



2022 EU-wide Transparency Exercise

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.

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Key Metrics

Swedbank - Grupp

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	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 not 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

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Leverage ratio

Swedbank - Grupp

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,059	13,953	13,670	13,543	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	14,059	13,953	13,670	13,543	C 47.00 (r0310,c0010)	
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)	
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]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	15,606	15,468	15,184	15,087	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,772	12,648	12,828	12,669	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,628	3,599	3,583	3,452	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,818	8,537	9,378	7,616	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-274	-273	-246	-193	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (g) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,423	2,677	2,015	3,746	C.01.00 (0200,0050)	Articles 4(17) and 26(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-74	-110	-113	-157	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,721	-1,758	-1,766	-1,710	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 26(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-12	-7	-8	-7	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	-64	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 26(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 (0440,0050)	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 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 26(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(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 (0480,0050)	Articles 4(27), 26(1) point (l), 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 (0490,0050)	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 (0500,0050)	Articles 4(27), 26(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-11	-13	-12	-11	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-4	-4	-3	-3	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 481 and 482 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	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 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,293	1,310	847	878	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	-5	-5	-5	-5	C.01.00 (0600,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,059	13,953	13,670	13,543	C.01.00 (0050,0050)	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 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,464	1,457	1,446	1,472	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	82	58	68	72	C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	69,158	69,047	70,085	69,317	C.01.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	2,135	0	0	0	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.47%	18.32%	18.30%	18.28%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	20.33%	20.21%	19.50%	19.54%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	22.57%	22.40%	21.66%	21.76%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,772	12,648	12,828	12,669	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.06%	18.32%	18.30%	18.28%	(B.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

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

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Overview of Risk exposure amounts

Swedbank - Grupp

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	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 IRB (FIRB) 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 IRB (AIRB) 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, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	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 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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.

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P&L Swedbank - Grupp

(m€ 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 guarantee schemes)	17	2	34	-15
(Commitments and guarantees given)	-18	-19	3	3
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹⁾	0	-1	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Swedbank - Grupp

ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	64,429				35,427				41,930				40,026				IAS 1.54 (f)
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)(i); 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), I.G 6

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

Breakdown of financial assets by instrument and by counterparty sector ²	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	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)	
	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	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	11,055	0	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	Annex V.Part 1.31, 44(b)
	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.

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Swedbank - Grupp

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	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(l)
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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Swedbank - Grupp

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		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
	Debt securities	2,943	2,767	2,381	3,424	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	7,667	4,852	5,772	9,132	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		251,138	219,513	233,211	229,299	

2022 EU-wide Transparency Exercise

Market Risk
Swedbank - Grupp

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	419	397	17	5	98	32							24	7	102	28						
Of which: General risk	0	0	17	5	98	32							24	7	102	28						
Of which: Specific risk	419	397	0	0	0	0							0	0	0	0						
Equities	1	1	4	2	4	2							7	2	9	1						
Of which: General risk	1	0	4	2	4	2							7	2	9	1						
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	11	33	3	1	7	3							4	2	10	4						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	431	431	17	5	94	30	0	0	0	0	0	1,386	25	7	99	27	0	0	0	0	0	1,550
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
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	1	0	8	2	8	2							6	1	5	1						
Of which: General risk	0	0	8	2	8	2							6	1	5	1						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	14	17	4	1	9	2							4	1	9	1						
Commodities risk	0	0	0	0	0	0							0	0	0	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.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	319	300	45	7	404	396	60	7
	Public sector entities	185	196	19	0	187	199	20	0
	Multilateral Development Banks	633	631	2	0	474	473	4	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	816	816	30	0	800	800	34	0
	Corporates	802	569	549	0	805	564	552	0
	of which: SME	74	51	41	0	71	52	42	0
	Retail	4,300	2,002	1,443	0	4,261	2,064	1,488	0
	Secured by mortgages on immovable property	565	342	197	0	569	348	201	0
	of which: SME	551	350	192	0	550	354	176	0
	Exposures in default	1	1	0	0	1	1	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	47	47	0	0	35	35	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	1,040	1,040	2,408	0	1,047	1,047	2,428	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	9,140	6,412	4,534	149	9,699	6,363	5,062	155	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.
⁽³⁾ The most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	2	2	0	0	1	1	0	0
	Regional governments or local authorities	46	46	0	0	71	70	0	0
	Public sector entities	3	0	0	0	3	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	269	269	269	0	269	269	269	0
	Corporates	286	274	274	0	284	262	260	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2,377	1,168	872	0	2,378	1,271	875	0
	Secured by mortgages on immovable property	181	29	18	0	180	25	16	0
	of which: SME	0	0	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	0	0
	Covered bonds	16	16	0	0	16	16	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	83	83	2,360	0	82	82	2,367	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	3,811	3,811	3,811	0	3,811	3,811	3,811	0	

⁽¹⁾ Original exposure, unless 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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	2	3	0	0	2	3	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	108	74	74	0	118	94	94	0
	of which: SME	4	4	4	0	4	4	4	0
	Retail	100	20	13	0	113	21	14	0
	Secured by mortgages on immovable property	33	13	11	0	33	13	11	0
	of which: SME	1	1	1	0	1	1	1	0
	Exposures in default	1	1	0	0	1	1	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	1	1	7	0	0	0	5	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	110	110	110	0	110	110	110	0	

⁽¹⁾ Original exposure, unless 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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ESTONIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	217	219	44	0	242	234	47	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	100	60	54	0	97	51	44	0
	of which: SME	38	28	21	0	36	20	22	0
	Retail	214	202	161	0	236	204	166	0
	Secured by mortgages on immovable property	311	282	161	0	336	291	166	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	217	219	219	0	242	234	234	0	

⁽¹⁾ Original exposure, unless 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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	150	75	15	0	150	75	15	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	18	11	10	0	17	11	10	0
	of which: SME	9	9	9	0	9	9	9	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	150	75	15	0	150	75	15	0	

⁽¹⁾ Original exposure, unless 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⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LATVIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	20	20	0	0	39	61	12	12
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	14	7	7	0	17	10	10	10
	of which: SME	1	1	1	0	1	1	1	0
	Retail	13	6	6	0	16	9	9	9
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	40	16	16	0	38	16	16	16
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				1				1	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	29	29	1	0	29	29	1	1
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	58	29	29	0	58	29	29	29
	of which: SME	0	0	0	0	0	0	0	0
	Retail	796	303	227	0	796	299	225	225
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	31	31	31	21	31	31	31	31
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	1	1	1	0	1	1	1	1	
Equity	3	3	3	0	4	4	4	4	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				37				43	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	65	65	65	0	66	66	66	66	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

¹ Original exposure, unless 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 Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	0	0	0	0	11	11	0	0
	Regional governments or local authorities	411	396	60	0	396	378	60	0
	Public sector entities	191	112	22	0	185	107	21	0
	Multilateral Development Banks	388	387	3	0	342	339	3	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	936	936	227	0	1,049	1,049	29	0
	Corporates	788	577	565	0	772	577	561	0
	of which: SME	67	51	41	0	55	41	35	0
	Retail	4,658	2,053	1,514	0	4,329	2,051	1,499	0
	of which: SME	575	352	201	0	576	362	199	0
	Secured by mortgages on immovable property	502	501	175	0	327	328	114	0
	of which: SME	1	0	0	0	0	0	0	0
	Exposures in default	200	91	92	102	192	86	86	102
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	25	25	0	0	25	25	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	1,001	1,001	2,299	0	1,012	1,012	2,343	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	9,284	6,613	4,915	156	9,193	6,473	4,862	153	

(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) Total value adjustments and provisions per country of counterparties unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	2	0	0	0	0	0	0	0
	Regional governments or local authorities	71	69	0	0	68	66	0	0
	Public sector entities	3	0	0	0	3	1	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	286	286	186	0	286	186	4	0
	Corporates	338	243	242	0	338	253	252	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2,274	1,296	894	0	2,202	1,298	880	0
	of which: SME	178	23	14	0	174	31	5	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	148	67	71	60	140	66	66	71
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	16	16	2	0	15	15	2	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	807	807	1,993	0	817	817	2,019	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	64	64	64	0	58	58	58	0	
Standardised Total ⁴				99				162	

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	2	3	0	0	4	4	0	0
	Public sector entities	15	12	0	0	14	12	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	127	100	99	0	142	105	104	0
	Corporates	8	5	4	0	10	6	6	0
	of which: SME	35	23	15	0	33	21	14	0
	Retail	22	12	10	0	26	12	11	0
	of which: SME	181	181	63	0	175	175	61	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	1	1	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	3	0	1	1	7	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				1				0	

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ESTONIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	252	223	0	0	252	226	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	83	40	41	0	68	50	62	0
	of which: SME	35	30	23	0	37	32	24	0
	Retail	241	205	169	0	246	200	171	0
	of which: SME	341	295	169	0	346	300	171	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				0	

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	150	74	15	0	150	74	15	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	16	10	9	0	15	10	9	0
	of which: SME	15	13	10	0	15	14	11	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				1				1	

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LATVIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	59	61	12	0	59	60	12	0
	Public sector entities	19	19	0	0	19	19	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	144	6	6	0	122	4	4	0
	of which: SME	1	1	1	0	1	1	1	0
	Retail	32	21	12	0	24	21	12	0
	of which: SME	28	18	9	0	28	18	9	0
	Secured by mortgages on immovable property	37	37	13	0	35	35	12	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	27	27	0	0	13	13	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	15	15	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	59	30	30	0	54	28	28	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	841	300	225	0	767	284	213	0
	of which: SME	0	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	11	0	0	0	24
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	73	73	73	0	68	68	68	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²									

(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) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	76,974	0	75,242	886	0	0	51,492	0	51,769	655	0	0
	Institutions	5,819	0	5,384	945	0	0	5,322	0	5,007	801	0	0
	Corporates	68,598	482	54,451	18,039	31	314	68,851	419	56,830	17,800	135	429
	Corporates - Of Which: Specialised Lending	29	0	22	39	0	0	42	0	25	41	0	0
	Corporates - Of Which: SME	17,876	35	16,269	4,022	23	46	18,335	36	16,644	4,168	30	47
	Retail	129,642	192	123,363	7,740	164	122	128,820	188	123,219	7,821	174	115
	Retail - Secured on real estate property	119,927	113	114,294	5,062	43	36	119,175	107	114,088	5,160	58	46
	Retail - Secured on real estate property - Of Which: SME	9,286	3	9,183	657	1	5	9,189	3	9,102	656	5	5
	Retail - Secured on real estate property - Of Which: non-SME	110,641	110	105,111	4,405	41	30	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	2,927	3,399	61	28	4,037	27	3,866	3,361	32	17
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	0	0	
Other non credit-obligation assets	0	0	0	856	0	0	0	0	0	854	0	0	
IRB Total ³				28,566						28,931			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWEDEN	Central banks and central governments	31,033	0	31,111	366	0	0	32,425	0	32,504	408	0	0
	Institutions	3,276	0	3,197	366	0	0	3,231	0	2,873	356	0	0
	Corporates	46,776	35	37,502	5,760	23	127	47,242	40	38,048	5,952	35	124
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,333	34	15,796	3,644	23	45	12,767	35	16,148	3,723	30	43
	Retail	116,594	128	110,915	4,492	129	79	115,534	131	110,543	4,455	129	78
	Retail - Secured on real estate property	110,362	66	105,663	2,328	31	28	109,304	67	105,445	2,328	33	28
	Retail - Secured on real estate property - Of Which: SME	9,103	0	9,001	590	1	3	9,007	2	8,920	589	3	3
	Retail - Secured on real estate property - Of Which: non-SME	101,179	66	95,662	2,328	31	28	100,304	67	96,445	2,328	33	28
	Retail - Qualifying Revolving	0	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	607	46	17	2,661	14	2,620	622	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				8,566						8,566			

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LITHUANIA	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	1	0	2	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	115	0	1	1	162	0	142	116	0	12
	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	0	0	3,852	21	3,828	752	8	7
	Retail - Secured on real estate property - Of Which: SME	8	0	8	4	0	0	9	1	9	5	1	0
	Retail - Secured on real estate property - Of Which: non-SME	3,750	23	3,728	738	6	9	3,843	20	3,819	747	7	7
	Retail - Qualifying Revolving	0	0	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	688	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				1,524						1,524			

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ESTONIA	Central banks and central governments	3,650	0	3,524	47	0	0	4,244	0	4,314	51	0	0
	Institutions	2	0	1	1	0	0	1	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	4,035	9	3,967	685	2	4	4,110	7	4,054	700	5	3
	Retail - Secured on real estate property - Of Which: SME	89	1	88	38	1	1	89	0	88	39	0	1
	Retail - Secured on real estate property - Of Which: non-SME	3,936	8	3,879	647	2	3	4,021	7	3,966	661	5	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,424	7	1,215	331	5	6	1,420	8	1,217	337	6	5
	Retail - Other Retail - Of Which: SME	628	5	548	148	6	4	626	7	546	150	5	3
Retail - Other Retail - Of Which: non-SME	816	2	667	184	2	2	814	1	670	186	1	2	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				1,141						1,141			

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FINLAND	Central banks and central governments	20,550	0	20,550	194	0	0	224	0	224	4	0	0
	Institutions	71	0	117	26	0	0	57	0	100	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	16	0	16	18	0	0	27	0	26	29	0	0
	Retail	16	0	16	4	0	0	41	0	41	22	0	1
	Retail - Secured on real estate property	14	0	13	4	0	0	13	0	13	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	18	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	26	0	26	17	0	1
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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				1,141						1,141			

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	Central banks and central governments	56,839	0	57,105	692	0	0	54,472	0	54,736	754	0	0
	Institutions	5,903	0	5,931	971	0	1	5,326	0	5,451	949	0	1
	Corporates	70,975	354	57,057	18,272	116	395	71,097	325	57,769	18,766	130	385
	Corporates - Of Which: Specialised Lending	51	0	43	48	0	0	47	0	39	29	0	0
	Corporates - Of Which: SME	18,881	33	17,088	4,235	30	50	18,797	34	16,910	4,254	31	51
	Retail	128,265	197	122,586	7,673	205	111	126,720	196	119,003	7,592	200	130
	Retail - Secured on real estate property	118,863	188	113,633	5,050	61	50	115,946	183	110,136	4,977	57	59
	Retail - Secured on real estate property - Of Which: SME	9,565	2	8,579	948	2	4	8,706	3	8,623	949	3	6
	Retail - Secured on real estate property - Of Which: non-SME	100,298	186	104,654	4,502	59	46	106,941	180	101,507	4,428	54	45
	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	84	9,372	93	8,873	2,615	142	79
	Retail - Other Retail - Of Which: SME	3,953	30	3,787	1,311	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	0	0	
Other non credit-obligation assets	0	0	0	950	0	0	0	0	0	0	893	0	0
IRB Total				28,558							29,619		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (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 end-of-fiscal year.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
SWEDEN	Central banks and central governments	30,120	0	30,190	358	0	0	29,491	0	29,555	399	0	0
	Institutions	2,094	0	2,094	333	0	0	2,081	0	2,081	338	0	0
	Corporates	46,407	32	35,740	9,980	30	132	47,807	34	39,663	10,069	31	132
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18,344	32	16,425	3,888	30	47	18,200	34	16,446	3,886	30	48
	Retail	114,743	144	109,686	4,285	158	86	110,947	147	105,733	4,106	159	88
	Retail - Secured on real estate property	102,729	71	102,709	2,784	28	33	105,036	69	99,863	2,632	28	34
	Retail - Secured on real estate property - Of Which: SME	8,887	2	8,801	485	2	2	8,528	2	8,447	485	3	3
	Retail - Secured on real estate property - Of Which: non-SME	93,842	70	94,908	2,308	26	31	96,508	67	91,377	2,146	26	31
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,013	73	5,977	1,491	120	52	5,809	78	5,770	1,434	120	54
	Retail - Other Retail - Of Which: SME	2,373	18	2,340	885	62	15	2,463	20	2,425	821	64	14
Retail - Other Retail - Of Which: non-SME	3,640	54	3,637	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
LITHUANIA	Central banks and central governments	7,574	0	7,550	102	0	0	6,160	0	6,239	90	0	0
	Institutions	2	0	2	0	0	0	0	0	1	0	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	2	0	0	0	0	1	1	0	0
	Corporates - Of Which: SME	51	32	1,645	119	0	0	163	0	143	119	0	0
	Retail	5,087	24	4,894	1,141	21	14	5,251	23	5,038	1,153	17	12
	Retail - Secured on real estate property	5,064	20	5,040	780	13	6	5,072	19	4,985	770	10	6
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3,955	20	3,931	776	13	6	4,061	19	4,035	765	10	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,123	4	951	361	8	8	1,180	4	1,013	383	7	6
	Retail - Other Retail - Of Which: SME	401	3	366	143	5	5	423	2	389	151	4	3
Retail - Other Retail - Of Which: non-SME	722	2	585	217	3	3	757	2	624	232	3	3	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
ESTONIA	Central banks and central governments	3,749	0	3,520	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	3,522	36	3,444	2,132	0	25	3,362	38	3,504	2,242	0	28
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	15	0	15	4	0	0	15	0	15	4	0	0
	Retail	244	0	214	153	0	1	249	0	236	154	0	1
	Retail - Secured on real estate property	5,021	13	5,338	1,047	10	13	5,717	11	5,495	1,075	8	11
	Retail - Secured on real estate property - Of Which: SME	4,124	6	4,125	705	4	2	4,268	5	4,268	720	3	2
	Retail - Secured on real estate property - Of Which: non-SME	89	0	88	36	0	1	90	0	89	38	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,427	7	1,223	342	6	11	1,453	6	1,252	346	5	9
	Retail - Other Retail - Of Which: SME	530	1	551	155	7	4	520	1	500	155	3	5
Retail - Other Retail - Of Which: non-SME	817	1	673	188	1	4	833	1	692	190	2	4	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
FINLAND	Central banks and central governments	6,021	0	6,021	77	0	0	7,454	0	7,469	76	0	0
	Institutions	120	0	129	31	0	0	109	0	72	18	0	0
	Corporates	3,777	8	2,575	1,043	12	14	4,232	0	2,594	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	15	0	15	4	0	0	15	0	15	4	0	0
	Retail	23	0	13	2	0	0	2	0	1	2	0	0
	Retail - Secured on real estate property	13	0	13	0	0	0	13	0	12	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	0	0	0	13	0	12	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
LATVIA	Central banks and central governments	3,623	0	3,628	79	0	3,860	0	3,563	62	0	0	
	Institutions	2	0	1	0	0	0	1	0	0	0	0	
	Corporates	1,454	18	1,256	858	4	1,546	0	1,324	927	0	4	
	Corporates - Of Which: Specialised Lending	5	0	4	6	0	5	0	4	6	0	0	
	Corporates - Of Which: SME	104	0	83	72	0	105	0	87	78	0	1	
	Retail	2,648	14	2,487	1,149	15	2,710	13	2,547	1,199	15	17	
	Retail - Secured on real estate property	1,778	9	1,711	734	6	1,817	8	1,744	768	5	7	
	Retail - Secured on real estate property - Of Which: SME	11	0	11	7	0	11	0	11	7	0	0	
	Retail - Other Retail	1,767	9	1,701	727	6	1,806	8	1,733	760	5	7	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	889	5	776	415	10	894	5	803	431	9	10	
	Retail - Other Retail - Of Which: SME	348	4	313	124	6	339	4	324	127	6	7	
Retail - Other Retail - Of Which: non-SME	541	2	291	4	555	1	479	304	4	3			
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
NORWAY	Central banks and central governments	202	0	202	2	0	88	0	88	1	0	0	
	Institutions	1,270	0	1,224	168	0	994	0	1,228	128	0	0	
	Corporates	5,636	235	4,365	1,367	75	140	5,613	227	4,560	1,309	98	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	7	0	6	6	0	0	0	2	1	0	0	
	Retail	42	0	42	9	0	40	0	39	9	0	0	
	Retail - Secured on real estate property	39	0	39	8	0	37	0	37	7	0	0	
	Retail - Secured on real estate property - Of Which: SME	34	0	34	6	0	32	0	32	6	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	3	0	3	1	0	3	0	3	1	0	0	
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	3	0	3	1	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED STATES	Central banks and central governments	3,260	0	3,260	30	0	3,072	0	3,072	26	0	0	
	Institutions	186	10	180	44	0	313	10	307	74	0	0	
	Corporates	657	0	472	240	0	681	0	498	251	0	10	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	5	0	5	2	0	0	0	4	1	0	0	
	Retail - Secured on real estate property	5	0	5	2	0	4	0	4	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	2	0	4	0	4	1	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	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	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	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	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	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	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	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	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
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).

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Swedbank - Grupp

As of 31/12/2021

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
		Non-derivative financial assets by accounting portfolio						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions
[0 - 3M f	Austria															
[3M - 1Y f																
[1Y - 2Y f																
[2Y - 3Y f																
[3Y - 5Y f																
[5Y - 10Y f																
[10Y - more																
Total																
[0 - 3M f	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y f		41	41	41	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	41	41	41	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M f	Bulgaria															
[3M - 1Y f																
[1Y - 2Y f																
[2Y - 3Y f																
[3Y - 5Y f																
[5Y - 10Y f																
[10Y - more																
Total																
[0 - 3M f	Cyprus															
[3M - 1Y f																
[1Y - 2Y f																
[2Y - 3Y f																
[3Y - 5Y f																
[5Y - 10Y f																
[10Y - more																
Total																
[0 - 3M f	Czech Republic															
[3M - 1Y f																
[1Y - 2Y f																
[2Y - 3Y f																
[3Y - 5Y f																
[5Y - 10Y f																
[10Y - more																
Total																
[0 - 3M f	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y f		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M f	Estonia	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y f		259	259	0	0	0	0	15	0	0	0	0	0	6	0	0
[1Y - 2Y f		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0
[2Y - 3Y f		19	19	0	0	0	0	19	0	0	0	0	0	0	0	0
[3Y - 5Y f		43	43	0	0	0	0	43	0	0	0	0	0	1	0	0
[5Y - 10Y f		133	133	0	0	0	0	133	0	0	0	0	0	10	0	0
[10Y - more	61	61	0	0	0	0	61	0	0	0	0	0	1	0	0	
Total	527	527	0	0	0	0	283	0	0	0	0	0	18	0	0	61

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Swedbank - Grupp

As of 30/06/2022

		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Austria															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		51	51	51	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		43	43	43	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	
Total	100	100	100	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Bulgaria															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Cyprus															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Czech Republic															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0
[1Y - 2Y]		14	14	0	0	0	0	14	0	0	0	0	0	0	0	0
[2Y - 3Y]		17	17	0	0	0	0	17	0	0	0	0	0	0	0	0
[3Y - 5Y]		28	28	0	0	0	0	28	0	0	0	0	0	21	0	0
[5Y - 10Y]		164	164	0	0	0	0	164	0	0	0	0	0	2	0	0
[10Y - more]	41	41	0	0	0	0	41	0	0	0	0	0	0	0	0	
Total	282	282	0	0	0	0	282	0	0	0	0	0	28	0	0	52

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Swedbank - Grupp

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet							
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions	
	Spain																
	Sweden																
	United Kingdom																
	Iceland																
	Liechtenstein																
	Norway																
	Australia																
	Canada																
	Hong Kong																
	Total	5,191	5,191	2,962	0	0	1,989	64	1,905	66	1,615	2,072	0	145			

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Swedbank - Group

	As of 30/09/2021										As of 31/12/2021													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ³		On performing exposures ³	On non-performing exposures ³		Collaterals and financial guarantees received on non-performing exposures									
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which defaulted	Of which Stage 3							
Cash balances at central banks and other demand deposits	64,124	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	14,751	0	0	0	0	0	0	0	0	16,238	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	11,055	0	0	0	0	0	0	0	0	12,531	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	959	0	0	0	0	0	0	0	0	957	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	496	0	0	0	0	0	0	0	0	491	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,057	0	0	0	0	0	0	0	0	2,088	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	189	0	0	0	0	0	0	0	0	189	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	169,441	87	876	832	837	334	386	385	352	168,706	107	824	787	791	297	338	337	362						
Central banks	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	444	0	0	0	0	0	0	0	0	462	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,589	0	0	0	0	0	0	0	0	1,461	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3,994	0	0	0	0	2	0	0	0	3,038	0	0	0	0	3	0	0	0	0	0	0	0	0	0
Non-financial corporations	53,209	2	484	474	477	234	246	245	214	52,906	8	432	427	428	204	187	187	230						
of which: small and medium-sized enterprises	29,813	2	122	114	117	69	30	30	90	29,849	8	115	110	111	61	25	25	86						
of which: Loans collateralised by commercial immovable property	14,285	0	80	74	74	41	23	22	58	14,490	1	79	76	77	33	20	20	59						
Households	110,103	84	391	357	361	98	140	138	137	110,839	99	392	360	362	89	151	154	132						
of which: Loans collateralised by residential immovable property	95,741	21	142	113	114	20	24	24	118	96,456	30	135	107	109	17	21	21	114						
of which: Credit for consumption	5,925	61	230	228	229	67	112	111	7	5,853	65	239	238	237	63	125	126	7						
DEBT INSTRUMENTS other than MPT	248,337	87	874	832	837	334	386	385	352	220,064	107	824	787	791	297	338	337	362						
OFF-BALANCE SHEET EXPOSURES	42,249		44	44	42	49	16	16	21	40,732		22	22	21	56	8	8	11						

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ 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 PFRDP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - 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 PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Swedbank - Grupp

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
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	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	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 FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2022 EU-wide Transparency Exercise

Forborne exposures

Swedbank - Grupp

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	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	47	366	64	18	14	342	41
Households	206	78	14	11	147	47	187	70	13	10	132	41
DEBT INSTRUMENTS other than HFT	1,030	393	174	151	736	204	928	359	160	130	703	186
Loan commitments given	32	1	1	0	1	0	11	0	0	0	1	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

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

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1,313	3	3	1,310	2	0	1,294	10	0	1,290	2	0	1,285	11	10	1,283	8	0	1,322	11	10	1,320	7	0
B Mining and quarrying	228	347	347	228	220	0	508	201	201	508	103	0	415	229	229	415	148	0	418	224	224	418	174	0
C Manufacturing	3,242	16	15	3,238	30	0	3,412	15	15	3,408	32	0	3,680	16	16	3,852	39	0	3,043	21	21	3,036	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	2,956	11	10	2,954	32	0	2,730	13	13	2,730	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	33	0	2,006	4	0	2,004	32	0	2,000	5	5	1,999	39	0	2,008	7	7	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	1,617	0	0	1,617	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	32,999	32	28	32,998	50	0	33,907	31	30	33,907	44	0	34,705	42	41	34,704	47	0	34,519	36	36	34,519	59	0
M Professional, scientific and technical 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	3	0	454	4	4	454	3	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	53,182	480	0	52,306	432	427	52,888	392	0	55,182	381	377	55,164	362	0	56,107	347	344	56,089	347	0

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