



2023 EU-wide Transparency Exercise

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

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

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Key Metrics

Länsförsäkringar Bank AB - gruppen

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,664	1,661	1,637	1,581	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,664	1,661	1,637	1,581	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,866	1,858	1,832	1,768	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,866	1,858	1,832	1,768	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,104	1,993	2,106	2,029	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,104	1,993	2,106	2,029	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	10,939	10,782	11,107	10,724	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	10,939	10,782	11,107	10,724	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.21%	15.40%	14.74%	14.75%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.21%	15.40%	14.74%	14.75%	(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	17.06%	17.24%	16.49%	16.48%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.06%	17.24%	16.49%	16.48%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.23%	18.48%	18.96%	18.92%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.23%	18.48%	18.96%	18.92%	(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	42,331	41,872	42,548	42,084	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	4.41%	4.44%	4.31%	4.20%	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

Länsförsäkringar Bank AB - gruppen

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,866	1,858	1,832	1,768	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,866	1,858	1,832	1,768	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	42,331	41,872	42,548	42,084	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	42,331	41,872	42,548	42,084	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.41%	4.44%	4.31%	4.20%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.41%	4.44%	4.31%	4.20%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	2,104	1,993	2,106	2,029	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,664	1,661	1,637	1,581	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	263	258	254	243	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	826	822	840	828	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	8	3	-1	4	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	756	741	731	698	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 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 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-27	-11	-12	-14	C 01.00 (0250,0000)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-101	-106	-110	-113	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 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 (net of associated DTAs)	-11	0	-2	-2	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses	-50	-46	-63	-63	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) 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 (0460,0000) + C 01.00 (0460,0000) + C 01.00 (0470,0000) + C 01.00 (0470,0000)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,0000)	Articles 36(1) point (i) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(27), 36(1) point (b), 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 (0490,0000)	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 (0500,0000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0000)	-
	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 (0520,0000)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	202	198	195	186	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	202	198	195	186	C 01.00 (0540,0000) + C 01.00 (0540,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0570,0000) + C 01.00 (0570,0000) + C 01.00 (0570,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0580,0000) + C 01.00 (0570,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,866	1,858	1,832	1,768	C 01.00 (0600,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	238	134	274	262	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	238	134	274	262	C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0690,0000) + C 01.00 (0690,0000) + C 01.00 (0690,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	10,939	10,782	11,107	10,724	C 02.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.21%	15.40%	14.74%	14.75%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.06%	17.24%	16.49%	16.48%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.23%	18.40%	18.96%	18.92%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,664	1,661	1,637	1,581	CA3 (1)	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.21%	15.40%	14.74%	14.75%	CA3 (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-

¹The 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 ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 ratio published by the participating banks e.g. in their Pillar 3 disclosure

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Länsförsäkringar Bank AB - gruppen

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	4,608	4,586	4,091	3,966	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	989	1,020	760	709	C 02.00 (r0050, 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	818	796	1,280	1,272	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	2,801	2,770	2,051	1,985	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	109	99	108	85	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	89	74	79	69	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, 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	587	576	618	591	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	587	576	618	591	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	5,546	5,447	6,212	6,014	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,939	10,782	11,107	10,724	

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.

2023 EU-wide Transparency Exercise

P&L

Länsförsäkringar Bank AB - gruppen

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	531	802	380	783
Of which debt securities income	20	32	20	47
Of which loans and advances income	483	719	280	570
Interest expenses	183	295	216	480
(Of which deposits expenses)	16	40	39	91
(Of which debt securities issued expenses)	152	220	82	176
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-15	-46	-49	-78
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-2	-6	-1	-4
Gains or (-) losses on financial assets and liabilities held for trading, net	1	4	1	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	1	0	1
Gains or (-) losses from hedge accounting, net	8	0	0	1
Exchange differences (gain or (-) loss), net	1	2	0	1
Net other operating income /(expenses)	-15	-18	-5	-10
TOTAL OPERATING INCOME, NET	327	444	109	217
(Administrative expenses)	143	205	49	101
(Cash contributions to resolution funds and deposit guarantee schemes)	14	21	6	11
(Depreciation)	15	20	5	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4	11	-2	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	4	11	-2	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	149	186	52	96
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	131	150	43	78
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	131	150	43	78
Of which attributable to owners of the parent	131	150	43	78

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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Länsförsäkringar Bank AB - gruppen

ASSETS:	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					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	29				462				512				32				IAS 1.54 (i)				
Financial assets held for trading	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3	0	IFRS 7.8(a)(i); IFRS 9 Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	4	0	0	4	4	0	0	4	4	0	0	4	4	0	0	4	IFRS 7.8(a)(ii); IFRS 9.4.1.4				
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5				
Financial assets at fair value through other comprehensive income	5,657	5,204	452	2	5,474	5,058	414	2	6,844	5,068	1,774	2	7,091	4,886	2,204	2	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	35,292				34,653				33,589				33,297				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	757	0	757	0	732	0	732	0	716	0	716	0	715	0	715	0	IFRS 9.6.2.1; Annex V.Part 1.12; Annex V.Part 1.26				
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-480				-436				-361				-352				IAS 39.89A(e); IFRS 9.6.5.8				
Other assets ¹⁾	225				223				223				194								
TOTAL ASSETS	41,484				41,112				41,526				40,984				IAS 1.9(e); ICG 6				

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

Breakdown of financial assets by instrument and by counterparty sector ¹⁾	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						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	5,653	0	0	0	0	5,469	0	0	0	0	6,840	0	0	0	0	7,087	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	Annex V.Part 1.32, 44(a)			
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)			
	Loans and advances	34,614	635	85	-6	-7	-37	33,964	652	80	-5	-9	-35	33,044	509	69	-4	-11	-25	32,739	516	74	-4	-9	-25

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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	0	4	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	39,215	38,853	39,221	38,857	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	1,035	933	775	755	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,157	-1,080	-923	-983	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4	3	6	7	IAS 37.10; IAS 1.54(l)
Tax liabilities	72	63	63	68	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	229	304	346	302	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	39,397	39,081	39,488	39,005	IAS 1.9(b);IG 6
TOTAL EQUITY	2,087	2,031	2,039	1,979	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	41,484	41,112	41,526	40,984	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		1,035	937	775	755	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3	3	3	3	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	888	810	774	840	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	62	49	43	52	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	746	620	519	536	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	743	617	517	534	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,410	1,419	1,360	1,327	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,346	1,314	1,199	1,119	ECB/2013/33 Annex 2.Part 2.9.1
	Households	12,194	11,753	11,555	11,183	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,794	7,997	7,445	6,967	Annex V.Part 1.42(f), 44(c)
Debt securities issued		24,255	24,539	25,268	25,269	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		239	235	275	264	Annex V.Part 1.37
Other financial liabilities		-281	-289	-257	-301	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		40,250	39,790	39,996	39,612	

2023 EU-wide Transparency Exercise

Market Risk

Länsförsäkringar Bank AB - gruppen

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CUI 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.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Länsförsäkringar Bank AB - gruppen

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(mln EUR, %)									
Consolidated data	Central governments or central banks	2,040	2,178	0		2,153	2,286	0	
	Regional governments or local authorities	17	419	0		18	420	0	
	Public sector entities	144	0	0		157	0	0	
	Multilateral Development Banks	275	275	0		269	269	0	
	International Organisations	28	28	0		27	27	0	
	Institutions	1,007	533	137		883	478	128	
	Corporates	280	279	236		303	301	255	
	of which: SME	184	183	141		197	196	150	
	Retail	543	325	243		545	326	243	
	of which: SME	4	4	2		4	4	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	2	2	3	5	2	2	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,603	3,603	360		3,554	3,554	355	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	8	8	9		9	9	10		
Other exposures	114	114	111		123	123	125		
Standardised Total ²	8,065	7,764	1,098	6	8,047	7,794	1,118	7	

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

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

⁽³⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Länsförsäkringar Bank AB - gruppen

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(mln EUR, %)									
Consolidated data	Central governments or central banks	2,839	2,954	0		3,531	3,634	0	
	Regional governments or local authorities	19	409	0		19	433	0	
	Public sector entities	140	0	0		122	0	0	
	Multilateral Development Banks	216	216	0		157	157	0	
	International Organisations	28	28	0		28	28	0	
	Institutions	956	458	123		844	342	95	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	553	330	247		544	326	244	
	of which: SME	4	4	2		3	3	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,707	3,707	371		3,616	3,616	365	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9	9	10		9	9	10		
Other exposures	120	120	116		82	82	79		
Standardised Total ²	8,588	8,230	868	5	8,954	8,628	794	5	

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

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

⁽³⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Länsförsäkringar Bank AB - gruppen

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	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	2,310	14	2,290	818	0	0	2,279	12	2,256	796	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	2,309	14	2,290	817	0	0	2,273	12	2,251	793	0	
	Retail	32,680	67	32,153	2,801	41	45	32,134	64	31,692	2,770	40	45
	Retail - Secured on real estate property	29,702	17	29,260	1,769	18	1	29,301	16	28,939	1,788	18	1
	Retail - Secured on real estate property - Of Which: SME	2,545	5	2,543	268	7	0	2,506	6	2,505	262	8	0
	Retail - Secured on real estate property - Of Which: non-SME	27,157	11	26,717	1,500	11	0	26,794	11	26,434	1,526	10	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,979	51	2,893	1,032	23	44	2,833	48	2,753	982	22	44
	Retail - Other Retail - Of Which: SME	1,391	18	1,342	422	14	15	1,332	19	1,286	403	13	16
	Retail - Other Retail - Of Which: non-SME	1,587	33	1,551	611	9	29	1,501	29	1,466	579	9	28
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²			3,619						3,566			

⁽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).

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Länsförsäkringar Bank AB - gruppen

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: defaulted		Of which: defaulted	Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	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	2,603	13	2,578	1,280	0	3	2,615	10	2,591	1,272	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,492	11	2,468	1,109	0	2	2,497	10	2,474	1,091	0	2
	Retail	32,049	58	31,495	2,051	41	35	31,103	64	30,503	1,985	44	33
	Retail - Secured on real estate property	29,278	20	28,803	989	19	1	28,454	24	27,928	968	23	1
	Retail - Secured on real estate property - Of Which: SME	1,684	5	1,682	140	7	0	1,650	5	1,648	137	7	0
	Retail - Secured on real estate property - Of Which: non-SME	27,594	14	27,121	849	13	1	26,804	18	26,280	831	16	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,771	38	2,692	1,062	22	34	2,649	40	2,575	1,017	22	32
	Retail - Other Retail - Of Which: SME	1,309	19	1,264	453	12	15	1,241	20	1,198	429	11	14
	Retail - Other Retail - Of Which: non-SME	1,463	20	1,428	608	9	19	1,408	21	1,376	588	10	18
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²			3,331						3,257			

⁽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.

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

As of 31/12/2022

Direct exposures														Risk weighted exposure amount	
On balance sheet												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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Africa														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]	Others														
[10Y - more]															
Total															
[0 - 3M]															
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

As of 30/06/2023

(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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Africa														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Others														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Länssparbanken AB - gruppen

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ²⁾		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 ²⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾				Of which: defaulted	Of which Stage 3 ⁴⁾						Of which Stage 3 ⁴⁾	
Cash balances at central banks and other demand deposits	29	0	0	0	0	0	0	0	0	462	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	5,653	0	0	0	0	0	0	0	0	5,469	0	0	0	0	0	0	0	0		
Central banks	450	0	0	0	0	0	0	0	0	412	0	0	0	0	0	0	0	0		
General governments	875	0	0	0	0	0	0	0	0	591	0	0	0	0	0	0	0	0		
Credit institutions	4,230	0	0	0	0	0	0	0	0	4,204	0	0	0	0	0	0	0	0		
Other financial corporations	158	0	0	0	0	0	0	0	0	152	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	35,341	19	112	84	85	12	37	37	65	34,703	31	106	79	80	14	35	35	62		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	930	0	0	0	0	0	0	0	0	733	0	0	0	0	0	0	0	0		
Credit institutions	100	0	0	0	0	0	0	0	0	96	0	0	0	0	0	0	0	0		
Other financial corporations	900	0	0	0	0	0	0	0	0	808	0	0	0	0	0	0	0	0		
Non-financial corporations	2,022	4	16	15	15	5	8	8	5	2,060	9	17	16	17	5	9	9	5		
of which: small and medium-sized enterprises	1,945	3	15	14	14	4	8	8	5	1,977	7	16	16	16	4	9	9	5		
of which: Loans collateralised by commercial immovable property	792	0	1	1	1	0	0	0	1	797	0	1	1	1	0	0	0	1		
Households	31,388	15	96	69	70	7	28	28	59	30,997	21	89	63	64	9	26	26	57		
of which: Loans collateralised by residential immovable property	26,705	8	25	12	11	0	0	0	20	26,162	9	51	11	11	0	0	0	28		
of which: Credit for consumption	1,476	4	40	38	38	4	24	24	4	1,366	9	36	32	34	7	22	22	7		
NET INSTRUMENTS other than HPT	41,923	19	112	84	85	12	37	37	65	40,638	31	106	79	80	14	35	35	62		
OFF-BALANCE SHEET EXPOSURES	2,436		3	2	3	2	1	1	0	2,232		3	2	3	2	1	1	0		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement 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 PFRB framework (template F 16.00 / 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 term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB 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 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Länsförsäkrings Bank AB - gruppen

	As of 31/03/2023										As of 30/06/2023											
	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⁾					
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾						
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾				Of which: defaulted	Of which Stage 3 ⁽⁴⁾		Of which Stage 3 ⁽⁴⁾								
Cash balances at central banks and other demand deposits	512	0	0	0	0	0	0	0	0	0	32	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,840	0	0	0	0	0	0	0	0	0	7,087	0	0	0	0	0	0	0	0	0	0	0
Central banks	1,772	0	0	0	0	0	0	0	0	0	2,201	0	0	0	0	0	0	0	0	0	0	0
General governments	504	0	0	0	0	0	0	0	0	0	576	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,330	0	0	0	0	0	0	0	0	0	4,486	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	134	0	0	0	0	0	0	0	0	0	121	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	33,638	35	99	71	69	15	25	25	67	33,334	24	100	75	74	13	25	25	68	68	68	68	68
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13	0	0	0	0	0	0	0	0	0	777	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	125	0	0	0	0	0	0	0	0	0	73	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	497	0	0	0	0	0	0	0	0	0	476	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2,887	14	18	17	17	5	9	9	5	2,128	5	20	19	19	5	9	9	9	7	7	7	7
of which: small and medium-sized enterprises	1,996	13	16	16	16	4	8	8	5	2,028	4	20	19	19	4	9	9	9	7	7	7	7
of which: Loans collateralised by commercial immovable property	819	0	1	1	1	0	0	0	1	851	0	2	1	1	0	0	0	0	1	1	1	1
Households	30,726	22	81	53	52	10	16	16	63	29,680	19	80	55	55	8	16	16	16	41	41	41	41
of which: Loans collateralised by residential immovable property	25,835	9	32	14	13	1	0	0	32	25,041	13	33	18	18	1	0	0	0	33	33	33	33
of which: Credit for consumption	1,326	9	24	22	22	6	14	14	6	1,262	4	25	23	23	5	14	14	14	7	7	7	7
DEBT INSTRUMENTS other than HFT	40,980	35	99	71	69	15	25	25	67	40,463	24	100	75	74	13	25	25	25	68	68	68	68
OFF-BALANCE SHEET EXPOSURES	2,420		3	2	3	2	0	0	0	2,473		2	1	2	2	0	0	0	0	0	0	0

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected 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 expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 FROPER Framework (template F 18.00 / F 18.05), 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 exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER 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-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - gruppen

	As of 30/09/2022						As of 31/12/2022						
	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 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	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	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
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)	63	7	2	2	46	4	65	5	1	1	59	4	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	25	3	1	1	12	1	12	2	1	1	9	1	
of which: small and medium-sized enterprises	24	3	1	1	9		12	2	1	1	6		
Households	38	4	1	1	34	3	53	3	0	0	50	3	
DEBT INSTRUMENTS other than HFT	63	7	2	2	46	4	65	5	1	1	59	4	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2023 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - gruppen

	As of 31/03/2023						As of 30/06/2023						
	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	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	74	3	0	0	72	3	86	3	0	0	85	3	
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	6	1	0	0	6	1	5	1	0	0	5	1	
of which: small and medium-sized enterprises	6	1	0	0	6		5	1	0	0	5		
Households	68	3	0	0	67	2	82	3	0	0	80	2	
DEBT INSTRUMENTS other than HFT	74	3	0	0	72		86	3	0	0	85		
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Länsförsäkringar Bank AB - gruppen

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	134	1	1	134	1	0	123	1	1	123	1	0	126	1	1	126	1	0	130	0	0	130	0	0
B Mining and quarrying	7	0	0	7	0	0	8	0	0	8	0	0	7	0	0	7	0	0	7	0	0	7	0	0
C Manufacturing	166	1	1	166	1	0	166	1	1	166	1	0	169	2	2	169	2	0	173	2	2	173	1	0
D Electricity, gas, steam and air conditioning supply	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	2	0	0	2	0	0
E Water supply	13	0	0	13	0	0	11	0	0	11	0	0	12	0	0	12	0	0	12	0	0	12	0	0
F Construction	288	3	3	288	2	0	309	3	3	309	2	0	301	2	2	301	2	0	297	5	4	297	3	0
G Wholesale and retail trade	160	1	1	160	2	0	161	2	2	161	2	0	165	3	3	165	2	0	173	3	3	173	2	0
H Transport and storage	111	2	1	111	1	0	116	1	1	116	1	0	113	1	1	113	1	0	114	1	1	114	1	0
I Accommodation and food service activities	65	4	4	65	3	0	64	5	5	64	4	0	62	5	5	62	3	0	61	5	5	61	3	0
J Information and communication	24	0	0	24	0	0	24	0	0	24	0	0	24	0	0	24	0	0	25	0	0	25	0	0
K Financial and insurance activities	20	0	0	20	0	0	16	0	0	16	0	0	16	0	0	16	0	0	15	0	0	15	0	0
L Real estate activities	802	2	1	802	0	0	839	1	1	839	1	0	866	1	1	866	1	0	896	2	1	896	1	0
M Professional, scientific and technical activities	81	0	0	81	0	0	81	0	0	81	0	0	79	0	0	79	0	0	78	0	0	78	0	0
N Administrative and support service activities	78	0	0	78	0	0	77	1	1	77	1	0	75	1	1	75	1	0	78	1	1	78	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	15	0	0	15	0	0	15	0	0	15	0	0	17	0	0	17	0	0	15	0	0	15	0	0
Q Human health services and social work activities	12	0	0	12	0	0	12	0	0	12	0	0	12	0	0	12	0	0	11	0	0	11	0	0
R Arts, entertainment and recreation	32	1	1	32	1	0	33	1	1	33	1	0	31	1	1	31	1	0	30	1	1	30	1	0
S Other services	15	0	0	15	0	0	14	0	0	14	0	0	13	0	0	13	0	0	13	0	0	13	0	0
Loans and advances	2,022	16	15	2,022	13	0	2,009	17	16	2,009	15	0	2,087	18	17	2,087	14	0	2,128	20	19	2,128	14	0

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