Grupp
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE

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



Key Metrics

(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	12,772	12,648	12,828	12,669	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	12,772	12,648	12,828	12,669	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	14,059	13,953	13,670	13,543	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	14,059	13,953	13,670	13,543	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	15,606	15,468	15,184	15,087	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	15,606	15,468	15,184	15,087	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	69,158	69,047	70,085	69,317	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	69,158	69,047	70,085	69,317	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	18.47%	18.32%	18.30%	18.28%	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	18.47%	18.32%	18.30%	18.28%	(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	20.33%	20.21%	19.50%	19.54%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.33%	20.21%	19.50%	19.54%	(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	22.57%	22.40%	21.66%	21.76%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.57%	22.40%	21.66%	21.76%	(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	287,867	256,250	268,426	260,628	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.88%	5.45%	5.09%	5.20%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,059	13,953	13,670	13,543	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	14,059	13,953	13,670	13,543	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	287,867	256,250	268,426	260,628	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	287,867	256,250	268,426	260,628	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.88%	5.45%	5.09%	5.20%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.88%	5.45%	5.09%	5.20%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Swedbank - Grupp

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	15,606	15,468	15,184	15,087	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	12,772	12,648	12,828	12,669	C 01 00 (4000) 40010	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,628	3,599	3,583	3,452	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)		8,537	9,378			
		Retained earnings	7,818	· ·		7,616	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of GRR
	A.1.3	Accumulated other comprehensive income	-274	-273	-246	-193		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,423	2,677	2,015	3,746	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-74	-110	-113	-157	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (f) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of
	A.1.8	(-) Intangible assets (including Goodwil)	-1,721	-1,758	-1,766	-1,710	(r0340,c0010)	COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-12	-7	-8	-7	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-64	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CR8; Articles 36(1) point (k) (ii), 2-3(1) point (b), 3 44(1) point (b) and 258 of CR8; Articles 36(1) point (b) (ii) and 379(5) of CR8; Articles 36(1) point (k) (iv) and 153(8) of CR8 and Articles 36(1) point (k) (iv) and 153(4) of CR8.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-11	-13	-12	-11	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-4	-4	-3	-3	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)	1,288	1,305	842	873	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,293	1,310	847	878	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-5	-5	-5	-5	C 01.00 (+0600,c0010) + C 01.00 (+0700,c000) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,059	13,953	13,670	13,543	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,546	1,515	1,514	1,544	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,464	1,457	1,446	1,472	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	82	58	68	72	C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
01111	В	TOTAL RISK EXPOSURE AMOUNT	69,158	69,047	70,085	69,317	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	2,135	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.47%	18.32%	18.30%	18.28%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.33%	20.21%	19.50%	19.54%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	22.57%	22.40%	21.66%	21.76%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,772	12,648	12,828	12,669	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.06%	18.32%	18.30%	18.28%	A.4.3.0\.0)1 [D.1]/[8-8.1]	
Fully loaded 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 72 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F		0	0	0		C 05.01 (10440,c0040)	
	•	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	e aver (countropen)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this mint lead to differences to fully loaded CET1 capital ratio exhibitation by the participation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		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	31,840	31,667	32,158	32,693	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, c022) + C 08.01 (r0040, c0220, c
Of which the standardised approach	4,669	4,799	4,647	4,631	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 IR8 (FIR8) approach	6,467	6,306	6,377	6,786	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 IR8 (AIR8) approach	19,748	19,607	20,184	20,288	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,685	1,394	1,345	1,221	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, s0020, s002) +
Credit valuation adjustment - CVA	344	228	450	374	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	6	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,818	1,981	2,327	2,199	C 02.00 (r0520, c0010)
Of which the standardised approach	431	431	575	480	C 02.00 (r0530, c0010)
Of which IMA	1,386	1,550	1,752	1,719	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0310, c8601)*12.5+C 20.00 (r0310,cHS0)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	7,230	7,377	7,315	7,047	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	7,230	7,377	7,315	7,047	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	26,241	26,400	26,490	25,776	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	69,158	69,047	70,085	69,317	

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

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



(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	2,758	3,652	925	1,915
Of which debt securities income	21	30	12	45
Of which loans and advances income	2,392	3,166	791	1,593
Interest expenses	594	795	204	474
(Of which deposits expenses)	40	53	14	59
(Of which debt securities issued expenses)	432	573	149	334
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	21	26	6	10
Net Fee and commission income	998	1,361	327	632
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	15	19	2	20
Gains or (-) losses on financial assets and liabilities held for trading, net	130	152	32	27
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-8	-22	-70
Gains or (-) losses from hedge accounting, net	1	5	-3	-15
Exchange differences [gain or (-) loss], net	-16	-21	-14	2
Net other operating income /(expenses)	94	127	36	71
TOTAL OPERATING INCOME, NET	3,407	4,518	1,085	2,116
(Administrative expenses)	1,365	1,889	481	940
(Cash contributions to resolution funds and deposit guarantee schemes)	73	120	2	86
(Depreciation)	121	160	40	78
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	-17	37	-12
(Payment commitments to resolution funds and deposit quarantee schemes)	17	2	34	-15
(Commitments and quarantees given)	-18	-19	3	3
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation	0	-1	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)	73	85	23	38
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	73	85	23	38
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	6	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	174	235	52	92
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	1,946	2,510	554	1,078
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,577	2,036	447	869
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,577	2,036	447	869
Of which attributable to owners of the parent	1,577	2,036	447	869

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30	06/2022		
		R	air value hieran	chy		R	air value hieran	:hy		Fa	ir value hierar	chy		Fa	ir value hierar	: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	64,429				35,427				41,930				40,026				IAS 1.54 (i)
Financial assets held for trading	15,749	4,999	10,750	0	12,026	4,720	7,306	0	15,043	4,345	10,698	0	17,482	3,756	13,726	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,854	1,939	1,801	114	3,878	1,970	1,791	117	3,549	1,843	1,583	123	3,392	2,033	1,239	119	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	179,759				180,583				185,847				182,184				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	957	0	957	0	933	0	933	0	296	0	296	0	214	0	214	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	-22				-171				-1,073				-1,734				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,720				3,734				3,704				3,773				
TOTAL ASSETS	268,446				236,409				249,295				245,335				IAS 1.9(a), IG 6

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

(min	EUR)		,	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairm	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽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 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
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	11,055	0	0	0	0	0	12,531	0	0	0	0	0	11,607	0	0	0	0	0	9,627	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	158,683	9,893	837	-97	-238	-385	158,142	9,743	791	-103	-195	-337	164,528	9,565	751	-140	-164	-312	163,599	8,837	713	-141	-170	-291	Annex V.Part 1.32, 44(a)

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

⁽P) 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

Swedbank - Grupp

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	7,888	6,338	9,760	10,344	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	14	13	13	12	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	243,058	212,995	223,415	218,867	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	178	166	23	77	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	283	250	174	71	IAS 37.10; IAS 1.54(I)
Tax liabilities	366	386	395	420	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	468	485	560	487	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	252,255	220,634	234,340	230,277	IAS 1.9(b);IG 6
TOTAL EQUITY	16,191	15,775	14,955	15,059	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	268,446	236,409	249,295	245,335	IAS 1.IG6

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



Breakdown of liabilities

Swedbank - Grupp

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilit	ies 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		2,449	2,742	3,880	5,481	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	7	24	10	32	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Situit positions	Debt securities	2,943	2,767	2,381	3,424	Annex V.Part 1.31
	Central banks	5,256	2,748	4,433	4,142	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,896	139	1,822	1,545	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,479	6,408	7,046	6,946	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,634	6,375	6,294	6,208	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,228	5,973	7,820	9,541	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	7,667	4,852	5,772	9,132	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	13,791	13,740	15,020	12,705	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,451	13,160	14,208	12,575	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	43,352	36,963	36,957	34,807	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	35,072	36,618	36,348	34,160	ECB/2013/33 Annex 2.Part 2.9.1
	Households	66,265	67,129	67,750	67,847	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	63,069	64,008	64,720	64,754	Annex V.Part 1.42(f), 44(c)
Debt securities issued		96,730	78,276	83,440	81,404	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	2,767	2,791	2,302	2,373	Annex V.Part 1.37
Other financial liabilities		3,639	2,742	4,474	2,970	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		251,138	219,513	233,211	229,299	



2022 EU-wide Transparency Exercise Market Risk

Swedbank - Grupp

-																IM						
	SA		VaR (Memorai	ndum item)	STRESSED VaR (I Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (Memorandum item		INCRE DEFAU	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	419 0 419	397 0 397	17 17 0	5 5 0	98 98 0	32 32 0							24 24 0	7 7 0	102 102 0	28 28 0						
Equities Of which: General risk Of which: Specific risk Foreign exchange risk	1 1 1	1 0 0	4 4 0	2 2 0	4 4 0	2 2 0							7 7 0	2 2 0	9 9 0	1 1 0						
Commodities risk	0	0	ő	0	ó	0							0	0	0	0						
Total	431 As of 31/03/2022	431 As of 30/06/2022	17	5	94	30 As of 31/	03/2022	0		0	0	1,386	25	7	99	27 As of 30/06		0	0	0		1,550
Traded Debt Instruments	560	463	30	9	113	23							42	10	101	21						
Of which: General risk	0	0	30	9	113	23							42	10	101	21						
Of which: Specific risk	560	463	0	0	0	0							0	0	0	0						
Equities Of which: General risk Of which: Specific risk	1 0	0	8 8	2 2	8 8	2 2							6 6	1 1	5 5	1 1						
Foreign exchange risk Commodities risk	14 0	17 0	4 0	1 0	9	2							4 0	1 0	9	1 0						
Total	575	480	31	9	109	23	0	0	0	0	0	1,752	41	10	96	22	0	0	0	0	0	1,719

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.



EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Smedbank - Grupp

					Standardisc	d Approach							
		As of 30/09/2021 As of 31/12/2021											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(min EUR, %) Central governments or central banks	8		0		7	7						
	Regional governments or local authorities	319	300	45		404	396	60					
	Public sector entities	185	106	19		187	109	20					
	Multilateral Development Banks	633	631	2		474	473	4					
	International Organisations	0	0	0		0	0	0					
	Institutions	816	816	29		809	809	24					
	Corporates	802	560	549		805	564	552					
	of which: SME	74	51	41		71	52	42					
	Retail	4,300 565	2,002 342	1,443 197		4,361 569	2,064	1,488 201					
Consolidated data	of which: SME	565 553	342 550	197		569	348 504	176					
	Secured by mortoages on immovable property of which: SMF	333	330	193		303	304	1/6					
	orwnich: Sme Exposures in default	181	91	92	90	195	88	92	103				
I	Items associated with particularly high risk		,,	, , , , , , , , , , , , , , , , , , ,	~	1,53	0	1	100				
	Covered bands	47	47	5		35	35	4					
	Claims on institutions and comovates with a ST credit assessment	0	0	o o		0	0	0					
I	Collective investments undertakings (CIU)	0	0	4		0	0	4					
	Equity	1,040	1,040	2,408		1,047	1,047	2,428					
I	Other exposures	259	259	146		270	270	152					
	Standardised Total ²	9,145	6,412	4,934	149	9,099	6,365	5,002	155				

**Opposit appears, unital Epposars value, a sproud helbor falsing yet appears age of the SE 200 of t

		Carteriories de On mos questos										
					Standardisc	d Approach						
			As of 30	09/2021			As of 31,	/12/2021				
	(refe EUR. %)	Original Exposure* Exposure Value* Risk exposure amounts Value adjustments and providinas* Original Exposure* Exposure Value* Risk exposure amounts Value adjustments and providinas*										
SWEDEN	Comit al concernments or commit abusine Section of the concernment of	2 2 49 49 3 3 0 0 0 0 2.737 181 0 0 0 169 0 0 16 0 0 0 835 835	2 45 0 0 0 259 224 1,188 29 0 54 6 6 0 0 0 16 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	0 0 0 0 6 224 282 18 0 0 55 0 0 2,060	- 55	1 73 3 0 0 2,288 384 0 2,738 180 0 12,8 160 0 16 6	1 70 0 0 288 262 26 0 1,171 25 0 0 62 0 16 0 0	260 0 895 16 0 0 66 0 2 0 0 2 2 2				
	Other exposures Standardised Total ²	63	63	63	92	71	71	71	94			

¹⁰ Chignial appounts, unlike Epocuser value, is reported before taking rist account any effect due to cost convention Excess condit mix mispation suchrapans (e.g. adaptation effects).
(2) That value adaptaments and provious per contry of counterpainty encludes those for securitation exposures, additional valuation adjustments (MAs) and other core funds enductions related to the exposures, but includes general contribution segment and that indigulations.

		exposures, but includes general chear nex adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	12/2021			
	(redo FER %).)	Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Yalue* Risk exposure am								
LITHUANIA	Central overcomments or come that has been a come to the come to t	0 2 7 7 0 0 0 168 8 33 25 190 0 0 0 0 0	0 6 6 0 0 0 7 4 4 20 13 190 1 2 2 0 0 0 0	0 0 3 0 0 0 7 4 4 13 8 66 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 2 10 0 0 0 118 8 33 26 194 1 1 2 0 0 0	0 3 10 0 0 94 4 21 15 184 1 1 2 2 0 0 0	0 0 5 0 0 0 94 4 4 14 9 65 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Other evincures Standardised Total ²	49	49	49	1	48	48	48			

					Standardisi	ed Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min EUR. *%)	Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount. Value adjustments and providings. Original Exposure* Exposure Value* Exposure Value* Risk exposure amount. Value adjustments and Original Exposure*.								
ESTONIA	Central occurrences or central sharine Regissed government or local arthrifties the Regissed government or local arthrifties the Regissed government sharine the Regissed government sharine telestrations for sharine of which 196 file of the Regissed to the Regissed file of the	0 237 0 0 0 0 0 100 338 331 323 0 0 0 0 0 0 0	0 219 0 0 0 0 0 228 222 22 0 0 0 0 0 0 0 0 0	0 44 44 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 242 0 0 6 37 336 0 0 0 0 0 0 114 141	0 234 234 234 234 234 234 234 234 234 234	166 166 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				1						

		(2) Total value adjustments an exposures, but includes gener		nterparty excludes those for se	curtisation exposures, additional	i valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(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 provisions ²
FINLAND	Central oversements or central sealor accional oversements or bool admirities serviced and common or bool admirities filedification flow disconent Banks Teneractional Constantions Teneractional Constantions Gerichico Silverico Sil	0 0 150 0 0 0 18 5 5 9 0 0 0 0 0 0	0 0 75 0 0 11 5 9 0 0 0 0 0	0 0 15 0 0 0 10 4 7 0 0 0 0 0 0 0		0 0 150 0 0 17 5 11 10 0 0 0 0	77 77 10 11 11 10 10 10 10 10 10 10 10 10 10	0 0 15 0 0 0 10 4 8 8 0 0 0 0 0 0 0	0
	Standardised Total ²								



	Sweddark - Grupp											
					Standardisc	d Approach						
			As of 30,	09/2021			As of 31	/12/2021				
	(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 provisions ²			
LATVIA	Central ownerments or central sheets Residual ownerments or forcal architecture Residual ownerments or forcal architecture Residual ownerment basis Residual of Residualment basis Residual of Residualment basis Residualment of Residualment Residualment of Residualment Residualment basis Residualment basis Residualment Residualmen	0 2 20 0 0 0 14 1 1 22 25 40 0 0 1 0	0 2 20 0 0 0 7 7 1 1 22 22 15 6 40 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 0	0 0 0 0 0 0 7 0 14 9 14 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 59 20 0 0 0 17 1 1 22 25 38 0 0 1 0	0 65 20 0 0 0 10 11 22 25 16 18 0 0 0 0 10 10 10 10 10 10 10 10 10 10 1	0 12 0 0 0 0 0 0 10 13 3 9 13 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			
	Profite House Tools	(1) Original exposure, unlike Ex	posure value, is reported befor	taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.g. substitution effects).		·			

		exposures, but includes general credit mix adjustments.									
					Standardisc	d Approach					
			As of 30,	/09/2021			As of 31,	/12/2021			
		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		
NORWAY	Gent Disconnected as (central basis Michael Service S	0 29 0 0 0 58 58 0 9 796 1 1 1 0 59 0 31 0 0	0 29 0 30 303 0 0 1 1 1 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 1 0 0 0 29 29 0 227 0 0 0 32 32 3 3 0 0 3	27	0 29 0 5 0 0 58 58 0 798 1 1 1 0 54 0 0 0 9	0 299 0 0 0 299 0 0 1 1 1 0 219 1 0 0 199 0 0 0 199 0 0 0 0 0 0 0 0 0	0 1 0 0 0 29 29 0 225 0 0 0 225 2 0 0 2 2 0 0 0 0 0 0 0	33		
	Other exposures Standardised Total ²	3	3	3	37	4	4	4	43		

(1) Chignel exposure, unlike Exposure value, is reponde before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

Contract contract of the Con	As of 30 (97) (201)			exposures, but includes general credit risk adjustments.									
Original Exposure* Combination reflectments and provideds. Combination reflectments. Combination	Criginal Expanses						Standardisc	d Approach					
UNITED STATES UNITED	Compart September Comp				As of 30,	09/2021			As of 31,	/12/2021			
Control occurrence for combal abusins	Control occurrence for control shakes 0 0 0 0 0		(nd 600 (b))	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		
Standardised Total ²		UNITED STATES	Central concentration or central station Residual concentration or boat authorities Residual concentration or boat authorities Residual concentration or boat authorities Residual concentration Residual concentration	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²	
	(min EUR, %) Central governments or central banks	0		0		0		0	
	Regional governments or local authorities	0	ŏ	o o		o o	ů o	ő	
	Public sector entities	0	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	
	of which: SME Retail	0		U		0	U	0	
Country of	of which: SME	0		0			0		
	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 8	of which: SME	0		0		0	0		
	Exposures in default	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 Other exposures	0	0	0		0	0	0	

			(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuations adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31	/12/2021				
	(min EUR. %)	Original Exposure ²	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 9	Control devertments or control hands. Accident devertments or control abands. Accident devertment or board activities Activities of the control of the co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0			
	Other exposures Standardised Total ²	0		0		0						

© Original appears, unlike Exposers value, in reported before taking tels occurst any effect due to credit convenior factors or credit risk integration beforespace (e.g., substitution effects).

(2) Total value adjustments and provisions per country of constructive conducts those for securitation repossures, additional valuation adjustments (AVAs) and other own funds inductions related to the exposures, that values for general results adjustments (AVAs) and other own funds inductions related to the exposures, that values for general results adjustments (AVAs) and other own funds inductions related to the exposure, that values for each related to the exposures, that values for each related to the exposures, that values are related to the exposures, that values for each related to the exposure of the expo

					Standardisc	d 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 10	Central governments or central subside a regional government or relat at Medificat subside a regional government or bocal attentions of the properties of the contract of the	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



					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	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central overements or central banks Regional governments or local authorities Public sector entities Militatera Devolupment Banks International Organizations Institutional Control of Central	9 411 191 588 0 936 788 67	9 396 112 587 0 936 577 51	0 60 22 3 0 27 566 41		11 396 196 542 0 1,049 772 93	11 378 107 539 0 1,049 577 73	0 60 21 1 0 29 561 58	
Consolidated data	Retail of which: SHE Secured by mortpages on immovable property of which: SHE	4,458 575 502 1	2,103 352 501 1	1,516 203 175 0		4,329 576 327 0	2,101 362 326 0	1,499 195 114 0	
	Exposures in default Items associated with particularly high risk Covered bonds Claims on incititutions and compresses with a ST credit assessment	200 0 35	91 0 35	95 0 4	105	192 0 25	86 0 25	91 0 2	21
	Claims on inefflutions and remembes with a ST rendit accomment Collective investments undertakings (CIU) Equity Other exposures	0 1,001 263	0 1,001 263	4 2,299 144		0 1,012 260	0 1,012 260	2 2,343 145	
	Standardised Total ²	9,384	6.611	4,915	156	9.103	6.471	4.867	15

		calculated as of last quarter									
					Standardise	d Approach					
			As of 31,	03/2022			As of 30,	06/2022			
	(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		
SWEDEN	Control accommentation or control sharing Assistance of control and control accommentation Multitational Consciousment Stanks Multitational Consciousment Multitational Consciousment	3 72 3 0 0 0 308 336 0 2,774 178 0 0 138 0 0 0 0 0 807 0 0 0 0 138 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 69 0 0 0 0 368 243 243 23 23 0 0 67 7 0 16	0 0 0 0 6 242 242 14 14 0 0 71 0 1 0 0		4 68 3 0 0 186 338 0 2/022 174 0 0 140 0 0 0 0 0 0 0 8 15 5	4 665 1 0 0 1386 233 3 3 1,1988 3 1 0 6 6 0 0 15 15 10 0 0 0 0 1,298 10 0 0 0 1,298 10 0 0 0 0 0 1,296 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 252 55 0 880 0 70 0 2 0 0 2,019	71		
	Other exposures Standardised Total ²	84	64		99	38	30	38	103		

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Control occurrence to control and control of the Act	0 2 15 0 0 0 127 18 35 27 181 1 1 2 0 0 0 0	3 3 3 0 0 0 0 100 5 2 2 17 18 18 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 9 4 15 10 63 0 0 0 0 0 0 3 4 4 15	0	0 4 14 0 0 0 142 175 5 2 2 0 0 0 0 0 1 2 1 3 3 3 0 1 7 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 13 10 0 0 0 0 10 10 10 10 10 10 10 10 10 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	c
	Standardised Total ²	10	- 1	100	1	T.	10	100	0

					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 EUR, %)								
	Central governments or central banks Regional governments or local authorities	252	237	47		252	236	47	
	Public sector entities	-52	207	0		0	0	70	
	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	83	48	41		68	50	42	
	of which: SME	35	30	23		37	32	24	
	Retail	341	295	169		346	300	171	
ESTONIA	of which: SME	341	295	169		346	300	171	
LUTONIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	u u	U	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0			u u			0	
	Items associated with particularly high risk Covered honds	0	0				0	0	
	Claims on institutions and corporates with a ST credit assessment	ů	0	ů		0	0	0	
	Collective investments undertakings (CIU)	ů	0	l ő		0	0		
	Equity	86	86	195		91	91	213	
	Other exposures	144	144	27		146	146	31	

		(a) that we displacement and producting put Characty or Character and Ch												
					Standardise	d Approach								
			As of 31	/03/2022			As of 30,	06/2022						
	(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 an provisions ²					
FINLAND FINLAND FOR Exp Tex Cor Cor Cor Cor Cor Cor Cor Co	white downwarments or can't all basis foliated a downwarment for an althorities little and the second of the sec	0 0 150 0 0 16 5 15 0 0 0 0 0	0 74 0 0 10 5 13 0 0 0 0 0	0 0 15 0 0 0 9 4 10 0 0 0 0 0	0	0 0 1530 0 0 15 2 2 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 74 0 0 10 12 14 0 0 0 0	0 0 0 0 0 9 11 0 0 0 0 0						



UNITED STATES

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

riginal Exposure ¹		03/2022 Risk exposure amount	Standardise Standardise		As of 30/	06/2022											
riginal Exposure ¹			Value adjustments and		As of 30/	06/2022											
riginal Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and			AS OF SAFE SAFE SAFE SAFE SAFE SAFE SAFE SAF											
0 0 0 0 0 0																	
59 19 0 0 14 14 13 26 37 0 0 0 0	0 6 6 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1	0 0 0 0 0 0 13 13 13 0 0 0 0 0 0 0 0 0 0	0	0 59 16 0 0 0 0 12 2 2 34 28 35 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1	0 666 19 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0	0 12 0 0 0 0 3 3 1 13 12 2 2 2 2 0 0 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0	0										
	14 1 32 26 37 0 1 0 0 0	14 6 1 1 1 1 22 22 22 22 22 23 25 26 16 6 16 6 20 20 20 20 20 20 20 20 20 20 20 20 20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	26 16 9 28	26 16 9 28 16	26 16 9 28 16 9										

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	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 and provisions ²
NORWAY	Gent Sile ammentation to control (see No. 9). Gent Sile ammentation of build subtherine Public access entities Public access entities Multilizated Silv advisorment Eurika Institution Commontes Sile access on the Sile access of the Sil	0 27 0 0 0 0 0 0 841 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 5 5 0 0 3 0 0 1 1 1 1 2 2 2 2 3	0 0 0 0 0 0 0 0 0 22S 0 0 0 0 0 0 0 0 0	31	0 13 0 0 0 0 0 54 1 1 1 0 40 0 0 0 0 0 0 767 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 13 15 15 28 28 28 28 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 233 0 0 0 16 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24
	Standardised Total ²				41				32

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

(2) Total value adjustments and provisions per country of counterparty enducies those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

	exposures, but includes gener		rospacy excades order for se	carasicon exposures, austrona	racacci aquacinina (ArA)	and delet dell'i landa recocción	is reading to the	
				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 and provisions ²
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	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	1	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
edit assessment	0	0	0		0	0	0	
	73	73	73		68	68	68	
	0						0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion futors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVA) and other own funds inductions related to the

		exposures, but includes gener		unserparty excuces those for se	curosation exposures, additiona	i valuación adjuschistics (AXAS)	and other own runds reduction	ts related to the	
					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 and provisions ²
	(min EUR, %) Central governments or central banks	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		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0				0	0	
	of which: SME	0					0	0	
	Retail	ů ů					0	0	
Country of	of which: SME	ō	0	i i		i i	0	o o	
Counterpart 8	Secured by mortoages on immovable property	0	0			0	0	0	
Counterpart	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	0	
ĺ	Collective investments undertakinos (CIU)						0	0	
	Equity	0	0				0	0	
	Other exposures Standardised Total ²	,							

			Standardised Approach											
			As of 31,	/03/2022			As of 30,	06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Country of Counterpart 9	Control of securious of a rain of the securious of the se	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰					

					Standardisc	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 EUR. %) Central governments or central banks Regional governments or local authorities Public sector entities	0 0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0	0	0		0	0	0	
Country of	Corporates of which: SME Retail of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortoaces on immovable property of which: SNE Exposures in default	0 0 0	0	0	0	0	0	0	
	Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0	0	0	0	0	0	0	

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Swedbank - Grupp

							IRB Ap	oproach						
				As of 3	0/09/2021					As of 3	f 31/12/2021			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments and	Value*		Risk exposure amoun			Value adjustments and	
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions	
	Central banks and central governments	78,974	0	79,241	886	0	0	51,492	0	51,769	655	0	0	
	Institutions	5,819	0	5,384	945	0	0	5,522	0	5,067	801	0	0	
	Corporates	68,598 39	482	54,451 32	18,039 38	31	514	68,851 43	419	54,830 35	17,800 41	135	429	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	17.876	35	16.269	38 4.022	23	0	18.335	36	35 16.644	4.168	30		
	Corporates - Of Which: SME Retail			16,269	7,740	164	48 122	18,335	36 188	123,219	4,168 7.821	174	115	
	Retail - Secured on real estate property	129,642 119,927		114,174	5.062	43	55	119,175	107	114.088	5.160	58	40	
	Retail - Secured on real estate property - Of Which: SP		2	9.183	657	1	5	9,189	3	9.102	656	50	5	
Consolidated data	Retail - Secured on real estate property - Of Which: no		110	104.991	4,405	41	sn .	109.986	104	104,986	4.504	54	44	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	9.715	80	9.189	2.678	122	66	9,645	81	9.132	2.662	116	66	
	Retail - Other Retail - Of Which: SME	4,112	28	3,927	1,399	61	28	4,037	27	3,868	1,361	52	27	
	Retail - Other Retail - Of Which: non-SME	5,603	51	5,261	1,279	61	38	5,607	54	5,263	1,301	64	40	
	Equity	0	0	0	0	0		0	0	0	0	0		
	Other non credit-obligation assets				956						954			
	TRR Total ²				28,566						28.031			

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

(2) and one maximum the securemental potential unitarity in the results price to the 2019 chartcast.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated and exposure or the countries of the countries of the countries are disclosed.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	o ¹		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	31,033 3,176	0 0	31,111 2,940	366 366	0	0 0	32,425 3.131	0	32,506 2.873	408 335	0 0	0 0
	Corporates	46,776	35	37.501	9.780	23	127	47,242	40	38.048	9,592	35	124
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17,333	34	15,796	3,644	23	45	17,767	35	16,148	3,733	30	43
	Retail	116,594		110,915	4,492	129	79	115,534		110,543	4,455	129	78
	Retail - Secured on real estate property	110,282 9.103	66	104,663	2,919 590	32	31	109,310	68	104,365	2,917	36	30
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S			9,001 95.662	2,328	31	3 28	9,007 100.304	67	8,920 95,445	589 2.328	33	3 28
	Retail - Qualifying Revolving	0.,173	0.	0	0	0	0	0	0,	0	0	0	0
	Retail - Other Retail	6.312	62	6.252	1.574	98	48	6,224	63	6.179	1.538	93	47
	Retail - Other Retail - Of Which: SME	2,740	16	2,684	967	46	17	2,661	14	2,620	922	38	14
	Retail - Other Retail - Of Which: non-SME	3,572	46	3,569	606	51	31	3,562	49	3,559	616	55	33
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021	l l	
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	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	7,429	0	7,498	102	0	0	8,814	0	8,891	115	0	0
	Institutions	2	0	1	1	0	0	2	0	1	1	0	0
	Corporates	2,299	10	1,928	1,249	0	12	2,367	7	2,023	1,387	0	13
	Corporates - Of Which: Specialised Lending	8	0	4	3	0	0	8	0	4	3	0	0
	Corporates - Of Which: SME	167	0	142	115	0	1	162	0	142	116	0	1
	Retail	4,821	28	4,644	1,083	13	14	4,938	25	4,749	1,110	15	12
	Retail - Secured on real estate property	3,759	23	3,736	742	6	9	3,852	21	3,828	762	8	7
LITHUANIA	Retail - Secured on real estate property - Of Which: SME	8	0	8	4	0	0	9	1	9	5	1	0
LITTOANIA	Retail - Secured on real estate property - Of Which: non-St	3,750	23	3,728	738	6	9	3,843	20	3,819	757	7	7
	Retail - Qualifying Revolving	0	0	0		0	0	0	0		0	0	0
	Retail - Other Retail	1,062	4	908	341	7	5	1,086	4	921	348	7	5
	Retail - Other Retail - Of Which: SME	374	3	343	136	4	3	379	2	349	137	4	3
	Retail - Other Retail - Of Which: non-SME	689	2	565	205	3	2	706	2	572	211	4	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	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	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	3,850	0	3,924	47	0	0	4,244	0	4,314	51	0	0
	Institutions	2	0	1	1	0	0	2	0	2	1	0	0
	Corporates	3,806	31	3,349	2,060	0	27	3,859	34	3,414	2,099	0	30
	Corporates - Of Which: Specialised Lending	27	0	23	29	0	0	32	0	28	32	0	0
	Corporates - Of Which: SME	247	0	218	161	0	1	239	0	208	156	0	1
	Retail	5,449	16	5,182	1,016	8	10	5,529	15	5,271	1,057	12	8
	Retail - Secured on real estate property	4,025	9	3,967	685	2	4	4,110	7	4,054	720	5	3
FSTONIA	Retail - Secured on real estate property - Of Which: SM		1	88	38	1	1	89	0	88	39	0	1
LOTONIA	Retail - Secured on real estate property - Of Which: no		8	3,879	647	2	3	4,021	7	3,966	681	5	2
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0 337	0	0
	Retail - Other Retail - Of Which: SME	1,424		1,215	331	5	6	1,420	8	1,217 546	337 150	6	5
		608 816	5	548 667	148 184	4	4	606 814	7	546 670	150 186	5	3
	Retail - Other Retail - Of Which: non-SME	816	1	66/	104	1 2	0	814	1	6/0	186	1 1	1 2
	Equity Other non credit-obligation assets		0	0		0		0	0	0			0
	TRR Total	_											

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

							IRB Ap	nroach					
				As of :	10/09/2021					As of :	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	20,591	0	20,592 117	194 26	0	0	254 57	0	254 100	4 24	0	0
	Corporates	3,435	0	2,366	924	0	9	3,352	8	2,408	979	24	10
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	16 16	0	16 16	18	0	0	27	0	26	29 22	0	0
	Retail - Secured on real estate property	16	0	13	1	0	0	13	0	13	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	ò	ō	ō	0	ō	0	0	ō	ō
FINLAND	Retail - Secured on real estate property - Of Which: non-Sh	14	0	13	4	0	0	13	0	13	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	28	0	28 26	18 17	0	1
1	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0		0	0	26	0	26	1/	0	1 0
	Recail - Other Recail - Or Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		_			_			_		-	_	
1	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments	3,180	0	3,218	50	0	0	3,561	0	3,601	54	0	0
	Institutions	1	0	0	0	0	0	1	0	0	0	0	0
	Corporates	1,723	24	1,463	1,025	0	6	1,533	18	1,334	886	0	6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	93	0	81	7 70	0	0	91	0	3 78	5 70	0	0
	Retail	2,573	18	2,420	1.087	14	17	2.601	15	2.442	1.128	18	14
	Retail - Secured on real estate property	1,700	12	1,647	679	14	10	1,741	10	1,681	722	10	14
	Retail - Secured on real estate property - Of Which: SME	1,700	0	1,047	10	0	10	1,741	0	1,001	8	n n	ń
LATVIA	Retail - Secured on real estate property - Of Which; non-SI		12	1.635	669	2	10	1.729	9	1.669	714	8	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	ō	0	0	ō	ò
	Retail - Other Retail	873	6	773	408	11	7	859	5	762	405	9	7
	Retail - Other Retail - Of Which: SME	356	4	319	127	6	4	344	3	307	121	5	5
	Retail - Other Retail - Of Which: non-SME	517	2	454	280	5	2	515	2	454	284	4	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike E:	exposure value, is reported before	aking into account any effect du	e to credit conversion factors of	r credit risk mitigation techniques (e.g.	substitution effects

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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	202	0	202	2	0	0	29	0	29	0	0	0
	Institutions	717	0	711	86	0	0	834	0	828	99	0	0
	Corporates	5,099	345	3,886	1,236	2	235	5,215	276	3,940	1,310	75	175
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	2	3	0	0	31	0	31	52	0	1
	Retail	49	0	49	13	0	1	49	0	48	13	0	0
	Retail - Secured on real estate property	39 34		39 34	8	0	0	39 35	0	39	8		
NORWAY	Retail - Secured on real estate property - Of Which: SME	34		34	6	0	0	.55	0	35			
1101111111	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	5		5	1	0	0	5	0	5	1		0
	Retail - Other Retail	11		10		0	0		0				
	Retail - Other Retail - Of Which: SME	10		10		0	0	,	0	,	,		
	Retail - Other Retail - Of Which: non-SME	10		0		0	0	9	0	,			0
	Equity	0		0		0	0	0	0				0
	Other non credit-obligation assets	_							- U				
	IRB Total												

¹⁹ 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	proach					
				As of :	0/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	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
	Central banks and central governments	12,613	0	12,613	118	0	0	2,079	0	2,079	19	0	0
	Institutions	179	0	170	48	0	0	174	0	168	41	0	0
	Corporates	708	10	526	290	0	10	645	9	463	251	0	10
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME Retail			0		0		0	0				0
	Retail - Secured on real estate property	5	0	5	1	0	0	5	0	1 1	1		0
	Retail - Secured on real estate property - Of Which: SME	3		3		0	0	,	0	,	1		0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sh					0	0		0				0
	Retail - Qualifying Revolving			0		0		7	0	7	1		0
	Retail - Other Retail			0		0		0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0		0		0		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	ů .	0	0
	Equity	0	0	0	0	0	0	0	0	0	0		0
	Other non credit-obligation assets										-		
	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	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central ba	inks 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
	Corporate	4	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 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart o		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 nee	credit-obligation accets												

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

								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	e amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0		0	0	0		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0		0	0		0				0
	Retail	Corporates - Ut Which: SME	0	0	0	0	0	0		0	0	0		
	roccum	Retail - Secured on real estate property			0		0	0		0	0	0		ő
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0		0	0	0		, i
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Sh		0	0	0	0	0	o o	0	0	ů .	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	ō	0	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
		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 no	n credit-obligation assets												
	IRB Tota													

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

Institutions	(min EUR, %),	Original	Exposure ¹	As of :	10/09/2021					As of	31/12/2021		
Institutions	(min EUR. %)	Original	Exposure ¹										
Institutions	(min EUR. %)			Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
Institutions			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		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
Retail	Corporates - Of Which: SME	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
	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which; non-Sh	0		0	0	0	0		0	0	0		0
	Retail - Qualifying Revolving			0		0	0		0				0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	ů
	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	ō	ō	0	ō	ō	0	ō	0	ō	ō	ō	ō
Equity	News - Other News - Of Wilds, Herbert	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Other non cr	credit-obligation assets												
IRB Total													

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2022					As of 3	0/06/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
		anks and central governments	56,839	0	57,105	692	0	0	54,472	0	54,736	724	0	0
	Institutio		6,043	0	5,571	971	0	1	5,926	0	5,431	949	0	1
	Corporati		70,975 52	354	57,057 43	18,272 48	116	395	71,097	325	57,759 39	18,766 39	130	385
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	18.881	33	43 17.088	48 4.235	30	50	18.797	34	39 16.910	4.254	31	51
	Retail	Corporates - Ut Which: SME	18,881	33 197	17,088	4,235 7.673	205	131	18,797	34 196	16,910	4,254 7,592	200	130
	Recam	Retail - Secured on real estate property	118,805	108	113.632	5.050	61	20	115,348	103	110,130	4.977	57	50
		Retail - Secured on real estate property - Of Which: SME	9.066	2	8,979	548	2	4	8,706	2	8.623	549	3,	e e
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	109,739	105	104.653	4.503	59	46	106.641	101	101.507	4.428	54	46
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	9.460	89	8,954	2.623	144	81	9,372	93	8.873	2.615	142	79
		Retail - Other Retail - Of Which: SME	3,951	30	3,787	1,313	77	34	3,892	31	3,725	1,304	78	30
		Retail - Other Retail - Of Which: non-SME	5,509	59	5,167	1,310	67	47	5,480	62	5,148	1,312	64	50
	Equity		0	0	0	0	0		0	0	0	0	0	
	Other nor	n credit-obligation assets				950						989		
	TRR Total	ř				28,558						29,019		

IRB Approach
(3) City) that most relevant countries are disclosed. Timest have been selected under the following trait: Countries of countries of countries or regime exposure or 10p to countries nationally original exposure. Cerculated as of last qualifier.

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	30,120	0	30,190	358	0	0	29,491	0	29,555	399	0	0
	Institutions	2,934	0	2,694	331	0	0	2,881	0	2,643	336	0	0
	Corporates Corporates - Of Which: Specialised Lending	48,407	32	39,740	9,980	30	132	47,867	34	39,653	10,069	31	132
	Corporates - Of Which: SME	18.344	32	16.625	3.868	30	47	18.260	34	16.446	3.886	31	48
	Retail	114,743	144	109.686	4.285	158	86	110.847		105.753		159	88
	Retail - Secured on real estate property	108,729	71	103,709	2,794	38	33	105.038		99.983	2,672	38	34
	Retail - Secured on real estate property - Of Which: SME	8.887	2	8.801	486	2	2	8.528	2	8 447	486	3	3
SWEDEN	Retail - Secured on real estate property - Of Which: non-Si	99.842	70	94,908	2.308	36	31	96.510	67	91.537	2.186	36	31
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,015	73	5,977	1,491	120	52	5,809	78	5,770	1,434	120	54
	Retail - Other Retail - Of Which: SME	2,575	18	2,540	880	62	15	2,463	20	2,425	852	64	14
	Retail - Other Retail - Of Which: non-SME	3,440	54	3,437	610	58	37	3,346	58	3,345	582	56	40
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	7,571	0	7,650	103	0	0	6,160	0	6,239	90	0	0
	Institutions	2	0	1	0	0	0	2	0	1	1	0	0
	Corporates	2,612	7	2,118	1,407	0	12	2,751	7	2,182	1,613	0	13
	Corporates - Of Which: Specialised Lending	6	0	3 144	2	0	0	2	0	1 143	1	0	0
	Corporates - Of Which: SME Retail	163	24		119	21	14	163 5.251			119	17	1
	Retail - Secured on real estate property	5,087 3,964	29	4,894 3,940	1,141 780	13	14	4,071	23 19	5,058 4,045	1,153 770	10	12
		3,704	20	3,940	700	13	0	10	0	10	5	10	
LITHUANTA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		20	3,931	776	13	6	4.061	19	4.035	765	10	0
	Retail - Qualifying Revolving	3,955	20	3,931	7/6	13		4,061	19	4,035	/65 0	10	ь .
	Retail - Other Retail	1.123		955	361	0	8	1.180		1.013	383		
	Retail - Other Retail - Of Which: SME	401	1 3	366	143		, ,	423	1 3	389	363 151	1 1	
	Retail - Other Retail - Of Which: non-SME	722	3	588	217	2	2	757	2	624	232	2	3
	Equity	0		0	0	,	ő	0	0	0	0	0	0
	Other non credit-obligation assets	,		Ů				- 0					ů

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	3,749	0	3,820	40	0	0	3,382	0	3,454	36	0	0
	Institutions	4	0	2	1	0	0	5	0	3	1	0	0
	Corporates	3,922	36	3,444	2,132	0	25	3,962	38	3,504	2,242	0	28
	Corporates - Of Which: Specialised Lending	40	0	36	39	0	0	40	0	34	31	0	0
	Corporates - Of Which: SME	244	0	214	153	0	1	249	0	216	154	0	1
	Retail	5,601	13	5,338	1,047	10	13	5,717	11	5,455	1,075	8	11
	Retail - Secured on real estate property	4,174 89	6	4,115 88	705 36	4	2	4,264 90	5	4,203 89	729 38	3	2
FSTONIA	Retail - Secured on real estate property - Of Which: SME		0		56 669		1			4 114			0
LOTOILLY	Retail - Secured on real estate property - Of Which: non-Si	4,085	ь	4,027			0	4,174	0	4,114	691	3	2
	Retall - Qualifying Revolving Retail - Other Retail	1.427	0	1.223	0 342		11	1.453		1.252	346		0
	Retail - Other Retail - Of Which: SME	610		551	342 155	6	11	620	6	1,252 560	346 155	5	9
	Retail - Other Retail - Of Which: sone Retail - Other Retail - Of Which: non-SME	817	5	673	155	1 1	1 4	833	1 3	560 692	155	3	5
	Retail - Other Retail - Of Which: non-SME Equity	01/	1	0/3	100		7	823		032	190	2	,
	Other non credit-obligation assets		0		0				0	0	0		
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	8,081 120	0	8,081 129	77 31	0	0	7,464 109	0	7,464 72	70 18	0	0
	Corporates	3,777	8	2,575	1,043	12	14	4,232	0	2,924	1,097	0	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	1	2	0	0	2	0	1	2	0	0
	Retail Retail - Secured on real estate property	15 13	0	15	4	0	0	15	0	15 12	4		0
	Retail - Secured on real estate property - Of Which: SME	13	0	13	0	0	0	13		12	3		0
FINLAND	Retail - Secured on real estate property - Of Which: non-St		0	13	3	0	0	12	0	12	3	0	0
	Retail - Qualifying Revolving	0	ō	0	0	0	0	0	ō	0	ō	0	ō
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	1	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	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach
Swedbank - 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	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
		banks and central governments	3,828	0	3,868	79	0	0	3,860	0	3,903	82	0	0
	Instituti		2	0	1	0	0	0	2	0	1	0	0	0
	Corpora		1,454	18	1,256	858	0	4	1,546	0	1,324	907	0	4
		Corporates - Of Which: Specialised Lending	5	0	4	6	0	0	5	0	4	6	0	0
	_	Corporates - Of Which: SME	104	0	83	72	0	1	105	0	87	78	0	1
	Retail		2,648	14	2,487	1,149	15	17	2,710	13	2,547	1,199	15	17
		Retail - Secured on real estate property	1,778	9	1,711	734	6	7	1,817	8	1,744	768	5	7
LATVI	۸	Retail - Secured on real estate property - Of Which: SME		0	11	/		0	11	0	11	/	0	0
LA IVI	•	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	1,767	9	1,701	727 0	6	7	1,806	8	1,733	760	5	7
		Retail - Qualifying Revolving Retail - Other Retail	869	0	776	415	10	10	894		803	431		10
				5			10	10		5			9	10
		Retail - Other Retail - Of Which: SME	348 521	4	313 463	124 291	6	· '	359 535		324 479	127 304	6	1 1
		Retail - Other Retail - Of Which: non-SME	521	2	463	291	0	3 0	0.00	1 1	4/9	304	1 1	3 1
	Equity	on credit-obligation assets	0	0		0			- 0			U		- 0
	IRB Tota													

(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	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	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	202	0	202	2	0	0	88	0	88	1	0	0
	Institutions	1,230	0	1,224	168	0	0	994	0	987	128	0	0
	Corporates	5,636	235	4,365	1,367	75	160	5,613	227	4,560	1,309	98	139
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	7	6	0	0	2	0	2	1	0	0
	Retail	42	0	42	9	0	0	40	0	39	9	0	0
	Retail - Secured on real estate property	39	0	39	8	0	0	37	0	37	7	0	0
NORWAY	Retail - Secured on real estate property - Of Which: SME	34	0	34	6	0	0	32	0	32	6	0	0
NORWAT	Retail - Secured on real estate property - Of Which: non-Si	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving		0					0				0	0
	Retail - Other Retail	3	0	3	1			3		3	1	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	1			3	0	3	1		0
	Retail - Other Retail - Of Which: non-SME			0				0					0
	Equity 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 militation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	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	3,240	0	3,240	30	0	0	3,872	0	3,872	36	0	0
	Institutions	186	0	180	44	0		313		307	74	0	0
	Corporates	657	10	472	240	0	10	681	10	498	251	0	10
	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	5	0	5	2	0	0	5	0	4	1		0
	Retail - Secured on real estate property	5	0	5	2		0	4	0	1	1		0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0				0		0				0
	Retail - Secured on real estate property - Or Which: non-or Retail - Qualifying Revolving	5	0	5	2		0	4	0	4	1		0
	Retail - Qualitying Revolving		0	0	0		0	0	0		0		0
	Retail - Other Retail - Of Which: SME			0			0		0		0		
	Retail - Other Retail - Of Which: non-SME	0	1 0	0			0	0	0		ı ö		1 0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	,	0	0	0	0		l š		1 0
	Other non credit-obligation assets	0	0	Ů	·						·		
	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	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	inks 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
	Corporate	Corporates - Of Which: Specialised Lending	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		ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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
Country of Counterpart 8		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	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													_
	IKB I otal													

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

| Ac of 31/03/2022 | Ac of 32/03/2022 | Ac of 32/03



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2021					_		
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n 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													
Total	Belgium	0 0 0 4 4 0 0	0 0 0 0 41 0 0	0 0 0 41 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Bulgaria													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Cyprus													
Total Tota	Czech Republic													
10 - 3M 13M - 1Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 11Y - more Total	Denmark	0 6 0 0 0 0	0 6 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	259 259 11 11 43 43 133 16 527	2 259 11 19 43 133 61 527	000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 15 11 19 43 133		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 6 0 0 1 10 0		61



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of non-derivative financial assets (net of short		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	non-derivative intrinancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland			0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 1 1 0 0 38 39	0 0 70 70 0 80 150	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2
[0 - 3M [France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia	55 33 22 25 53	56 56 56 56 56 56 56 56 56 56 56 56 56 5	0 0 0 3 3 0	0 0 0 0 0		0 0 11 0 10 57 78	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	27



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania	107 3 103 9 2 2 2 2 5	0 30 3 103 8 98 1 21 5 5	0 0 1 1 3 1	0 0 0 0 0		1 2 1 0 1 1 1 0 6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0 0	000000000000000000000000000000000000000	41
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
To - 3M	Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial assets (net of short		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	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden	2,01 30 39 51 57 29 8 3,724		1,989 262 262 35 456 290 83 3,377	0 0 0 0 0		22 17 17 24 6 1 0	11 8 2 3 1 8 0	275 166 163 162 56 361 8 1,191	0 0 2 4 2 0	98 86 109 145 381 119 0 938	1,364 315 0 119 163 202 0 2,162	0	113
[0 - 3M [United Kingdom								,			·		
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	77 44 44 16	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 5 72 70 16 0 164	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0	0 30 0 10 10 50	0 0 2 0 0 0 3	0 25 50 0 30 15 0	0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	b	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Swedhank - Grunn

							Swedbank - Grupp							
							As of 31/12/2021	l.						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
	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
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Africa	11	3 3 5 5 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 3 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Africa 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(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 C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 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), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

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

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

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

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

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

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

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

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



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
TO - 3M	Belgium	(5) (6) (4) 43	0 51 0 0 0 2 2 3 43 5	0 51 0 0 2 43 5	C C C C C C C C C C C C C C C C C C C		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0))))
[0 - 3M	Bulgaria	100	100	100			U	U		U	U	U		
[0 - 3M [3M - 1Y [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [15Y - 10Y	Czech Republic													
TO - 3M	Denmark		0 6 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 0 0	C C C C C C C C C C C C C C C C C C C		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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	11 12 12 12 26 166 41 283	41	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C		2 15 14 17 2 28 164 41 282	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	4 0 0 0 21 2 2	(((((((((((((((((((52



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		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	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0 3 3	93 0 0 0 0 0 0 80 173	0 0 1 0 0 0	48 0 40 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia	2 133 131 111 (5)	0 7	0 0 0 0 0	0 0 0 0 0	(2 0 11 8 2 2 0 57 80	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((54



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
									iki a falamatan	B. d		Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair Value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania	22 88 211 11 6	8 8 9 19 6 6	0 0 0 4 4	0 0 0 0 0		0 0 0 1 1 1 0 0 1 1 0 0 1 1 1 0 0 0 1 1 1 1	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 1 0 0 0 2 0 3	000000000000000000000000000000000000000	42
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden	4,194 122 121 121 266 287 122		2,310 37 5 35 161 286 127 2,962	n		1,885 40 21 37 5 0 1	0 18 4 1 22 20 0	346 829 126 14 317 273 0	0 20 4 7 7 26 0	279 646 162 151 85 288 3	142 1,409 62 145 314 0 0	0 0 0 0 0	145
[0 - 3M [United Kingdom											·		
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	33 22 5 11 75	0 0 0 0 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 5 32 22 5 12 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 19 10 0 0 0	0 1 1 2 0 2 0 5	0 24 48 39 0 24 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting 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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Swedhank - Grunn

							Swedbank - Grupp							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [13M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 10Y - more Total	Africa	((((((((((((((((((((1 7 7 7 1 0 0 0 0 0 0 0 0 9 9			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7 1 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Africa 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 2 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

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

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

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

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Swedbank - Grupp

					As of 30/09/2021									As of 31/12/2021				
		Gross o	carrying amount/ Nominal amount			Accumulated imp	pairment, accumulated nega fit risk and provisions ^{6,3}	ative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomin	al amount		Accumulated imp	pairment, accumulated dit risk and provisions ^{AR}	negative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which n	on-performing ¹		On performing exposures ²	On non-performir	ng exposures³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perfo	rming exposures ²	financial guarantees received on non- performing exposures
		and <=90 days	Of which	h: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	64,12	4 0			0					35,101				,				
Debt securities (including at amortised cost and fair value)	14,75]	Š					1	16,258] ;				1 1
Central banks	11,05]	Š					1 1	12,531			0 0]				1 1
General governments	90		1 1						1 1	957	2		0 0	1	1		0	
Credit institutions	45				-			-		491							0	
Other financial corporations	2,05				-			-		2.088							0	
Non-financial corporations	15				-			-		189							0	
Loans and advances(including at amortised cost and fair value)	169,44	1 87	876	832	837	334	386	385	352	168,706	107	824	4 787	791	297	33	8 33	7 362
Central banks	· .								1									
Central Banks	· '	۰	1 1	ď		,	,		1 1					1	1 `			
General governments	44	14 0								462	2 0		0				0	0
Credit institutions	1,58	99 0		0	0			0		1,461			0 0			o de la companya de l	0	0 0
Other financial corporations	3,99	96 0		0	0	2		0	0	3,038	в о		0 0		3	3	0	0 0
Non-financial corporations	53,20	2	484	474	477	234	246	245	214	52,906	5 8	43	2 427	421	204	18	7 18	7 230
of which: small and medium-sized enterprises	29,83	3 2	122	114	117	66	30	30	90	29,849	9 8	11	5 110	11:	63	3	5 2	5 86
of which: Loans collateralised by commercial immovable property	14,25	55 0	80	76	76	41	. 22	22	58	14,493	1	7	9 76	77	35		0 2	0 59
Households	110,15	33 84	391	357	361	98	140	139	137	110,839	99	39	2 360	36	85	15	1 15	0 132
of which: Loans collateralised by residential immovable property	95,74	11 21	142	113	114	20	24	24	118	96,456	30	13	5 107	109	17	1	1 2	114
of which: Credit for consumption	5.92	20	230	220	220	67		***	,	5.853	40	13	9 226	73*	41		5 13	
or winds. Creas for contampositi			250	220	229		112	***	1			23	236	1	63	1 "	1	1 1
DEBT INSTRUMENTS other than HFT	248,31	7 87	876	832	837	334	386	385	352	220,064	107	824	4 787	791	297	33	8 33	7 362
OFF-BALANCE SHEET EXPOSURES	42,24	9	44	44	43	49	16	16	21	40,732	2	2:	2 22	21	56		8	8 11
			1 1	- 1	-		1			,			1	_		1		

The Table State of the CASE of the of the

Performing and non-performing exposures Swedbank - Grupp

									Sweuban	ık - Grupp								
					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomin	al amount		Accumulated im value due to cre	pairment, accumulated no dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	I amount		Accumulated imp	airment, accumulated n it risk and provisions ^{4,8}	negative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	9,	On performing exposures ²	On non-perform	ming exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9,	On performing exposures ²	On non-perform	rming exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3	Серодога		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	41,569				0					39,651					0			
Debt securities (including at amortised cost and fair value)	14,999									12,869							, ,	
Central banks	11,60			0						9.627	0							0
General governments	871			0	0				0	969	0	0			0	0	3	0
Credit institutions	47	1 0		0	0				0	437	0	0			0	0	3	0
Other financial corporations	1,87	5 0		0			0		0	1,703	0	0			0	0	3	0 0
Non-financial corporations	179	6 0		0 0	0		0		0	134	0	0			0	0	3 1	0 0
Loans and advances(including at amortised cost and fair value)	174,875	117	78:	751	751	304	312	312	355	173,179	103	743	713	713	310	292	2 291	1 336
Central banks	12	2 0		0					0	17	0	۰			0	0	a .	0 0
General governments	673	3 0		0	0		0		0	2,368	0	0			0	0	J 1	a c
Credit institutions	1,47	4 0	1	0	0	1 '	0		0	2,387	0	٥			1	0		
Other financial corporations	5,491	0		0	٩	1 '	9	1	0	3,670	0	l °	1		5	0	1 '	1 .
Non-financial corporations	56,183		20	277	277	20	150	155	222	56,107	,	247	24	245	209	120	9 12	9 201
Non-maricial corporations	30,10.	1	30	3//	3//	20	130	150	222	50,107	,	347	344		200	139	130	203
of which: small and medium-sized enterprises	30,10	2 11	12	123	124		26	26	99	29,777	7	113	105	110	67	28	a 2	8 82
	,					1								-		_		
of which: Loans collateralised by commercial immovable property	14,64	3 4	8	5 82	82	3	20	20	62	17,043	3	62	60	60	40	20	2	.0 41
						1												
Households	111,04	106	40	2 374	374	95	154	154	133	108,632	96	395	370	369	98	152	15	2 131
	1					1												
of which: Loans collateralised by residential immovable property	96,672	2 33	13	4 110	110	17	20	15	113	94,690	32	130	107	107	18	18	15	s 112
									_]	
of which: Credit for consumption	5,832	2 69	25	245	248	6	131	131	7	5,685	62	248	246	245	65	130	130	
DEBT INSTRUMENTS other than HFT	231,443	117	78:	751	751	304	312	312	355	225,699	103	743	713	713	310	292	2 291	1 336
												-						

48,956 21 21 20 66 8 8 10 48,016

(1) The the distillation of more pulsaring appears places after to Action 41(2) of Regulation ((1) the 575,2013 (CRD))

(2) Simulation of more pulsaring appears places after to Action 41(2) of Regulation ((1) the 575,2013 (CRD))

(3) Simulation of the the consideration of the CRD and action of the CRD action of the CRD

(6) for the or-balance sheet liters, accommission impriments and accommission of properties and accommission of the properties of the properties of what is exponded according to the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention as primarily intervention as promoting intervention as primarily intervention as



Forborne exposures

	As of 30/09/2021 Accumulated impairment,								As of 31/:	12/2021		
		ying amount of with forbearance	accumulated c value due to cr	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance			ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	o	0	o	o	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,249	520	299	239	762	237	1,071	451	212	182	715	233
Central banks	0	0	0	0	0	0	0	0	0	0	O	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	O	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	a	0
Non-financial corporations	1,025	439	282	228	604	179	859	370	198	170	563	182
of which: small and medium-sized enterprises	444	84	27	18	371		395	69	28	16	325	
Households	224	80	17	11	158	58	211	81	14	11	152	51
DEBT INSTRUMENTS other than HFT	1,249	520	299	239	762		1,071	451	212	182	715	
Loan commitments given	75	0	5	0	2	0	58	1	1	0	2	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	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

⁽P) 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

Swedbank - Grupp

			As of 31,	/03/2022			As of 30/06/2022									
	Gross carrying amount of exposures with forbearance measures		Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and rexposures with	Collateral and financial guarantees received on exposures with forbearance measures					
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	0	0	o				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	1,030	393	174	151	736	204	928	359	160	130	703	186				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	823	314	160	140	589	156	741	289	147	120	571	146				
of which: small and medium-sized enterprises	399	73	19	14	372		366	64	18	14	342					
Households	206	78	14	11	147	47	187	70	13	10	132	41				
DEBT INSTRUMENTS other than HFT	1,030	393	174	151	736		928	359	160	130	703					
Loan commitments given	32	1	1	0	1	0	11	0	0	0	1	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	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 commitments are generally reported with a positive sign.

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



2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Swedbank - Grupp

	As of 30/09/2021							As of 31/12/2021											8 c at 20106 (2022						
Gross carrying amount							AS of 31/12/2021 Gross carrying amount						As of 31/03/2022 Gross carrying amount						As of 30/06/2022 Gross carrying amount						
			ļ	Accumulated		<u> </u>				Accumulated					Accumulated					4	Accumulated				
		Of which		Of which loans and advances	Accumulated	negative changes in fair		Of which:		Of which loans and advances	Accumulated	negative changes in fair		Of which:		Of which loans and advances	Accumulated	negative changes in fair		Of which:		Of which loans and advances	Accumulated	negative changes in fair	
		performin subject to		impairment ¹	value due to		performir		subject to	impairment ¹	value due to		performin		subject to	impairment ¹	value due to		performir		subject to	impairment ¹	value due to		
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹	
A Agriculture, forestry and fishing	1.313	3	3	1.310	2	0	1.294	10	9	1.290	2	0	1.285	11	10	1.283	8	0	1.322	11	10	1.320	7	0	
B Mining and guarrying	728	347	347	728	270	0	508	291	291	508	183	0	415	232	232	415	144	0	410	224	224	410	121	0	
C Manufacturing	3,242	16	15	3,238	30	0	3,412	15	15	3,408	32	0	3,860	16	16	3,852	39	0	3,943	21	21	3,936	37	0	
D Electricity, gas, steam and air conditioning supply	1,378	0	0	1,378	1	0	1,665	0	0	1,665	1	0	1,696	0	0	1,696	1	0	1,718	0	0	1,718	2	0	
E Water supply	152	0	0	152	0	0	179	0	0	179	1	0	179	0	0	179	1	0	191	0	0	191	1	0	
F Construction	1,785	11	10	1,783	10	0	1,542	17	17	1,540	9	0	1,607	17	17	1,604	17	0	1,577	8	8	1,575	16	0	
G Wholesale and retail trade	2.996	11	10	2.994	32	0	2.730	13	13	2.728	27	0	3.035	10	10	3.035	27	0	3.106	11	11	3.105	25	0	
H Transport and storage	1.951	5	2	1.949	23	0	2.006	4	3	2.004	32	0	2.000	3	3	1.999	39	0	2.008	3	2	2.007	39	. 0	
I Accommodation and food service activities	660	46	46	660	43	0	631	38	38	631	41	0	616	39	38	616	19	0	577	21	20	577	18	. 0	
J Information and communication	1.440	1	1	1.440	3	0	1.517	0	0	1.517	2	0	2.283	0	0	2.283	4	0	2.189	1	1	2.189	5	0	
K Financial and insurance activities	1,110	1	1	1,110	1	0	417	1	1	416	1	0	1,356	1	1	1,355	1	0	1,272	1	1	1,271	1	0	
L Real estate activities M Professional, scientific and technical	32.999 1.363	32	28	32.998 1.363	50	0	33.907	31	30	33.907	44	0	34.705	42	41	34.704	47	0	34.519 1.444	36	36	34.519	59	- 0	
activities	1,363	4	3	1,363	3	0	1,265	5	5	1,264	4	0	1,305	4	4	1,305	5	0	1,444	4	4	1,443	5	0	
N Administrative and support service activities	706	1	1	704	2	0	514	1	0	513	2	0	488	1	0	488	2	0	525	2	1	523	2	0	
O Public administration and defence, compulsory social security	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	
P Education	110	0	0	110	0	0	109	0	0	109	0	0	106	0	0	106	0	0	102	0	0	102	0	0	
Q Human health services and social work activities	480	1	1	480	2	0	490	1	1	490	2	0	545	1	1	545	3	0	498	1	1	498	3	0	
R Arts, entertainment and recreation	522	4	4	521	4	0	469	4	4	469	3	0	450	4	4	450	2	0	454	4	4	454	2	0	
S Other services	264	1	1	263	4	0	242	1	0	242	3	0	240	1	0	240	3	0	244	0	0	244	4	0	
Loans and advances	53.206	484	474	53.189	480	0	52,906	432	427	52.888	392	0	56 182	381	377	56.164	362	0	56.107	347	344	56.089	347	0	

⁽¹⁾ The Riems 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.