

Bank Name	Swedbank - Grupp
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE

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



**Key Metrics** 

Swedbank - Grupp

(min 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	12,810	12,957	13,094	12,919	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	12,810	12,957	13,094	12,919	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	13,711	13,786	14,382	14,183	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	13,711	13,786	14,382	14,183	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	15,977	15,855	16,484	16,415	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	15,977	15,855	16,484	16,415	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	69,093	72,779	71,467	69,376	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	69,093	72,779	71,467	69,376	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	18.54%	17.80%	18.32%	18.62%	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	18.54%	17.80%	18.32%	18.62%	(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	19.84%	18.94%	20.12%	20.44%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.84%	18.94%	20.12%	20.44%	(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	23.12%	21.78%	23.06%	23.66%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.12%	21.78%	23.06%	23.66%	(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	260,985	245,915	258,992	245,050	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	5.25%	5.61%	5.55%	5.79%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Swedbank - Grupp

	(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	13,711	13,786	14,382	14,183	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	13,711	13,786	14,382	14,183	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	260,985	245,915	258,992	245,050	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	260,985	245,915	258,992	245,050	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.25%	5.61%	5.55%	5.79%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.25%	5.61%	5.55%	5.79%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise Capital Swedbank - Grupp

		(min 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	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	15,977	15,855	16,484	16,415	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments Copital instruments eligible as CET1 Capital (including share premium and net own capital	12,810	12,957	13,094	12,919	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	3,398	3,330	3,298	3,151	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,696	8,065	9,846	9,806	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-85	-203	-225	-267	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of ORR
	A.1.4	Other Reserves	3,828	3,653	2,112	2,243	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of GRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-112	-83	-92	-78	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,677	-1,607	-1,627	-1,628	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-10	-10	-4	-3	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of ORR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-217	-174	-200	-289	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of ORR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r0450,c0010) + C \ 01.00 \\ (r0460,c0010) + C \ 01.00 \ (r0470,c0010) + C \\ 01.00 \ (r0471,c0010) + C \ 01.00 \ (r0472,c0010) \end{array}$	Articles 4(36), 38(1) point (k) (i) and 89 to 91 of OR; Articles 38(1) point (k) (i), 343(1) point (k), (k), 244(1) point (k) and 238 of OR; Articles 38(1) point k) (ii) and 378(3) of OR; Articles 38(1) point k) (iv) and 153(4) of OR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles $36(1)$ point (k) (ii), $243(1)$ point (b), $244(1)$ point (b) and $258$ of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR $$
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	$\label{eq:articles} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CBR$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-1	-1	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132x(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-7	-10	-10	-11	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-3	-4	-3	-3	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR.
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	900	828	1,289	1,265	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	905	833	1,293	1,269	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	-5	-4	-4	-4	$\begin{array}{l} C \; 01.00 \; (r0990, r0010) \; + \; C \; 01.00 \\ (r0700, c0010) \; + \; C \; 01.00 \; (r0710, r0010) \; + \; C \\ 01.00 \; (r0700, r0010) \; + \; C \; 01.00 \; (r0744, r0010) \\ + \; C \; 01.00 \; (r0746, r0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,711	13,786	14,382	14,183	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,266	2,069	2,101	2,232	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,156	1,954	1,912	2,050	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
	A.4.2		110	115	189	182	$\begin{array}{c} C \; 0.1\; 00 \; (e9210, e0210) \; + \; C \; 01.50 \\ (e9210, e0210) \; + \; C \; 01.50 \; (e0230, e0210) \; + \; C \\ 01.50 \; (e980, e0210) \; + \; C \; 01.20 \; (e985, e0210) \\ e02102 \; (e980, e0210) \; + \; C \; 01.20 \; (e9874, e0210) \; + \; C \\ (e9874, e0210) \; + \; C \; 01.20 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.20 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \\ 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e9874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; C \; 01.50 \; (e0874, e0210) \; + \; 01.50 \; + \; 01.50 \; + \; 01.50 \; + \; 01.50 \; + \; 01.50 \; + \; 01.50 \; + \; 01.$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	в	TOTAL RISK EXPOSURE AMOUNT	69,093	72,779	71,467	69,376	C 02.00 (+0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.54%	17.80%	18.32%	18.62%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.84%	18.94%	20.12%	20.44%	CA3 (3)	
	с.з	TOTAL CAPITAL RATIO (transitional period)	23.12%	21.78%	23.06%	23.66%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,810	12,957	13,094	12,919	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.54%	17.80%	18.32%	18.62%	A.4.3.0).0)] [D.1]/[B-B.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n				, ,		

(II)The full loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any cachal instruments that use not elable from a reculatory coint of view at the recording date are not taken into account in this calculation. Fully loaded CETI capital ratio estimation is based on the formulae stated in culture "COEE" – please note that this might lead to differences to fully baded CETI capital ratios published by the participating bank e.g. in their Filler 3 disclosure

Overview of Risk exposure amounts

Swedbank - Grupp

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	33,118	34,145	33,659	33,524	C 02.00 (4044, 4010) - (C 07.00 (4059, 4022, 5001) + C 07.00 (40110, 40220, 5001) + C 07.00 (40130, 40220, 5001) + C 08.01 (4054, 6026, 5001) + C 08.01 (4054, 6026, 5001) + C 08.01 (4054, 6026, 5001) + C 08.01 (4054, 6026) + 2001 + 2002 + C 08.01 (4054, 6026, 6026, 5002) + C 08.01 (4054, 60266, 5002) + C 02.00 (40470, 40010) + C 02.00 (4046, 40010))
Of which the standardised approach	4,869	4,709	4,498	4,518	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	7,029	8,201	8,393	8,048	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	20,319	20,227	19,675	19,928	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) <sup>2</sup>	1,064	1,064	1,011	955	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001)+ C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c1260, s001) + C 08.01 (r0050, c1250, s001) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0050, c1250, s002) + C 08.01 (r0050, c1250, s002) + C 08.00 (r0460, c1250, s002) + C
Credit valuation adjustment - CVA	305	343	175	168	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)	6	6	6	6	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,293	1,930	1,759	1,450	C 02.00 (r0520, c0010)
Of which the standardised approach	437	379	632	512	C 02.00 (r0530, c0010)
Of which IMA	1,856	1,551	1,126	938	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, d601)*12.54-C 20.00 (*0010, d450)*12.5+MAK(C 24.00(*0010, d090), C 24.00(*0010, d0100), C 24.00(*0010, d010))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	6,938	7,193	7,091	6,776	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,938	7,193	7,091	6,776	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	25,367	28,099	27,765	26,497	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	69,093	72,779	71,467	69,376	

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

<sup>2</sup> 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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Swedbank - Grupp

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,224	5,085	2,312	4,747
Of which debt securities income	93	193	161	382
Of which loans and advances income	2,584	3,883	1,582	3,238
Interest expenses	963	1,843	1,226	2,605
(Of which deposits expenses)	218	579	525	1,158
(Of which debt securities issued expenses)	642	1,113	586	1,208
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	11	8	12
Net Fee and commission income	939	1,219	311	610
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	34	54	2	4
Gains or (-) losses on financial assets and liabilities held for trading, net	47	68	37	81
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-80	-53	9	18
Gains or (-) losses from hedge accounting, net	3	-3	15	12
Exchange differences [gain or (-) loss], net	16	7	19	17
Net other operating income /(expenses)	107	143	-43	-3
TOTAL OPERATING INCOME, NET	3,338	4,688	1,444	2,894
(Administrative expenses)	1,403	1,878	493	981
(Cash contributions to resolution funds and deposit guarantee schemes)	91	123	2	80
(Depreciation)	115	153	40	82
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	18	6	36	-8
(Payment commitments to resolution funds and deposit guarantee schemes)	15	4	32	-12
(Commitments and guarantees given)	4	2	4	4
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	97	170	79	101
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	97	170	79	101
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	42	102	0	1
(of which Goodwill)	17	55	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	145	196	60	121
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	1,718	2,451	853	1,778
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,382	1,967	670	1,413
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,382	1,967	670	1,413
Of which attributable to owners of the parent	1,382	1,967	670	1,413

<sup>10</sup> Information available only as of end of the year <sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Swedbank - Grupp

(min EUR)	A	s of 30/09/202	22			As of 31,	/12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hieraro	shy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	42,259				33,418				32,561				30,566				IAS 1.54 (i)
Financial assets held for trading	19,446	4,466	14,981	0	11,782	3,598	8,185	0	14,720	6,177	8,542	0	13,839	3,967	9,872	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,102	2,035	986	80	3,067	1,998	978	90	2,912	1,975	844	93	2,435	1,696	645	94	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	182,288				180,168				188,847				180,430				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	126	0	126	0	137	0	137	0	149	0	149	0	157	0	157	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	-1,990				-1,831				-1,541				-1,486				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	3,965				3,777				3,856				3,937				
TOTAL ASSETS	249,196				230,518				241,503				229,878				IAS 1.9(a), IG 6

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

	(min E	EUR)		٨	s of 30/09/20	122					As of 31	/12/2022					As of 31	/03/2023					As of 30,	/06/2023			
			Gross carry	ing amount <sup>(2)</sup>		Accun	nulated impairr	nent <sup>(2)</sup>	Gros	s carrying amou	nt <sup>(2)</sup>	Accur	nulated impair	nent <sup>(2)</sup>	Gros	is carrying amo	unt <sup>(2)</sup>	Accu	mulated impairs	ient <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	nulated impairm	ent <sup>(2)</sup>	
Breakdown of f by instrume counterpar			Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sinci initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	thout significant Stage 3 ant increase in Stage 3 in credit risk since Credit-Impaired assets in recognition but credit- impaired		References
Financial a value thro	assets at fair		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	ensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial	assets at	Debt securities	10,154	0	0	0	0	0	11,931	0	0	0	0	0	23,216	0	0	0	0	0	21,166	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised	l cost	Loans and advances	160,530	11,494	742	-148	-204	-291	155,639	12,594	674	-159	-237	-283	150,660	15,023	674	-181	-276	-277	143,167	16,130	683	-168	-282	-274	Annex V.Part 1.32, 44(a)

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

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





#### **Breakdown of liabilities**

#### Swedbank - Grupp

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	13,291	9,014	9,524	7,694	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	11	11	11	11	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	219,192	204,558	215,334	205,306	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	126	115	107	114	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	84	84	92	97	IAS 37.10; IAS 1.54(I)
Tax liabilities	491	469	517	540	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	473	433	550	476	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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	233,668	214,685	226,135	214,237	IAS 1.9(b);IG 6
TOTAL EQUITY	15,528	15,833	15,368	15,641	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	249,196	230,518	241,503	229,878	IAS 1.IG6

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



#### Breakdown of liabilities

#### Swedbank - Grupp

(mln EUR)

			Carrying	) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		6,484	6,175	4,243	4,159	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	18	27	6	581	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	2,883	2,413	2,121	1,655	Annex V.Part 1.31
	Central banks	3,825	1,087	2,036	1,837	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,234	99	1,041	835	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,712	5,851	5,791	5,628	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,518	5,709	5,587	5,454	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	8,747	4,350	8,828	8,818	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	6,952	4,261	6,434	7,595	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	16,326	12,782	15,679	12,784	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,384	12,571	14,763	12,460	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	34,063	33,955	31,453	29,164	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	33,036	32,728	29,873	27,156	ECB/2013/33 Annex 2.Part 2.9.1
	Households	67,256	66,223	65,091	63,689	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	63,216	60,699	58,173	55,578	Annex V.Part 1.42(f), 44(c)
Debt securities issued		84,185	78,492	85,863	81,760	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued	3,072	2,817	3,301	3,376	Annex V.Part 1.37
Other financial liabilities		3,120	2,343	3,865	3,049	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		232,619	213,699	224,976	213,124	

EBA LUSSTAN

#### 2023 EU-wide Transparency Exercise Market Risk

#### Market Risk Swedbank - Grupp

	SA					1	м									IM						
			VaR <i>(Memoran</i>	(Memorandum item) STRESSED VaR (Memorandum item) AND			AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITAL ( FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	Ð	OTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments	418	350	53 53	13	98	23							49	9	78	17						
Of which: General risk Of which: Specific risk	0 418	350	53	13	98	23							49	9	78	17						
Equities	415	0	3	1	4	1							4	1	4	1						
Of which: General risk	0	0	3	1	4	1							4	1	4	1						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	19	28	4	1	9	2							6	2	10	3						
Total	437	379	53	13	96	22	0	0	0	0	0	1,856	49	9	75	16	0	0	0	0	0	1,551
	As of 31/03/2023	As of 30/06/2023					03/2023									As of 30/0	5/2023					
Traded Debt Instruments	585	465	34	11	52	15							28	9	44	12						
Of which: General risk	0	0	34	11	52	15							28	9	44	12						
Of which: Specific risk	585	465	0	0	0	0							0	0	0	0						
Equities	1	2	3	2	5	5							3	0	4	0						
Of which: General risk	Ô	1	3	2	5	5							3	ő	4	ŏ						
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	46	46	11	5	15	6							16	4	17	5						
Commodities risk Total	0 632	512	36	12	0 54	16	0	0	0	0	0	1.126	0 31	0	0 44	13	0	0	0	0	0	938
Total	632	512	36	12	54	16	0	1 0	0	0	Ŭ	1,126	31	9	44	13	0	0	0	U	U	938

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



## EBA known 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

ates with

Swedbank - Grupp

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
	(mh 538, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mn EUR. %) Central governments or central banks	11	11	0		4	4	0	
	Regional governments or local authorities	388	380	48		326	323	52	
	Public sector entities	185	106	21		184	104	21	
	Multilateral Development Banks	709	707	0		550	548	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,206	1,206	36		1,205	1,205	37	
	Corporates	953	635	622		821	594	582	
	of which: SME	81	61	49		70	52	41	
	Retail	4,389	2,167	1,547		4,334	2,100	1,511	
Consolidated data		583 320	393 318	216		579	364	210	
	Secured by mortoages on immovable property	320	318	111		308	306	107	
	of which: SME	185	0	0	101	182	0	88	07
	Exposures in default Items associated with particularly high risk	103	61	63	101	102		00	23
	Items associated with particularly high risk Covered bonds	17	17	0		0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1/	1/	20		ő	0	ő	
	Collective investments undertakings (CIU)	0	0	2		0		3	
	Equity	1.027	1,027	2.436		1,061	1.061	2,460	
	Other exposures	309	309	185		78	78	75	
	Standardised Total 2	9,700	6,964	5,095	149	9,054	6,408	4,938	149

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 The Solid assource, units Essaver value. Is monthel failmen taking the assource of the data is used concernent leader of end individual balance.
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		· · Sarting mm the 2LD startisk, walk adjustments and provisions for the consolution data induces ganetic relations for the consolution for the consolution of the co										
					Standardised Ap	pproach						
			As of 30/09/	2022			As of 31,	12/2022				
		Original Exposure* Exposure Value* Risk exposure amount Value Adjustimetik and providence* Exposure Value* Risk exposure amount Value Adjustimetik and providence*										
	(min BUR, %) Central governments or central banks			0		4	4	0				
	Regional governments or local authorities	68	65	0		-		ů				
	Public sector entities	3	0	0		3		0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	258	258	5		314	314	6				
	Corporates	315	241	241		298	217	215				
	of which: SME	0 2.715	0	0 874		2.692	0	0				
	Retail of which: SME	2,/15	1,183	8/4		2,692	1,1/9	881				
SWEDEN	or which: SME Secured by mortgages on immovable property	1/2	23	*		109	23	14				
	of which: SME		0	0		0	ů	ů				
	Exposures in default	141	64	66	74	145	69	72				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	15	15	1		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Eauitv	863	863	2,132		847	847	2,092				
	Other exposures	55	55	55	104		59	59				
	Standardised Total <sup>2</sup>	<sup>(1)</sup> Original exercises with a Reserve with							1			

<sup>(1)</sup> Obsired essours, while Zessurv value, is recently before takes are account or wifted also to other convenient face or coeff in effection to take and the second essource are wifted as to other convenient face and the second essource and an effective effective. Standardised Approach

			As of 30/09	/2022			As of 31	/12/2022		
	(mb EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
1	Central governments or central banks	0	0	0		0		0		
	Regional governments or local authorities	0	6	0		0		0		
	Public sector entities	149	74	15		150	74	15		
	Multilateral Development Banks	0	0	0		0		0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2	2	0		3	3	1		
	Corporates	15	10	10		15	11	10		
	of which: SME	2	3	2		2	2	2		
	Retail	16	15	11		16	15	12		
FINLAND	of which: SME	0	0	0		0	0	0		
TINDAND	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	(	0		0	6	0		
	Exposures in default	0	0	0	0	0		0	0	
	Items associated with particularly high risk	0		0		0		0		
	Covered bonds	0		0		0		0		
1	Claims on institutions and corporates with a ST credit assessment	0								
1	Collective investments undertakings (CIU) Equity	0								
	Eduity Other evolutions	0				5		2		
1	Change and a start and a start a			( ( (						

<sup>(1)</sup> Oximi essense, unité Dosure value, is recorded béfore taibles réale accust aur effect due to credit conversion factors credits initiation turbinous (s.c. (2) Total value adjustments and provisions per country of counterparty excludes flows for securitization exposures but includes general credit nia adjustments.

					Standardised A	oproach				
			As of 30/09,	2022			As of 31	12/2022		
	(mb BJR, %)	Original Exposure <sup>1</sup> Exposure Yalan <sup>4</sup> Risk exposure amount <sup>Value</sup> adjustments and providens <sup>2</sup> Original Exposure <sup>1</sup> Exposure Yalan <sup>4</sup> Risk exposure amount <sup>Value</sup>								
LITHUANIA	Can't al overmentitie or can't a lanks termine a service of head a short termine termine and termine termine Half lanks I benchmark tenks Half lanks Half lanks Comparison of which 595 Comparison of which 595 Example as the Anther Example as the Anther Comparison Example as the Anther Comparison Comparison termine and the Anther Anther Comparison Comparison termine and the Anther Comparison termine and termine and the Anther Comparison termine and termine and termine (COM)	6 5 14 10 0 9 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1	0 5 12 2 0 0 113 6 19 13 13 13 13 13 13 13 13 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 2 2 0 0 0 0 0 0 0 0	0	0 5 13 0 0 0 1555 23 255 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 12 0 0 0 1311 4 4 8 12 155 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 131 4 12 7 58 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Other exposures Standardised Total <sup>2</sup>	93	93	93	1	1	1	1	1	

<sup>(2)</sup> Orional excesses unlike bacesses values is recented before taking into account any effect due to credit conversion factors or credit nik mititation techniques (e.g. s (2) Total value adjustments and provisions per country of counterpanty excludes these for securitization expessives but includes general credit risk adjustments. Standardised Approach As of 30/09/2022 As of 31/12/2022 Exp or central banks ts or local authoritie 261 0 0 82 33 313 313 313 0 0 0 0 48 0 0 265 0 0 133 40 354 354 0 0 0 0 0 0 74 25 179 179 0 0 0 136 40 354 354 82 27 194 194 90 36 340 340 ESTONIA

> conversion factors or cri cosures but includes ger <sup>(1)</sup> Original exposure.
>  (2) Total value adjusts dit risk miticaec... wal credit risk ad



# EBA were a construction of the standardised Approach Swedarak - Grapp

		Standardised Approach										
			As of 30/09,	2022			As of 31,	/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>			
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	57	18	0		55 18 0	55 18 0	0000				
	Institutions Corporates of whick SME	0 155 2 36	48	48 0		0 57 2 37	0 36 1 20	1				
LATVIA	Retail of which: SME Secured by mortoaces on immovable property of which: SME	36 31 34 0	16	9		37 32 32 0	20 16 32 0	9				
	Exoosures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		1	1 0 0 0	0	1 0 0	1 0 0 0	1 0 0 0				
	Collective investments undertakings (CIU) Equity	0	0	0 0 1		0 0 1	0 0 1	0 0 1				
	Other exposures											
	Other exposures Standardised Total <sup>2</sup>	<sup>(1)</sup> Oriental expressive sublice Providence val	ue is remoted before taking in	n arment ane effert due to m	alle conversion factors or coulle :	ide mitination techniques (e.n. e	abatitution affarts)					
		<ul> <li><sup>(1)</sup> Oriental economic unlike Permisere validation (2) Total value adjustments and provision</li> </ul>					abatitution affacts)					
						credit risk adjustments.	abathation affairte)					
				ocludes those for securitisation	exposures but includes general	credit risk adjustments.		/12/2022				
			ns per country of counterparty	ocludes those for securitisation	exposures but includes general Standardised Aş	credit risk adjustments.		/12/2022 Risk exposure amount	Value adjustments provisions <sup>2</sup>			
	Standardined Total	(2) Total value adjustments and provisio	ss per country of counterparty As of 30/09, Exposure Value <sup>1</sup>	ocludes those for securitisation	seposues but includes general Standardised Ag Value adjustments and provisions <sup>2</sup>	credt risk adjustmerts. oproach	As of 31,		Value adjustments provisions <sup>2</sup>			
	Stockardinal Tota" (18.70, %) (20.94 Jones units or control backs Packet units and statistics	(2) Total value adjustments and provide Original Exposure <sup>3</sup>	As of 30/09, Exposure Value <sup>1</sup>	octudes those for securitization 2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	seposues but includes general Standardised Ag Value adjustments and provisions <sup>2</sup>	credt risk adjustmerts. oproach	As of 31,		Value adjustments provisions <sup>2</sup>			
	Standardinal Total <sup>®</sup> Standardinal Total <sup>®</sup> Control conversion for control pack Control conversion or local adhorities Pakie cache antilies Pakie cache anti	(2) Total value adjustments and provision Ovriginal Exposure <sup>3</sup> 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	As of 30/09, Exposure Value <sup>1</sup>	ocludes those for securitization 2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	seposues but includes general Standardised Ag Value adjustments and provisions <sup>2</sup>	oreit rik stjutmerts. pproach Original Exposure <sup>1</sup> 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value <sup>1</sup> 0 1 0 0 0 0 0 0 0		Value adjustments provisions <sup>2</sup>			
	Standardinat Total <sup>4</sup> Central assessments as contrast lanks Facilitat assessments as contrast lanks Facilitat assessments Facilitation Contrast lanks Facilitation Facili	(2) Total value adjustments and provision Orriginal Exposure <sup>1</sup> 0 2 2 2 2 2 2 2 2 2 2	As of 30/09/ Exposure Value <sup>3</sup>	2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure bit induces general Standardised Ay Value adjustments and provisions <sup>2</sup>	credt risk adjustmerts. oproach	As of 31,	Risk exposure amount 0 0 0 0 0 0 0	provisions <sup>2</sup>			
NORWAY	Standardinat Total <sup>4</sup> Satisfa deservation in control lands Facility of control lands Facility deservations or locid anthonfore Pacification and the standardine Defendance of the standard	(2) Total value adjustments and provide Original Exposure <sup>1</sup>	As of 30/09, Exposure Value <sup>1</sup>	2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardised Aj	orelt rik adjutmerts. sproach Original Exposure <sup>1</sup> 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value <sup>1</sup> 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 18 0 209 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>3</sup>			
NORWAY	Stockardinal Total <sup>1</sup> Control movements or central family (S. S. S.) Second anomalies or central states Resolution of second and the states of the sta	(2) Tota value adjustmenta and province Oringinal Expensive <sup>2</sup>	As of 30/09, Exposure Value <sup>1</sup> 0 12 12 10 12 12 10 12 12 10 12 12 10 12 12 10 12 12 10 12 12 10 12 12 10 12 10 12 10 12 10 10 10 10 10 10 10 10 10 10 10 10 10	2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	s opcomes for thickes general Standardised Ag Value adjointments and provisions <sup>2</sup>	orali risk atijotnores. prozech Original Exposure <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value <sup>1</sup> 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup>			
NORWAY	Stockardinad Total <sup>4</sup> Central movements or central materials Records descements or fore and order Records descements or fore and order Records descements and and Records descements and and Records descement and	(2) Tota value adjutments and provide Original Exposure <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 30/09, Exposure Values <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	s opcomes for thickes general Standardised Ag Value adjointments and provisions <sup>2</sup>	ordi rik zijotnert. proach Original Exposure <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value <sup>1</sup> 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 2 29	Risk exposure amount 0 0 0 0 0 0 18 8 0 209 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup>			
NORWAY	(19.00, %) Control documents or county backs Reason powerments or county backs Reason powerments or county backs Publication Document Backs Highlings Document Backs Highlings Documents Encounty Powers Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison C	(2) Tota value adjustmenta and province Oringinal Expensive <sup>2</sup>	As of 30/09, Exposure Value <sup>1</sup> 22 20 21 20 22 20 22 20 22 20 22 20 22 20 22 20 22 20 22 20 22 20 22 20 20	2022 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	s opcomes for thickes general Standardised Ag Value adjointments and provisions <sup>2</sup>	oraă rak atijotneres. Original Exposure' 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	As of 31, Exposure Value <sup>1</sup> 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				



# EBA were a constrained approach constrained approach constrained approach swedarek - Grupp

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min BJR, %)	12	12	^		13	13		
	Central governments or central banks Regional governments or local authorities	393	379	53		403	372	52	
	Public sector entities	166	88	21		173	93	24	
	Multilateral Development Banks	809	807			345	343		
	International Organisations	0	0			0	0	0	
	Institutions	1,252	1,252	34		1,268	1,267	36	
	Corporates	695	508	497		684	472	463	
	of which: SME	66	52	42		59	48	38	
	Retail	4,205	2,042	1,460		4,080	2,004	1,440	
Consolidated data	of which: SME	576	360	198		565	364	210	
consolidated data	Secured by mortgages on immovable property	311	307	107		287	284	100	
	of which: SME	15	15	5		0	0	0	
	Exposures in default	177	84	88	91	164	79	82	85
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	14	14	1		14	14	1	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	2		0		2	
	Equity	1,036	1.036	2,356		1.068	1,068	2,436	
	Other exposures	85	86	83		83	83	80	
	Standardised Total <sup>2</sup>	9,156	6,616	4,704	146	8,581	6,092	4,716	136

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					Standardise	d Approach		Standardised Approach										
			As of 31/	03/2023			As of 30,	/06/2023										
	(mb B.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>											
SWEDEN	Cartial generation of cartial shack Cartial generation is hold substrates Registration of the second second second Registration Development Banks Extension of Cartial Second	6 44 3 0 0 227 208 0 2,583 169 0 0 0 0 0 145 14 14 0 0 0 0 0 145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 41 0 227 166 0 1,167 21 0 0 0 0 0 0 1 4 14 0 0 0 0 0 0 0 0 0 0	0 0 0 4 1855 0 864 4 0 0 73 73 0 1 1 0 0 0 0 1 0 0 0	73	6 37 3 0 0 343 234 4 0 2,578 157 0 0 0 136 136 14 0 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 34 0 0 343 343 343 50 0 1,136 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 1174 7 849 14 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	68									
	Equity Other excosures Standardised Total <sup>®</sup>	799 64	799 64	1,971 64		812 60	812 60	2,005 60										

(1) Organia reporting, utilité Dipours value, is reported before salarge into account any efficit due la conditioni factions a conditi del instigation techniques (u.g. adottation efficia). (2) Total value adjustments and provisions per contray of contraparty excludes them for accutations exposures but includes general cost in a diplatments.

		standardised Approach										
			As of 31	/03/2023			As of 30,	06/2023				
	(mh B.R. %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>			
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	150	75	15		150	75	15				
	International Organisations Institutions Corporates	1	5 10	0		1	1	0				
	of which: SME Retail	2 17	2	2		2	2	2				
FINLAND	of which: SME Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0				
	or which: SME Exposures in default Items associated with particularly high risk	0		0	0	0	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0.0	0		0	0	0				
	Collective investments undertakings (CIU) Equity Other emonganes	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>	- · · ·		-	0	1		*				

			8			
posure, unlike E	xposure value, is reported befor	e taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effects)	
adjustments ar	nd provisions per country of cou	interparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.	
			Standardise	a Approach		

			As of 31	/03/2023			As of 30,	06/2023			
	(mh B.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>		
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities Multilateral Development Banks	13	12	6		20	18	9			
	International Organisations Institutions	0		0		0	0	0			
	Corporates of which: SHE	169	124	123		172	111	111			
LITHUANIA	Retail of which: SME	29 23	16	11 6		29 22	17	11 7			
LITHUANIA	Secured by mortgages on immovable property of which: SME	159	159	56		153 0	153	53			
	Exposures in default Items associated with particularly high risk	1	1	1	0	2	2	2			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU) Equity Other excosures	0		2		0	0	6			
	Other exposures Standardised Total <sup>2</sup>			· ·	1						

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
	(mb E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ESTONIA	Candia diversionatia et catoli a banki teri ha la al administrativa Maltin salare antipatione Maltin salare antipatione Maltin salare antipatione Maltin salare antipatione Generate of an hol of an hol of an hol Maltin Sel Maltin Sel M	0 273 0 0 122 38 352 352 352 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 262 0 0 0 0 79 34 312 312 312 312 312 312 312 312 312 312	0 52 0 0 0 0 71 26 728 128 128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 292 0 0 0 98 40 356 356 356 0 0 0 0 0 0 0 0 0 0 0 0 124	0 262 0 0 0 0 3 3 5 3 3 5 3 15 3 15 0 0 0 0 0 0 0 0 0 0 0 0 0 124	0 0 0 55 27 180	
	Other exposures Standardised Total <sup>2</sup>	9	9	9	1	10	10	10	1

Original exposure, unlike Exposure value, is reported fairfree taking into account any effect date to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions par country of counterparty excludes those in executivation exposures but includes gowed credit risk adjustments.



NORWAY

# EBA were 2023 EU-wide Transparency Exercise Credit Risk - Standardied Approach Swedank - Grapp

		Standardised Approach								
			As of 31	/03/2023			As of 30	/06/2023		
	(min BJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
LATVIA	Central generations are control banks Regional generations of local antibutions Public sector workload Public sector workload Public sector antibution Institutions Control banks Control banks Contro			0 12 9 11 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 I I I I I I I I I I I I I I I I I I I				0	
		(2) Total value adjustments a	no provisions per country or co	unseparty excludes those for s			а.			
			As of 31	/03/2023	Standardise	d Approach	As of 30	/06/2023		
	(m)n 12,8, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Contral governments or contral banks Resional overnments or local authoritiss Public sector entities Multilateral Devisionent Banks Tratemational Oreanisations Tratetutions	0 8 0 58 0 0	0 8 0 58 0 0 0	0 0 0 0 0 0		0 7 0 38 0 9	0 7 0 38 0 9	0 0 0 0 2		

0 650 0 1 0 21 0 232 0 1 0 10 0 0 0 0 0 0 620 1 18 0 217 0 1 0 8 0 0 0 0 0 0 ie propertv joh risk



Swedbank - Grupp

							IRB Ap	proach						
			As of 30/09/2022						As of 31/12/2022					
		Original	Value <sup>1</sup> and					Original Exposure Exposure Exposure Exposure Exposure Exposure		Exposure	Risk exposure	amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions	
	Central banks and central governments	55,398	0	55,615	682	0	0	49,143	0	49,413	645 882	0	0	
	Institutions	5,346	0	4,873	849	0	1	5,430	0	4,959		0	1	
	Corporates	71,567	382	58,710 38	18,721	134	421	70,348	324	57,361 33	19,762 36	62	425	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	43	81	.38 16.864	3/ 4.134	29	0	36 18.006	29	33 16,257	36 4.020	24	75	
	Corporates - Or Which: SME Retail	18,747	210	16,864	9,139	29	61 140	18,006	222	16,257	4,020	29 190	75 169	
	Retail - Secured on real estate property	113.145		108.665	5.138	59	140	109,592		105.184	5.407	69	109	
	Retail - Secured on real estate property - Of Which: SME		2	8.448	5,130	39	30	8.321	7	8.243	579	2	67	
Consolidated data	Retail - Secured on real estate property - Of Which: on-		105	100.217	4.576	57	54	101.271	114	97.942	4.828	66	67	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0			0	0	0	
	Retail - Other Retail	9.125	102	8.625	2,773	162	82	8.819	105	8.308	2.554	121	99	
	Retail - Other Retail - Of Which: SME	3.772	39	3.607	1.368	107	29	3.676	37	3.515	1.238	94	31	
	Retail - Other Retail - Of Which: non-SME	5,353	63	5,017	1,405	56	53	5,144	68	4,793	1,316	27	68	
	Equity	0	0	0	0	0		0	0	0	0	0		
	Other non credit-obligation assets				901						1,008			
	TRB Total <sup>2</sup>				29,064						30,257			

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							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions
	Central banks and central governments	29,121	0	29,191	343	0	0	30,612	0	30,643	379	0	0
	Institutions	2,505	0	2,306	301	0	0	2,497	0 78	2,266	300	0 24	1
	Corporates	47,693	81	39,835	9,815	30		46,145	/8	38,449	9,701	29	182
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 18.197	79	16.383	3.702	0	0 58	17.462	78	15,790	3.561	24	71
	Retail	108,197	146	10,383	4,058	163	30	104.169	160	100.854	3,947	135	123
	Retail - Secured on real estate property	102,625	64	98.310	2.687	10.5	39	98.970	73	95,686	2,674	46	47
	Retail - Secured on real estate property - Of Which: SME	8.352	1	8.272	485	1	3	8.144	1	8.067	495	1	4
SWEDEN	Retail - Secured on real estate property - Of Which: non-St	94,273	63	90.038	2.202	36	36	90.825	72	87.619	2.179	45	43
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,506	81	5,469	1,381	126	60	5,200	87	5,168	1,273	91	77
	Retail - Other Retail - Of Which: SME	2,345	24	2,309	824	81	16	2,277	25	2,247	781	75	18
	Retail - Other Retail - Of Which: non-SME	3,161	57	3,160	556	45	- 44	2,922	63	2,921	492	16	59
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

IRB Approach

				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustment: and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	9,174	0	9,174	86	0	0	1,704	0	1,704	16	0	0
	Institutions	144	0	89	23	0	0	148	0	91	25	0	0
	Corporates	3,959	0	3,000	1,057	0	22	4,485	0	3,080	1,038	0	22
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	2	0	0	1	0	1	2	0	0
	Retail	15 12	0	15	5	0	0	15 12	0	14	4	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	12	0	12	3	0	0	12	0	12	3	0	0
FINLAND	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP		0	12	2	0	0	12	0		2	0	0
	Retail - Qualifying Revolving	12	0	12	3	0	0	12	0	12	3	0	0
	Retail - Other Retail	3	0	2	1	0	ő	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0		0	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME	3	ō	2	i	ō	ō	2	ō	2	1	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												1
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is recorte	d before taking into accou	nt anv effect due	o credit conversion	factors or credit r	isk mitioation tech	niques (e.o. substi	tution effects).		

E.

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	7,055	0	7,133	96	0	0	8,369	0	8,459	109	0	0
	Institutions	2	0	1	0	0	0	2	0	1	0	0	0
	Corporates	3,073	7	2,575	1,827	0	19	3,147	9	2,655	2,213	0	31
	Corporates - Of Which: Specialised Lending	2	0	2	2	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	164	0	146	131	0	1	172	0	150	147	0	1
	Retail	5,397	25	5,204	1,272	18	12	5,459	24	5,255	1,377	17	13
	Retail - Secured on real estate property	4,199	21	4,170	825	11	7	4,255	21	4,232	954	11	8
I ITHUANIA	Retail - Secured on real estate property - Of Which: SME	10	0	10	5	0	0	10	0	10	6	0	0
LITTOANIA	Retail - Secured on real estate property - Of Which: non-St		21	4,161	819	11	7	4,245	21	4,223	948	11	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,198	4	1,033	447	8	5	1,204	3	1,022	424	5	5
	Retail - Other Retail - Of Which: SME	421	3	387	177	5	3	408	2	373	152	3	3
	Retail - Other Retail - Of Which: non-SME	778	1	646	270	2	2	797	1	650	271	2	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											-	
	IRB Total												

(2) Original emosure. unlike Emosure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitication techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	a amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	3,088	0	3,110	40	0	0	2,799	0	2,870	30	0	0
	Institutions	5	0	3	1	0	0	7	0	5	2	0	0
	Corporates	4,006	50	3,545	2,253	0	34	4,166	53	3,654	2,906	0	43
	Corporates - Of Which: Specialised Lending	37	0	33	30	0	0	32	0	29	31	0	0
	Corporates - Of Which: SME Retail	255 5.776	1	228 5.523	188 1.185	0	1	254 5.809	1	222	204	0	1
	Retail - Secured on real estate property	4,313	18	5,523	1,185	12	10	4,353	19	5,572 4,313	1,178 832	12	12
		9,313	10	9,258	49	5	3	9,353	11	9,313	832		4
ESTONIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI		1	90	728	1	0	93	10	92 4,221	54	2	1
	Retail - Qualifying Revolving	9,223	9	9,100	720		0	9,200	10	9,221		3	-
	Retail - Other Retail	1.464		1.265	409	-		1.456		1.259	346	,	
	Retail - Other Retail - Of Which: SME	620	6	561	190	4		611	0 5	1,239	153	2	0 4
	Retail - Other Retail - Of Which: non-SME	844	2	204	219	3	3	845	2	707	193	3	
1	Equity	0	â	0	0		ő	0	â	0	0		0
	Other non credit-obligation assets		-	-	-	-		-	-		-		-
	IRB Total												

<sup>(2)</sup> Original emosure. unlike Emosure value. Is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

Swedbank - Grupp

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	3,750	0	3,792	80	0	0	2,692	0	2,734	70	0	0
	Institutions	2	0	1	0	0	0	2	0	1	0	0	0
	Corporates	1,680	0	1,400	932	0	6	1,869	1	1,546	1,203	0	6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	3	6 98	0	0	4	0	3	5	0	0
	Retail	2,782	16	2,606	1.322	14	17	2,797	14	2.638	1.396	13	18
	Retail - Secured on real estate property	1.853	10	1,773	811	5	8	1.862	11	1,801	907	4	10
	Retail - Secured on real estate property - Of Which: SME	12	0	12	10	ō	ō	12	0	12	12	ó	1
LATVIA	Retail - Secured on real estate property - Of Which: non-St	1,840	11	1,762	802	5	8	1,849	10	1,789	895	4	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	930	5	833	510	9	9	935	4	837	489	8	8
	Retail - Other Retail - Of Which: SME	368	3	332	155	- 4	6	365	2	329	134	2	6
	Retail - Other Retail - Of Which: non-SME	561	2	501	356	5	3	570	2	508	355	6	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proacn					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	98	0	98	1	0	0	65	0	65	1	0	0
	Institutions	994	0	988	130	0	0	1,069	0	1,063	142	0	0
	Corporates	5,621	221	4,500	1,269	104	129	5,594	173	4,512	1,282	39	111
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail	39	0	39	8	0	0	38	0	38	8	0	0
	Retail - Secured on real estate property	36	0	36	7	0	0	35	0	35	7	0	0
NORWAY	Retail - Secured on real estate property - Of Which: SME	31	0	31	6	0	0	30	0	30	6	0	0
NORWAT	Retail - Secured on real estate property - Of Which: non-St	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												1
	IRB Total												



Swedbank - Grupp

			As of 3	31/03/2023								
				51/03/2025					As of 3	80/06/2023		
	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	<b>Value</b>		Of which: defaulted	provisions		Of which: defaulted	<b>T</b> I I I I		Of which: defaulted	provisions
banks and central governments	59,057	0	59,338	731	0	0	54,972	0	55,154 4,654	674 833	0	0
ions ates	5,148	284	4,749 56.074	831 19.170	0 61	453	5,079 65.938	283	4,654	833	0	1 445
	69,045	284				453		283				996
		67				90		60				81
	116.226	240	112.689	8.120	190	203	112.096	259	108.536	8.217	186	209
Retail - Secured on real estate property	107.775	130	104,780	5.600	81	86	103.852	149	100.787	5,707	92	91
Retail - Secured on real estate property - Of Which: SME	8,226	6	8,149	576	5	8	7,980	8	7,907	563	7	8
Retail - Secured on real estate property - Of Which: non-SM	99,549	125	96,631	5,024	76	79	95,872	141	92,880	5,144	85	83
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
						117						118
						33						33
Retail - Other Retail - Of Which: non-SME	4,851	/1	4,500	1,305		83	4,754	/5	4,428	1,325		85
an and the shift and the second	U	0	0	0	0		0	0	0	0	0	
tal <sup>2</sup>												
		Corporate : Of Which, SHE 15,501 Retail: Society of understate property of Which, SHE 15,522 Beal: Country on real state property of Which, SHE 15,528 Retail: Country on real state property of Which, SHE 15,528 Retail: Country on real state property of Which, SHE 14,438 Retail: Country Retail: Of Which,548 Retail: Country Retail: Of Whi	Carpozza         CP Watch: Steff         17,971         67           Retail: Social of and satish property         07 Web; Steff         102,77         102           Retail: Social of and satish property         07 Web; Steff         102,77         102           Retail: Social of and satish property         07 Web; Steff         102,77         102           Retail: Social of and satish property         07 Web; Steff         0         0           Retail: - Other Retail: Of Web; Steff         134,89         7         104,89	Concentration         Concentr	Corputing         17,771         67         58,666         3,294           Retail - Secure of an ear leaf law property Bitsling         111,220         300         112,200         100,771           100,771         100         100,771         100         100,771         500         50,806         3,294           Bitsling         Social of main clearlaw property Bitsling         100,771         100         100,772         500         50,971           Bitsling         Social of main clearlaw property Bitsling         0,771         100         100         7,800         50,971           Bitsling         Social of main clearlaw property Bitsling         0,771         100         100,772         500         50,971           Bitsling         Social of the fitsling         0,771         0,771         100         0,772         500         50,971         500         50,971         500         50,971         500         50,971         500         50,971         500         500         500         500         500         500         500         500         500         500         500         500         500         500         500         500         500         500         500         500         500         500	Carporator         13,971         67         MoRe         1,564         22           Ratal -Socied on all actals properly         11,524         240         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269         11,269	Corporator         Of With:         Set Mark         17,971         67         58,06         3,044         32         90           Retail -Socie of an ela diskta property         17,971         67         12,008         12,009         12,009         23           Retail -Socie of an ela diskta property         07,010         10,771         120         12,009         12         84           Retail -Socie of an ela diskta property         07,010         10,771         120         12,009         12         14         84           Retail -Socie of an ela diskta property         07,100         10,771         120         12,009         12         14         84         84           Retail -Could retail Control Lings of the property         07,100         0         0         0         0         0         0         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009         12,009	Conversion         OF         No.66         3.094         T.2         00         No.62           Refail         -Social of and actab property         11,52,58         2.00         11,268         12,20         100         202         11,208           Refail         -Social of and actab property         111,258         12,008         5,000         111         100         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200         100,200 <td>Conversion         Office         17,271         off         16,068         3,054         2         90         16,020         20           Retail -Socie of and schale property         111,228         30         111,268         310         110         20         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,278         100         20         110,268         20         110,278         20         110,268         20         110,268         20         100,778         100         20         100,778         100         20         100,778         20,78         20,78         100,78         20         20         110,78         20         100,778         20,78         100,778         20,78         100,78         20,78         100,78         20,78         100,78         100,78         100,78         100,78         100,78         100,78         100,78         100,78         100,78         100,78         <td< td=""><td>Conversion         Office         17,271         off         16,086         7,054         22         90         16,462         60         15,084           Retail -Socie of and scalar property of Which togs         110,259         30         110,269         320         112,086         23.084         120,278         220         110,268         220         112,086         23.084         120,278         220         110,258         220         110,258         220         110,258         220         110,258         220         110,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258</td><td>Converse         17,571         67         10,68         3244         52         00         10,621         60         15,081         3.781           Refail - Secure of an ela clast property         17,571         120         11,267         140         23         11,268         140         52         100         11,551         140         15,581         3.781           Refail - Secure of an ela clast property         71         130         11,268         8.60         81         84         529         101,558         0.27         5,791           Refail - Secure of an ela clast property         71 White - Sec         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791</td><td>Conversion         Officities         17,571         OF         16,662         37,84         52         60         15,691         27,81         50           Refail         -Socie of and scalar property         -         11,528         3.01         12,088         12,208         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028</td></td<></td>	Conversion         Office         17,271         off         16,068         3,054         2         90         16,020         20           Retail -Socie of and schale property         111,228         30         111,268         310         110         20         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,268         20         110,278         100         20         110,268         20         110,278         20         110,268         20         110,268         20         100,778         100         20         100,778         100         20         100,778         20,78         20,78         100,78         20         20         110,78         20         100,778         20,78         100,778         20,78         100,78         20,78         100,78         20,78         100,78         100,78         100,78         100,78         100,78         100,78         100,78         100,78         100,78         100,78 <td< td=""><td>Conversion         Office         17,271         off         16,086         7,054         22         90         16,462         60         15,084           Retail -Socie of and scalar property of Which togs         110,259         30         110,269         320         112,086         23.084         120,278         220         110,268         220         112,086         23.084         120,278         220         110,258         220         110,258         220         110,258         220         110,258         220         110,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258</td><td>Converse         17,571         67         10,68         3244         52         00         10,621         60         15,081         3.781           Refail - Secure of an ela clast property         17,571         120         11,267         140         23         11,268         140         52         100         11,551         140         15,581         3.781           Refail - Secure of an ela clast property         71         130         11,268         8.60         81         84         529         101,558         0.27         5,791           Refail - Secure of an ela clast property         71 White - Sec         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791</td><td>Conversion         Officities         17,571         OF         16,662         37,84         52         60         15,691         27,81         50           Refail         -Socie of and scalar property         -         11,528         3.01         12,088         12,208         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028</td></td<>	Conversion         Office         17,271         off         16,086         7,054         22         90         16,462         60         15,084           Retail -Socie of and scalar property of Which togs         110,259         30         110,269         320         112,086         23.084         120,278         220         110,268         220         112,086         23.084         120,278         220         110,258         220         110,258         220         110,258         220         110,258         220         110,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220         120,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258         220,258	Converse         17,571         67         10,68         3244         52         00         10,621         60         15,081         3.781           Refail - Secure of an ela clast property         17,571         120         11,267         140         23         11,268         140         52         100         11,551         140         15,581         3.781           Refail - Secure of an ela clast property         71         130         11,268         8.60         81         84         529         101,558         0.27         5,791           Refail - Secure of an ela clast property         71 White - Sec         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791         100,791         5,791	Conversion         Officities         17,571         OF         16,662         37,84         52         60         15,691         27,81         50           Refail         -Socie of and scalar property         -         11,528         3.01         12,088         12,208         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028         12,028

(1) Origine depause, unité Espanse alun, la reporte tative tation pais accunst any effect dan to credit convestion factors or credit ruis mitigation techniques (e.g., substitution effects). (2) 387 Tatal dans con incluide es Securationas portos males in the resulta prior to the 2019 exercise. (2) Oui y ten ante viewest constitus are diclassif. These have been elected under the following value Countries of country party country of parts of the parts of the parts of country parts of country parts of the parts of the parts of the parts of country parts of country parts of the parts of country parts of country parts of the parts of the

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposur	e a mount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	and provisions
	Central banks and central governments	27,694	0	27,740	344	0	0	25,411	0	25,386	317	0	0
	Institutions Corporates	2,585 45.588	0	2,398 37.914	310 9.434	0 33	0 220	2,377 42.631	0	2,190 35.533	292 9.388	0 20	0 226
		45,588		37,914	9,434	33	220	42,631	60	35,533	9,388	20	226
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	17.030	0 66	15.620	3.457	32	0	15.825	60	14,569	3.259	20	76
	Retail	101.859		98.925	3,437	132	154	97,468	191	94,482	3,239	127	157
	Retail - Secured on real estate property	97.075	85	94,203	2.662	51	62	93.026	98	90.077	2,569	61	64
	Retail - Secured on real estate property - Of Which: SME	8.054	3	7,978	490	2	6	7,806	4	7,734	471	5	6
SWEDEN	Retail - Secured on real estate property - Of Which: non-S		82	86.225	2.172	49	56	85.220	94	82.343	2.097	56	58
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,784	91	4,722	1,208	81	92	4,442	92	4,405	1,105	66	94
	Retail - Other Retail - Of Which: SME	2,194	25	2,133	750	69	18	2,035	23	1,999	689	55	18
	Retail - Other Retail - Of Which: non-SME	2,590	66	2,589	458	12	74	2,407	70	2,405	415	12	76
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												1
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is i	eported before taking in	ito account any	effect due to crea	fit conversion fai	tors or credit ris	sk mitigation tech	iniques (e.g. substituti	in effects).	

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	0/06/2023		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	13,875	0	13,875	130	0	0	15,649	0	15,649	146	0	0
	Institutions	86	0	87	24	0	0	88	0	122	31	0	0
	Corporates	4,432	4	2,938	992	12	28	4,503	4	2,987	1,109	13	20
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0	0
	Retail	15	0	14	5	0	0	15	0	15	5	0	0
	Retail - Secured on real estate property	12	0	12	3	0	0	12	0	12	4	0	0
FINI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TINDAND	Retail - Secured on real estate property - Of Which: non-Sh	12	0	12	3	0	0	12	0	12	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												-
	IRB Total												

						IRB Ap	oproach					
			As of	31/03/2023					As of 1	30/06/2023		
	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e a mount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Central banks and central governments	7,683	0	7,773	103	0	0	5,348	0	5,438	74	0	0
	2	0	1	0	0	0	2	0	1	0	0	0
	3,1/5	10	2,659	2,228	0	29	3,339	8	2,739	2,217	0	25
	169	0	147	147		2	165		142	149	0	1
		75			19	14					22	17
			4 289		14	8						10
	9	0	9	5	0	ō	10	0	10	6	0	0
Retail - Secured on real estate property - Of Which: non-Si	4,304	20	4,280	1,002	13	8	4,364	23	4,342	1,073	15	10
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1,226	5	1,045	436	6	6	1,277	5	1,093	460	7	7
		4			- 4	4		- 4			5	4
	814	1	667	279	2	3	849	1	702	294	3	3
Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central generalized battlations Corporates (Corporates) Of White-Specialized Lending (Corporates) Of White-Special Retail Retail - Secured on real satisfe property Retail - Societ on real satisfe property Retail - Societ on real satisfe property (Control of the Special Speci	Central banks and central provemanits         7,000           Subtractions         2           Corporate of Which: Sponsible Landing         2           Corporate of Which: Sponsible Landing         3           Corporate of Which: Sponsible Landing         3           Realing Realing Scored on real centar property         4           Realing Realing Scored on real centar property         4           Realing Realing Scored on real centar property         4           Realing Counting Scored on real centar property         4           Realing Scored on real centar property         4           Realing Scored on real centar property         4           Counting Scored on real centar property         4           Counting Scored on real centar property         4           Counting Scored on real centar property         4 <td>(m): D(R, %)         (m): D(R, %)           Subtraction         Z62         0           Subtraction         200         0           Corporate:         0 Which: Specialized permittion         3.07         0           Corporate:         0 Which: Specialized permittion         3.07         0           Retail         Retail:         Scenario and an and an and an and an and and and</td> <td>Original Lesson**         Preprinter (Marking)         Preprinter (Marking)         Preprinter (Marking)           Central banks and central prepenty comparison Comparison - Of Work: Specialized Lending Comparison - Of Work: Specialized Lending Com</td> <td>Operation         Experime         Experime         Experime          </td> <td>Action         Opinion         Expense (mit GR, %)         Expense (mit GR, %)         Expense (mit</td> <td>As of 31/03/2023           Crights Exposure Original Exposure"         Register Original Exposure         Register Original Statistics         Crights Original Statistics         Cr</td> <td>Original Exposure*         Province         Refix exposure annual: (min RB, %)         Original (min RB, %)         Original (min RB, %)         Province (min RB, %)         Province (min RB, %)         Province</td> <td>A of \$11(\$312023         Visc and a second programmed programmed</td> <td>A set of 31/03/2023         Set of 32/03/2023         <th< td=""><td>As of 31/01/2022         As of 31/01/2022         As of 31/01/2022           Colspan="2"&gt;Colspan="2"&gt;Spectrum         Spectrum         Spectrum         Spectrum         Spectrum         Colspan="2"&gt;Spectrum         Colspan="2"&gt;Spectrum         Spectrum         Spectrum</td><td>A of 31/03/2022         Colspan="2"&gt;A of 31/03/2022         Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan=""2"Colspan="2"Colspan="2"Colspan="2"Cols</td></th<></td>	(m): D(R, %)         (m): D(R, %)           Subtraction         Z62         0           Subtraction         200         0           Corporate:         0 Which: Specialized permittion         3.07         0           Corporate:         0 Which: Specialized permittion         3.07         0           Retail         Retail:         Scenario and an and an and an and an and and and	Original Lesson**         Preprinter (Marking)         Preprinter (Marking)         Preprinter (Marking)           Central banks and central prepenty comparison Comparison - Of Work: Specialized Lending Comparison - Of Work: Specialized Lending Com	Operation         Experime         Experime         Experime	Action         Opinion         Expense (mit GR, %)         Expense (mit	As of 31/03/2023           Crights Exposure Original Exposure"         Register Original Exposure         Register Original Statistics         Crights Original Statistics         Cr	Original Exposure*         Province         Refix exposure annual: (min RB, %)         Original (min RB, %)         Original (min RB, %)         Province (min RB, %)         Province (min RB, %)         Province	A of \$11(\$312023         Visc and a second programmed	A set of 31/03/2023         Set of 32/03/2023         Set of 32/03/2023 <th< td=""><td>As of 31/01/2022         As of 31/01/2022         As of 31/01/2022           Colspan="2"&gt;Colspan="2"&gt;Spectrum         Spectrum         Spectrum         Spectrum         Spectrum         Colspan="2"&gt;Spectrum         Colspan="2"&gt;Spectrum         Spectrum         Spectrum</td><td>A of 31/03/2022         Colspan="2"&gt;A of 31/03/2022         Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"&gt;Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan=""2"Colspan="2"Colspan="2"Colspan="2"Cols</td></th<>	As of 31/01/2022         As of 31/01/2022         As of 31/01/2022           Colspan="2">Colspan="2">Spectrum         Spectrum         Spectrum         Spectrum         Spectrum         Colspan="2">Spectrum         Colspan="2">Spectrum         Spectrum         Spectrum	A of 31/03/2022         Colspan="2">A of 31/03/2022         Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan=""2"Colspan="2"Colspan="2"Colspan="2"Cols

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

							IRB Ap	proach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	2,776	0	2,846	33	0	0	2,719	0	2,764	30	0	0
	Institutions	8	0	5	2	0	0	7	0	4	2	0	0
	Corporates	4,142	47	3,628	2,872	0	39	4,213	59	3,627	2,669	0	38
	Corporates - Of Which: Specialised Lending	28	0	26	28	0	0	23	0	21	24	0	0
	Corporates - Of Which: SME	247	0	217	204	0	1	237	0	210	196	0	1
	Retail	5,837	19	5,600	1,252	13	13	5,902	18	5,692	1,340	13	12
	Retail - Secured on real estate property	4,365	11	4,329	899	8	5	4,412	11	4,380	965	8	5
ESTONIA	Retail - Secured on real estate property - Of Which: SME	91	1	91	57	2	1	96	1	95	63	2	1
LOINIA	Retail - Secured on real estate property - Of Which: non-SP		9	4,238	841	6	4	4,316	10	4,285	903	6	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,472	8	1,271	354	6	9	1,490	7	1,312	374	5	8
	Retail - Other Retail - Of Which: SME	622	6	562	160	3	5	621	5	561	159	2	5
	Retail - Other Retail - Of Which: non-SME	850	3	709	194	3	4	869	3	752	215	3	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



Swedbank - Grupp

							IRB Ap	proach					
				As of :	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	2,518	0	2,560	71	0	0	2,714	0	2,758	69	0	0
	Institutions	2	0	1	0	0	0	2	0	1	0	0	0
	Corporates	1,912	0	1,571	1,226	0	5	1,860	0	1,510	1,229	0	6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3 110	0	3 88	5 102	0	0	7	0	5 95	7	0	0
	Corporates - Ur Which: SME Retail	2.819	16	88 2.662	102	16	20	2.888	16	95 2.731	110	15	20
	Retail - Secured on real estate property	1,872	10	1.810	990	10	11	1,894	10	1.832	1,053	15	11
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1,672	15	1,810	12	°		1,00%	13	1,652	1,055	°	0
LATVIA	Retail - Secured on real estate property - Of Which: on-SP	1,860	12	1.798	978	8	10	1.883	12	1.821	1.041	8	11
	Retail - Qualifying Revolving	0	0	0	0	ō	0	0	0	0	0	ō	0
	Retail - Other Retail	946	4	852	504	8	9	993	3	899	539	7	9
	Retail - Other Retail - Of Which: SME	360	2	325	134	2	6	376	2	340	142	2	7
	Retail - Other Retail - Of Which: non-SME	586	2	527	370	6	3	618	2	560	397	5	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

IRB A As of 31/03/2023 As of 30/06/2023 Value adjustment: and provisions Value djustme and Original E Exposure Value<sup>1</sup> Of wit 0 0 100 1 1 1 1 1 0 0 0 0 0 0 0 0 212 697 5,092 0 4 38 36 30 6 0 3 3 3 0 0 212 689 3,987 0 4 38 36 30 6 0 2 2 2 0 41 720 4,995 0 37 58 34 29 6 0 23 23 0 0 Copyrolate: Of Mich. Specialized Landing Copyrate: Of Wich. SHE Read: Score of Anni Schlarapper M. Read: Score of an anti-schlarapper M. Read: Score of a mail calcular property - Of Wich. SHE Read: Country of Score of a mail calcular property - Of Wich. She Read: Country of Score of an anti-schlarapper M. Read: Country of Score of Anni Calcular Read: Country Read: Of Wich: SHE 0 101 0 1 0 0 0 0 0 0 0 712 3,945 0 26 57 34 29 6 0 23 23 0 0 84 1,120 0 42 21 7 5 2 0 14 14 0 0 0 146 0 1 1 1 0 0 0 79 1,075 0 0 25 0 0 0 0 0 0 0 0 142 0 1 1 1 0 0 0 0 0 3 8 7 NORWAY



							Swedbank - Grupp							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 49 1	0 0 0 0 49 1 50										
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
10-3M [ [3M - 1Y ] [3Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Estonia	5 14 12 11 12 16 18 50 312	50				5 14 21 11 26 185 50 312					0 3 1 0 0 5 1 1		



							Swedbank - Grupp							
							As of 31/12/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-10Y] [3Y-10Y] [3Y-10Y] [3Y-10Y] [3Y-10Y] [3M-1Y] [3M-1Y] [3M-1Y] [3Y-2Y] [2Y-2Y] [2Y-2Y]	Finland						0 0 0 0 0 0 0			0 2 0 0 0 0 5 7 7	0 40 0 0 0 80 <b>120</b>	0 0 0 0 0 0 0 0		
[10Y - more	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany						0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
Total Total [0 - 3M / [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Hungary													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
10 - 3M [ 13M - 1Y [ 12Y - 2Y [ 13Y - 5Y [ 13Y - 5Y [ 15Y - 10Y [ 10Y - more Total	Italy													
1021 10-3M1 13M-1Y1 1Y-2Y1 12Y-3Y1 13Y-5Y1 15Y-10Y1 10Y-more Total	Latvia	1 38 122 123 3 3 0 4 54 35	3 0 54				1 10 7 1 0 54 <b>73</b>							



							Swedbank - Grupp							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 117 177 20 16 5 5 0 335	0 117 207 16 5 0 0 <b>335</b>	0 0 2 4 2 0 0 8			0 1 0 1 1 1 3 3 0 0 6		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 1 0 0 1 1 2 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-30] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Poland													
Total Total [0 - 3M / [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Portugal													
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
10-3M [ [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Swedbank - Grupp							
							As of 31/12/2022							
						Dire	ct exposures							4
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Spain													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Sweden	1,729 299 31 176 176 174 227 22 2,728		795 126 3 137 70 227 91 1,448			916 83 28 39 9 0 1 1	1 5 22 22 22 22 5 5	337 542 84 116 342 253 0 0 1,674	4 6 8 7 12 25 0 <b>6</b> 2	241 331 199 177 136 227 3 <b>1,314</b>	1,247 278 60 139 302 0 0 2,026	C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
15Y - 10Y I 10Y - more Total 1 0 - 3M I 1 3M - 1Y I 1 3Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I 1 5Y - 10Y I 1 0Y - more Total 1 0 - 28 I	United Kingdom													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Iceland													
Total [0-3M] [3M] - 1Y [ [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Liechtenstein													
To - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Norway	4 1 7 0 2 15 16 0 0 0 0 0 0 0 0 0 0	4 1 7 0 2 16 0 <b>30</b>	4 1 7 0 2 16 0 30			0 0 0 0 0 0 0		19 47 0 0 0 0 0 0 55	0 0 2 0 2 3	0 9 0 38 0 24 0 <b>21</b>	0 0 0 0 0 0		
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Australia													
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Canada													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Swedbank - Grupp							
							As of 31/12/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y [ [ 2Y - 3Y f [ 5Y - 5Y f [ 5Y - 10Y f [ 10Y - more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107]	Middle East													
110Y - more Total [0 - 3M [ [3M - 1Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	٥	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa		2 2 2 2 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0				2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2							
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others													

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and lease 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). Insepactive of the denomination and or accounting dastification of the positions the connonic 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.

Lach America: Argentina, Balts, Bolivia, Bazil, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Bohnica, Baltados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Barbados, Cayman, Haitte, Caba, Fendharas, Cayman, Haitte, Honduras, Jamaka, Barbados, Cayman, Haitte, Caba, Haitte, Honduras, Jamaka, Barbados, Cayman, Haitte, Honduras, Jamaka, Barbados, Cayman,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

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

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

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



							Swedbank - Grupp							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria													
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [3Y - 3Y ] [5Y - 10Y ] [10Y - more Total	Belgium	111 100 33 1 2 2 300	111 10 0 3 1 2 2 2 30	111 10 0 3 1 2 2 2 30								000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
I O - 3M [           I 3M - 1Y I           I 3M - 1Y I           I 2Y - 3Y I           [3Y - 5Y [           I 5Y - 10Y I           I 10Y - more           Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	0 0 0 0 0												
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia	3 22 22 11 11 40 212 45 <b>345</b>	45				3         3           0         21           12         12           0         40           2         212           3         212           40         343					0 8 0 0 0 28 10 46		



							Swedbank - Grupp							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland						0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 1 0 0 0 0 6 <b>7</b>	0 40 0 0 0 0 80 80 120	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Germany								0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
Total Total [0 - 3M / [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Hungary													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] Total	Ireland													
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy													
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	1 130 24 1111 111 10 1 5 332	10	1			1 100 7 0 5 0 5 5 7 0							



							Swedbank - Grupp							
							As of 30/06/2023							
						Dire	ct exposures					1		4
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	-
												Off-balance sl	eet exposures	
					Non-derivative financial as	ssets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Lithuania	30 180 12 19 7 7 8 3 3	12 19 7 8 3	1 0 2 1 5 3	L () 2 2 1 5 3		0 1 0 6 3 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 1 0 3 3 0		
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Luxembourg	258	258	12		0 0	11	0	0	0	0	8		35
15Y - 10Y I 10Y - more Total 1 0 - 3M I 1 3M - 1Y I 1 3Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I 1 5Y - 10Y I 1 0Y - more Total 1 0 - 28 I	Maita													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Netherlands													
131 2014 100 - more Total [0 - 3M [ [3M - 1Y ] [3M - 1Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y]	Portugal													
121 - 311 133 - 531 157 - 301 107 - 701 107 - 701 108 - 1391 139 - 531 137 - 531	Romania								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Slovakia													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Swedbank - Grupp							
							As of 30/06/2023							
						Dire	t exposures							
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial a:	ssets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-30] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	653 105 77 125 466 347 29 <b>1,723</b>	653 105 57 125 408 347 29 <b>1,723</b>	34 22 385 347 28			14 54 22 27 8 0 1 1	2 2 1 19 11 16 0 <b>51</b>	109 79 13 291 191 142 0 824	2 3 7 3 17 17 17 50	171 122 137 159 203 163 3 <b>3</b> <b>959</b>	0 1.528 85 400 141 0 0 2,154		81
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
Total Total [0-3Mf [3M-1Yf [1Y-2Yf [2Y-3Yf [5Y-10Yf [10Y-more Total	Norway		0 1 0 0 0 7 7 0							0 1 2 0 0 2 2	0 51 34 0 21 0 107	0 0 0 0 0 0 0		
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	•		•				•		3				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
10-3M [ [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Swedbank - Grupp							
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	ļ
												Off-balance st	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M] [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	U.S.													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China	2	200000000000000000000000000000000000000											
I O - 3M f           f 3M - 1Y f           f 1Y - 2Y f           f 2Y - 3Y f           f 3Y - 5Y f           f 5Y - 10Y f           f 10Y - more           Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA													
I O - 3M f           [ 0 - 3M f           [ 3M - 1Y f           [ 1Y - 2Y f           [ 2Y - 3Y f           [ 3Y - 5Y f           [ 5Y - 10Y f           [ 10Y - more           Total	Other Central and eastern Europe countries non EEA													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Middle East													
110Y - more Total [0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 3 3				1 1 1 0 0 0 0 0 3 3							
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others								0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and lease 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

#### 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.

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Sarbado, Sarbados, Guadora, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Cayman, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Cayman, Island, Sarbados, Sarbados,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, Maurita

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

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

## 2023 EU-wide Transparency Exercise Performing and non-performing exposures Swedbank - Grupp

					As of 30/09/2022								As of 31/12/2022			
		Gross ca	arrying amount/ Nomina	l amount		Accumulated imp value due to cred	pairment, accumulated negative changes in fa fit risk and provisions <sup>4</sup>	Collaterals and		Gross ca	arrying amount/ Nominal .	amount		Accumulated im value due to cre	pairment, accumulated negative changes in fai IR risk and provisions <sup>4</sup>	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	1	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	0	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>1</sup>		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>		Of which Stage 3 <sup>3</sup>	
Cash balances at central banks and other demand deposits	41,912	0	0	0	0	0	0	0 0	33,077	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,144	0	0	0	•	0	0	•	14,844			0	0	0	0	0
Central banks	10,154	0	0	0	0	0	0	0	11,931	0	0	0	0		0	0
General governments	837	0	0	0	0	0	0	0	804	0	0	0	0		0	0
Credit institutions	519	o	0	0	0	0		0	512	0	0	0	0		•	0
Other financial corporations	1,431	0	0	0	0	0	0	0	1,419	0	0	0	0		0	0
Non-financial corporations	204	0	0	0	0	0	0	0	177	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	172,798	105	748	748	742	352	291	91 333	168,940	130	679	679	674	396	283 2	83 27
Central banks	0	0	0	0	0	0	0	0	8		0	0	0	0	0	0
General governments	550	0	0	0	0	0	0	0	1,475	0	0	0	0	e	0	0
Credit institutions	1,584	0	0	0	0	1	0	0	1,661	0	0	0	0	1	0	0
Other financial corporations	5,389	0	0	0	0	7	• •	0	3,427	0	0	0	0	5	0	0
Non-financial corporations	57,424	3	391	391	391	238	140	40 23	56,486	6	315	315	315	265	127	127 17
of which: small and modium-sized enterprises	29,889	3	160	160	160	76	35	35 12	29,944	6	135	135	135	102	37	37 9
of which: Loans collateralised by commercial immovable property	17,231	0	82	82	82	51	25	25 5	17,405	3	90	90	90	74	29	29 5
	.,	-		_	_			1			_		-			
Households	107,852	101	357	357	351	106	150	50 9	105,883	124	364	364	359	125	156	156 10
of which: Loans collateralised by residential immovable property	94,134	39	100	100	97	26	19	19 8	92,558	51	105	105	104	30	21	21 8
of which: Credit for consumption	5,572	58	247	247	244	65	129	29 1	5,392	68	247	247	245	76	132	132 1
DEBT INSTRUMENTS other than HFT	227,854	105	748	748	742	352	291	91 333	216,861	130	679	679	674	396	283 2	83 27
OFF-BALANCE SHEET EXPOSURES	37,782		21	21	20	60	8	8 9	34,814		12	12	11	62	3	3

<sup>11</sup> Pro balantion from endermine assessment and and balance to Addite Addition (13) balance (13) balance

EBA LINGTON

EBA SUBJECT

#### 2023 EU-wide Transparency Exercise

### Performing and non-performing exposures Swedbank - Grupp

					As of 31/03/2023								As of 30/06/2023				
		Gross ca	arrying amount/ Nominal	amount		Accumulated imp value due to crea	pairment, accumulated n dit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nominal amount		Accumulated in value due to cre	npairment, accumulated n adit risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-pr	rforming <sup>2</sup>	On performing exposures <sup>2</sup>	On non-perform	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>			and <=90 days	Of which: de	aulted Of which Stage 3 <sup>s</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	32,233	0	0	0	0	0	0		•	30,233	0	0	0	•	0 0	0	, c
Debt securities (including at amortised cost and fair value)	25,953	0	0	0	0	0	0		•	23,418	0	0	0	•	0 0	0	, c
Central banks	23,216	0	0	0		0	0		0	21,166	0	0	0	0	0 0	0	
General governments	789	0	0	0	0	0	0		0 0	661	0	٥	0	0	0 0	0	
Credit institutions	376	0	0	0		0	0		0	211	0	0	0	0	0 0	0	
Other financial corporations	1,382	0	0	0	0	0	0		0 0	1,193	0	٥	0	0	0 0	0	
Non-financial corporations	191	0	0	0	0	0	0		0 0	187	0	0	0	0	0 0	0	
Loans and advances(including at amortised cost and fair value)	166,385	140	678	678	674	457	277	277	282	160,013	101	689	689 68	3 45	0 274	274	297
Central banks	3	0	0	0	0	0	0		• •	3	0	٥	٥	0	o o	0	. r
General governments	652	0	0	0	0	0	0		• •	598	0	٥	o	0	o o	0	
Oredit institutions	3,401	0	0	0	0	1	. 0		• •	2,852	0	٥	0	0	1 0	0	
Other financial corporations	3,078	0	0	0	0	6	. 0		0 0	3,402	0	٥	0	0	8 0	0	
Non-financial corporations	55,209	34	307	307	307	295	120	120	174	53,117	5	305	305 30	5 28	9 120	120	17
of which: small and medium-sized enterprises	29,504	34	148	148	148	117	39	31	90	28,370	5	141	141 14	1 11	1 40	40	. 8
of which: Loans collateralised by commercial immovable property	17,146	16	101	101	101	87	31	. 31	65	17,033	2	94	94 9	4 8	0 30	30	. 5
Households	104,043	105	372	372	367	154	157	157	7 108	100,042	96	383	383 37	8 15	2 155	155	12
of which: Loans collateralised by residential immovable property	91,080	56	116	116	114	43	23	2	93	87,501	55	132	132 12	9 4	5 24	24	10
of which: Credit for consumption	5,172	43	242	242	240	91	131	13:	7	4,966	33	236	236 23	3 8	7 127	127	
DEBT INSTRUMENTS other than HFT	224,571	140	678	678	674	457	277	277	282	213,664	101	689	689 68	3 45	0 274	274	29
OFF-BALANCE SHEET EXPOSURES	33,705		13	13	12	66	2	3	4	33,070		12	12 1	0 6	4 2	2	. 4

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d



Forborne exposures

#### Swedbank - Grupp

			As of 30/	09/2022			As of 31/12/2022										
	Groce corr	ying amount of	Accumulated in accumulated c	npairment,	Collateral and fina	ncial guarantooc	Groce corre	ing amount of	Accumulated in accumulated c	mpairment,	Collatoral and fin	ancial guarantees					
		with forbearance	value due to ci	edit risk and exposures with	received on ex forbearance	posures with		with forbearance	value due to cr	edit risk and exposures with	received on e	xposures with e measures					
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures					
(min EUR) Cash balances at central banks and other demand deposits	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					
Central banks	0	0	0	0	0		0	0	0	0	0						
General governments	-	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	o						
Loans and advances (including at amortised cost and fair value)	907	383	161	132	674	205	911	327	158	124	691	162					
Central banks	0	0	0	0	0	0	0	0	0	0	٥	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	728	317	147	121	549	168	709	253	141	110	546	121					
of which: small and medium-sized enterprises	359	97	25	21	333		343	73	25	21	318						
Households	179	67	14	11	125	36	202	75	17	14	144	41					
DEBT INSTRUMENTS other than HFT	907	383	161	132	674		911	327	158	124	691						
Loan commitments given	10	0	0	0	1	0	11	1	0	0	1	0					
QUALITY OF FORBEARANCE <sup>2</sup>																	
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 <sup>3</sup>	0						0										

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

<sup>(2)</sup>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 offbalance 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 consistently with the FINREP sign convented with a positive sign.

commitments are an anomaly to same test (exclusion) with a significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances dissified as held for sale, cash balances at central banks and other demand deposite 5) of 5% or boxe.



Forborne exposures

Swedbank - Grupp	
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			As of 31/	02/2022			As of 30/06/2023										
		ving amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with		ancial guarantees kposures with e measures		ring amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc						
		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	ů	0	0	0	0	0	ů					
Central banks	0	0	0	0	0	Ū	0	0	0	0	0	Ū					
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						
	0	0	0	0	0		0	0	0	0	0						
Loans and advances (including at amortised cost and fair value)	884	300	152	115	672	145	896	280	131	108	697	128					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0					
General governments	0	0	0	0	0	0	2	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	625	226	135	101	470	106	574	206	113	93	436	91					
of which: small and medium-sized enterprises	245	68	23	20	221		224	57	23	18	194						
Households	259	75	18	15	202	40	320	74	18	15	261	37					
DEBT INSTRUMENTS other than HFT	884	300	152	115	672		896	280	131	108	697						
Loan commitments given	12	1	0	0	1	0	4	0	0	0	1	0					
QUALITY OF FORBEARANCE <sup>2</sup>																	
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 <sup>3</sup>	0						0										

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting. However, for the offbalance 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.

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 deposition by of books.

2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Swedbank - Grupp

			AS OT 30	/09/2022					AS OF 2	\$1/12/2022					AS OF 31	/03/2023				As of 30/06/2023				
	Gross carry	/ing amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>a</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>3</sup>
A Agriculture, forestry and fishing	1,351	11	11	1,349	8	0	1,332	11	11	1,330	10	0	1,301	6	6	1,300	9	0	1,267	5	5	1,266	9	0
B Mining and guarrying	407	219	219	407	110	0	338	170	170	338	90	0	302	144	144	302	79	0	252	140	140	252	71	0
C Manufacturing	4.092	24	24	4.085	47	0	4.329	24	24	4.322	57	0	4.186	28	28	4.175	56	0	3.825	31	31	3.813	64	0
D Electricity, gas, steam and air conditioning supply	2,238	0	0	2,238	4	0	1,954	0	0	1,954	3	0	1,693	0	0	1,693	2	0	1,561	0	0	1,561	2	0
E Water supply	202	0	0	201	1	0	246	0	0	245	1	0	246	0	0	246	1	0	257	0	0	257	2	0
	1.640	10	10	1.638	21	0	1.597	9	9	1.595	18	0	1.647	9	9	1.646	22	0	1.671	13	13	1.668	23	0
	3.598	11	11	3.597	33	0	3.493	12	12	3.492	42	0	3.470	12	12	3.469	41	0	3.309	12	12	3.309	36	0
H Transport and storage	2,007	5	5	2,005	32	0	1,881	4	4	1,878	29	0	1,842	3	3	1,840	26	0	1,615	3	3	1,613	21	0
I Accommodation and food service activities	547	32	32	547	21	0	532	25	25	532	19	0	519	23	23	519	20	0	485	22	22	485	17	0
J Information and communication	1.994	1	1	1.994	7	0	1.877	0	0	1.877	6	0	1.814	0	0	1.814	7	0	1.742	0	0	1.742	7	0
K Financial and insurance activities	1,187	2	2	1,186	2	0	1,203	2	2	1,202	3	0	1,067	2	2	1,066	3	0	1,272	1	1	1,272	3	0
L Real estate activities	34,656	67	67	34,656	78	0	34,266	43	43	34,266	97	0	33,863	61	61	33,863	125	0	32,638	53	53	32,637	128	0
M Professional, scientific and technical activities	1,521	3	3	1,520	7	0	1,425	2	2	1,424	7	0	1,336	6	6	1,336	6	0	1,305	16	16	1,305	7	0
N Administrative and support service activities	619	1	1	618	2	0	810	1	1	809	2	0	695	1	1	695	3	0	784	1	1	784	3	0
O Public administration and defence, compulsory social security	9	0	0	9	0	0	1	0	0	1	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	99	0	0	99	1	0	92	0	0	92	1	0	93	0	0	93	1	0	88	0	0	88	1	0
Q Human health services and social work activities	498	1	1	498	3	0	488	1	1	488	4	0	495	0	0	495	9	0	471	0	0	471	9	0
R Arts, entertainment and recreation	462	4	4	462	3	0	449	11	11	449	4	0	427	10	10	427	5	0	434	7	7	434	7	0
S Other services	297	0	0	297	1	0	172	0	0	172	0	0	210	0	0	210	0	0	140	0	0	137	0	0
Loans and advances	57.424	391	391	57.406	379	0	56.486	315	315	56,466	392	0	55.209	307	307	55,192	416	0	53.117	305	305	53.096	409	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing oxposures' 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 66.01), which follows a sign convention based on a credit/distic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (CI) 2021/1971 TS of Supervisor reporting.

