



2024 EU-wide Transparency Exercise

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

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

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Key Metrics

Länssäkringar Bank AB - gruppen

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,641	1,733	1,690	1,743	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,641	1,733	1,690	1,743	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,832	1,931	1,911	1,968	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,832	1,931	1,911	1,968	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,100	2,210	2,179	2,240	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,100	2,210	2,179	2,240	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	10,936	11,510	11,303	11,631	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,936	11,510	11,303	11,631	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.01%	15.06%	14.95%	14.99%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.01%	15.06%	14.95%	14.99%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.75%	16.78%	16.91%	16.92%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.75%	16.78%	16.91%	16.92%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.20%	19.20%	19.28%	19.26%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.20%	19.20%	19.28%	19.26%	(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	41,479	43,563	43,481	45,529	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.42%	4.43%	4.40%	4.32%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(mln EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,832	1,931	1,911	1,968	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,832	1,931	1,911	1,968	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	41,479	43,563	43,481	45,529	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	41,479	43,563	43,481	45,529	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.42%	4.43%	4.40%	4.32%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.42%	4.43%	4.40%	4.32%	[A.2]/[B.2]	

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Capital

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(mm EUR, %)

		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	2,100	2,210	2,179	2,240	C01.00 (0010,0010)	Article 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,841	1,793	1,890	1,743	C01.00 (0010,0010)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	268	268	249	252	C01.00 (0010,0010)	Article 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	874	909	918	963	C01.00 (0010,0010)	Article 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-5	-8	-8	-8	C01.00 (0010,0010)	Article 41(10), 36(1) point (e) and 36(1) point (j) of CRR
	A.1.4	Other Reserves	715	743	715	726	C01.00 (0010,0010)	Article 41(17) and 36(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0010,0010)	Article 41(21), 36(1) point (l) and 36(1) point (m) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0010,0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-1	4	5	C01.00 (0010,0010)	Article 32 to 35 and 36(1) point (n) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-119	-117	-119	-126	C01.00 (0010,0010) + C 01.00 (0040,0010)	Article 41(23), 36(1) point (o) and 37 of CRR, Article 43(2), 36(2) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-2	0	0	0	C01.00 (0010,0010)	Article 36(1) point (p) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-67	-70	-68	-70	C01.00 (0010,0010)	Article 36(1) point (q), 40 and 43 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0010,0010)	Article 41(10), 36(1) point (r) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0010,0010)	Article 41(22), 36(1) point (s) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (t) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0010,0010) + C 01.00 (0040,0010) + C 01.00 (0070,0010) + C 01.00 (0071,0010) + C 01.00 (0072,0010)	Article 42(6), 36(1) point (u) (i) and (ii) and 94 of CRR, Article 36(2) point (c) (i), 34(2) point (b), 24(4) point (b) and 28 of CRR, Article 36(1) point (v) and 37(2) of CRR, Article 36(2) point (i), (j) and (k) of CRR and Article 36(1) point (l) and 22(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (u) (i), 24(2) point (b), 24(4) point (b) and 28 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	C01.00 (0010,0010)	Article 42(7), 36(1) point (z), 43 to 46, 49 (2) and (3), and 78 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (c) and 38, Article 40(1) point (a) and 40(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	C01.00 (0010,0010)	Article 42(7), 36(1) point (z), 45, 46, 47, 49(1) point (b), 49(2) (i), (j) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0010,0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (aa) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (ab) and Article 23(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (ac) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0010,0010)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0010,0010)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.1.A - 1.1.1.B - 1.1.1.C)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (-/+)	0	0	0	0	C01.00 (0010,0010)	Article 43(2) to (5), and 48A to 48F of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0010,0010)	Article 47A and 48D of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0010,0010)	Article 48B to 47Z, 47A and 48D of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	191	198	221	224	C01.00 (0010,0010)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	191	198	221	224	C01.00 (0010,0010) + C 01.00 (0070,0010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 Capital	0	0	0	0	C01.00 (0010,0010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) + C 01.00 (0070,0010) + C 01.00 (0071,0010) + C 01.00 (0072,0010) + C 01.00 (0073,0010) + C 01.00 (0074,0010) + C 01.00 (0075,0010) + C 01.00 (0076,0010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0010,0010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,832	1,891	1,911	1,968	C01.00 (0010,0010)	Article 24 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	268	278	268	272	C01.00 (0010,0010)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	268	278	268	272	C01.00 (0010,0010) + C 01.00 (0080,0010)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) + C 01.00 (0010,0010) + C 01.00 (0020,0010) + C 01.00 (0030,0010) + C 01.00 (0040,0010) + C 01.00 (0050,0010) + C 01.00 (0060,0010) + C 01.00 (0070,0010) + C 01.00 (0080,0010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0010,0010) + C 01.00 (0090,0010) + C 01.00 (0095,0010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	10,936	11,510	11,303	11,631	C01.00 (0010,0010)	Article 90(2), 95, 98 and 99 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0010,0040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.01%	15.06%	14.95%	14.99%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.75%	16.78%	16.91%	16.92%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.20%	19.20%	19.28%	19.26%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,841	1,793	1,890	1,743	A.1.A.1.13.A.1.13.B.1.13.C.1.13.D.1.13.E.1.13.F.1.13.G.1.13.H.1.13.I.1.13.J.1.13.K.1.13.L.1.13.M.1.13.N.1.13.O.1.13.P.1.13.Q.1.13.R.1.13.S.1.13.T.1.13.U.1.13.V.1.13.W.1.13.X.1.13.Y.1.13.Z.1.13.AA.1.13.AB.1.13.AC.1.13.AD.1.13.AE.1.13.AF.1.13.AG.1.13.AH.1.13.AI.1.13.AJ.1.13.AK.1.13.AL.1.13.AM.1.13.AN.1.13.AO.1.13.AP.1.13.AQ.1.13.AR.1.13.AS.1.13.AT.1.13.AU.1.13.AV.1.13.AW.1.13.AX.1.13.AY.1.13.AZ.1.13.BA.1.13.BB.1.13.BC.1.13.BD.1.13.BE.1.13.BF.1.13.BG.1.13.BH.1.13.BI.1.13.BJ.1.13.BK.1.13.BL.1.13.BM.1.13.BN.1.13.BO.1.13.BP.1.13.BQ.1.13 BR 13(F.4.1)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.01%	15.06%	14.95%	14.99%	BR 13(F.4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0010)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0010)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0040)	-

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

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Overview of Risk exposure amounts

Länsförsäkringar Bank AB - gruppen

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	4,060	4,314	4,063	4,227	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	679	737	739	784	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	1,325	1,420	1,400	1,452	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	2,057	2,155	1,921	1,985	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	67	74	79	51	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	54	60	66	38	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	605	628	688	698	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	605	628	688	698	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	6,150	6,433	6,407	6,617	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,936	11,510	11,303	11,631	

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

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

2024 EU-wide Transparency Exercise

P&L

Länsförsäkringar Bank AB - gruppen

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,292	1,866	508	1,035
Of which debt securities income	84	115	36	76
Of which loans and advances income	932	1,357	389	799
Interest expenses	830	1,224	359	735
(Of which deposits expenses)	161	243	74	151
(Of which debt securities issued expenses)	296	436	137	289
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-110	-136	-24	-46
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	1	1	0	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	1	1	0
Gains or (-) losses from hedge accounting, net	0	-1	1	0
Exchange differences [gain or (-) loss], net	1	0	1	0
Net other operating income /(expenses)	-15	-21	-4	-8
TOTAL OPERATING INCOME, NET	339	485	122	246
(Administrative expenses)	156	227	56	102
(Cash contributions to resolution funds and deposit guarantee schemes)	17	21	6	11
(Depreciation)	12	16	4	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	6	10	6	11
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	6	10	6	11
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	15	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	148	195	51	112
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	118	155	39	87
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	118	155	39	87
Of which attributable to owners of the parent	118	155	39	87

¹ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Länsförsäkringar Bank AB - gruppen

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	34				548				1,423				295				IAS 1.54 (f)	
Financial assets held for trading	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	4	0	0	4	5	0	0	5	5	0	0	5	5	0	0	5	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	5,961	5,090	869	2	5,656	5,292	363	2	6,206	5,334	870	2	7,060	5,560	1,499	2	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	34,181				35,703				34,018				35,952				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	542	0	542	0	447	0	447	0	447	0	447	0	350	0	350	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	-301				-140				-135				-87				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	211				211				229				267					
TOTAL ASSETS	40,634				42,430				42,193				43,843				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References		
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	5,866	0	0	0	0	0	5,651	0	0	0	0	0	0	0	0	0	7,056	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	33,867	538	90	-4	-10	-27	35,063	589	89	-4	-10	-29	33,346	605	105	-4	-11	-29	35,241	646	106	-4	-11	-31	Annex V Part 1.31.44(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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	0	1	2	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	38,297	39,835	39,625	41,301	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	871	370	402	266	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-987	-378	-490	-346	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4	4	4	4	IAS 37.10; IAS 1.54(l)
Tax liabilities	75	80	77	83	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	321	375	358	354	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	38,582	40,286	39,977	41,663	IAS 1.9(b); IG 6
TOTAL EQUITY	2,053	2,144	2,216	2,180	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	40,634	42,430	42,193	43,843	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		871	371	403	267	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1	1	1	2	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1	1	0	1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	685	485	444	640	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	26	4	2	3	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	671	627	561	547	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	569	579	504	479	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,315	1,432	1,297	1,349	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,078	1,151	1,030	1,073	ECB/2013/33 Annex 2.Part 2.9.1
	Households	11,292	11,596	11,145	11,692	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	6,833	6,770	6,487	6,970	Annex V.Part 1.42(f), 44(c)
Debt securities issued		24,609	25,828	26,317	27,216	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		271	283	270	274	Annex V.Part 1.37
Other financial liabilities		-275	-134	-141	-146	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		39,168	40,205	40,028	41,567	

2024 EU-wide Transparency Exercise
Market Risk
Länsförsäkringar Bank AB - gruppen

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	1,920	2,051	0	0	2,520	2,667	0	0
	Regional governments or local authorities	20	496	0	0	21	281	0	0
	Public sector entities	124	0	0	0	156	0	0	0
	Multilateral Development Banks	124	0	0	0	156	0	0	0
	International Organisations	28	28	0	0	48	48	0	0
	Industries	1,128	284	78	0	924	277	83	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	428	271	204	0	430	308	231	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	of which: Retail	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0	0	0	0	0	0	
Covered bonds	2,076	2,076	287	0	2,057	2,057	288	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CEI)	0	0	0	0	0	0	0	0	
Retail	10	10	11	0	10	10	11	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴		2,276	2,244	762	0	3,029	2,974	821	0

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

² Standardised Total does not include the securitisation position unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWEDEN	(in EUR, %)								
	Central governments or central banks	0	0	0	0	2,467	2,467	0	0
	Regional governments or local authorities	0	0	0	0	23	473	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Industries	0	0	0	0	656	184	24	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	488	308	231	0
	of which: SME	0	0	0	0	1	1	1	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	3,329	3,329	333	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CEI)	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴		0	0	0	0	3,153	3,153	333	0

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	3,077	3,365	0		3,495	3,805	0	
	Regional governments or local authorities	22	929	0		22	960	0	
	Public sector entities	367	0	0		390	0	0	
	Multi-lateral Development Banks	144	143	0		128	128	0	
	International Organisations	48	48	0		48	48	0	
	Institutions	873	276	101		1,269	299	48	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Real ³	500	327	140		520	344	256	
	of which: SME	2	3	2		3	2	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,071	1,071	368		1,018	1,018	362	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	11	11	12		10	10	11		
Equity	11	11	12		10	10	11		
Other exposures	39	39	39		33	33	38		
Standardised Total ⁴	5,643	5,279	518	1	6,463	5,203	626	4	

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

(2) Exposure Value does not include the securitisation position unless in the results prior to the 2023 rewrite.

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	2,294	2,294	0		3,251	3,251	0	
	Regional governments or local authorities	22	479	0		22	512	0	
	Public sector entities	0	0	0		0	0	0	
	Multi-lateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	648	179	27		1,129	171	22	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Real ³	500	207	248		520	244	268	
	of which: SME	2	3	2		3	3	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,300	3,300	330		3,510	3,510	351	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	11	11	12		10	10	11		
Equity	11	11	12		10	10	11		
Other exposures	63	63	63		51	51	51		
Standardised Total ⁴	6,941	6,941	702	1	8,874	8,874	889	12	

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Länsförsäkringar Bank AB - gruppen

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposures ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposures ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
Consolidated data	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,746	18	2,728	1,325	0	3	2,955	18	2,931	1,420	0	4
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	2,824	18	2,802	1,344	0	2	2,831	18	2,807	1,329	0	3
	Retail	31,893	73	31,291	2,057	51	35	33,243	81	32,747	2,155	61	37
	Retail - Secured on real estate property	29,112	78	28,664	1,920	28	14	30,517	34	30,021	1,996	35	14
	Retail - Secured on real estate property - Of which: SME	1,893	6	1,890	144	8	0	1,803	9	1,800	156	11	0
	Retail - Secured on real estate property - Of which: non-SME	27,219	72	26,774	1,776	20	14	28,714	25	28,221	1,840	24	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,080	45	2,037	1,039	23	34	2,726	47	2,654	1,065	26	36
	Retail - Other Retail - Of which: SME	1,239	23	1,196	492	12	16	1,256	24	1,215	499	13	17
	Retail - Other Retail - Of which: non-SME	1,441	21	1,410	608	11	18	1,470	22	1,438	626	13	19
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽³⁾				3,382						3,977			

(1) Original exposures, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total derived includes the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposures ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions	Original Exposures ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions				
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated					
SWEDEN	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	2,955	18	2,931	1,420	0	4
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	0	0	0	0	0	0	2,831	18	2,807	1,329	0	3
	Retail	0	0	0	0	0	0	33,243	81	32,747	2,155	61	37
	Retail - Secured on real estate property	0	0	0	0	0	0	30,517	34	30,021	1,996	35	14
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	1,803	9	1,800	156	11	0
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	28,714	25	28,221	1,840	24	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	2,726	47	2,654	1,065	26	36
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	1,256	24	1,215	499	13	17
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	1,470	22	1,438	626	13	19
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,957	21	2,932	1,400	0	5	3,140	23	3,115	1,452	0	7	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	2,838	19	2,814	1,214	0	4	3,035	22	3,010	1,295	0	5	0	0	0	
	Retail	32,534	84	31,677	1,921	66	36	33,628	84	32,742	1,985	69	37	0	0	0	
	Retail - Secured on real estate property	29,250	38	29,216	898	29	1	30,953	37	30,942	928	29	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1,744	10	1,741	147	14	0	1,765	10	1,763	147	14	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	28,176	28	27,476	751	26	0	29,188	27	28,419	781	25	0	0	0	0	
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2,993	46	2,659	1,023	27	35	2,713	46	2,590	1,037	31	36	0	0	0	
	Retail - Other Retail - Of Which: SME	1,188	24	1,090	405	14	17	1,209	24	1,121	415	16	16	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1,405	21	1,369	618	13	18	1,504	22	1,439	643	15	19	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ⁽³⁾																	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 2% of total original exposure in Top 20 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2024						As of 30/06/2024									
		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposures ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	2,957	21	2,932	1,400	0	5	3,139	23	3,115	1,452	0	7	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	2,838	19	2,814	1,214	0	4	3,033	22	3,010	1,295	0	5	0	0	0	
	Retail	32,534	84	31,677	1,921	66	36	33,628	84	32,742	1,985	69	37	0	0	0	
	Retail - Secured on real estate property	29,250	38	29,216	898	29	1	30,953	37	30,942	928	29	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1,744	10	1,741	147	14	0	1,765	10	1,763	147	14	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	28,176	28	27,476	751	26	1	29,190	27	28,419	781	25	1	0	0	0	
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2,993	46	2,659	1,023	27	35	2,713	46	2,590	1,037	31	36	0	0	0	
	Retail - Other Retail - Of Which: SME	1,188	24	1,090	405	14	17	1,209	24	1,121	415	16	16	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1,405	21	1,369	618	13	18	1,504	22	1,439	643	15	19	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total																	

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M] [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 - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																	
[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 loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

As of 30/06/2024

Direct exposures														Risk weighted exposure amount	
On balance sheet													Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [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 - 10Y] [10Y - more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[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	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Länförsäkringar Bank AB - gruppen

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾				On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾				On performing exposures ³⁾		On non-performing exposures ³⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾										Of which: defaulted	Of which Stage 3 ⁴⁾							
<i>mil. EUR</i>																						
Cash balances at central banks and other demand deposits	34	0	0	0	0	0	0	0	0	0	548	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	5,958	0	0	0	0	0	0	0	0	0	5,651	0	0	0	0	0	0	0	0	0	0	
Central banks	867	0	0	0	0	0	0	0	0	0	360	0	0	0	0	0	0	0	0	0	0	
General governments	646	0	0	0	0	0	0	0	0	0	783	0	0	0	0	0	0	0	0	0	0	
Credit institutions	4,320	0	0	0	0	0	0	0	0	0	4,349	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	124	0	0	0	0	0	0	0	0	0	157	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	34,222	29	120	93	90	13	27	27	84	35,748	27	130	99	99	14	29	29	91	81	91	81	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	432	0	0	0	0	0	0	0	0	919	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	122	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	821	0	0	0	0	0	0	0	0	258	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	2,229	5	25	25	25	5	11	10	9	2,383	7	28	27	27	6	12	12	10	10	10	10	
of which: small and medium-sized enterprises	2,122	4	24	24	23	4	10	10	9	2,274	7	26	26	26	5	11	11	10	10	10	10	
of which: Loans collateralized by commercial immovable property	906	0	3	3	3	0	0	0	3	1,021	0	3	3	3	0	0	0	0	0	0	0	
Households	30,622	25	94	66	66	8	16	16	79	32,133	20	102	72	71	8	17	17	81	81	81	81	
of which: Loans collateralized by residential immovable property	25,819	14	37	21	21	0	37	37	27,010	14	42	24	24	0	0	0	0	0	0	0	0	
of which: Credit for consumption	1,321	5	27	25	25	5	14	14	8	1,314	4	27	25	25	1	14	14	8	8	8	8	
DEBT INSTRUMENTS other than MPT	46,212	29	120	93	90	13	27	27	84	41,944	27	130	99	99	14	29	29	91	91	91	91	
OFF-BALANCE SHEET EXPOSURES	2,238	-2	-1	-1	-1	-2	1	-1	0	2,188	-2	-1	-1	-1	-2	0	0	0	0	0	0	

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

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denoting assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (template F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Länsförsäkringar Bank AB - gruppen

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾						
	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collateral and financial guarantees received on non-performing exposures				
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾					Of which: defaulted	Of which Stage 3 ⁽⁴⁾			Of which Stage 3 ⁽⁴⁾						
(in € bn)																						
Cash balances at central banks and other demand deposits	1,423	0	0	0	0	0	0	0	0	295	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,201	0	0	0	0	0	0	0	7,856	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	807	0	0	0	0	0	0	0	1,436	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	813	0	0	0	0	0	0	0	888	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,354	0	0	0	0	0	0	0	4,552	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	199	0	0	0	0	0	0	0	190	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	34,062	43	139	106	100	15	30	29	99	35,999	26	141	107	106	15	32	33	99				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17	0	0	0	0	0	0	0	842	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	98	0	0	0	0	0	0	0	318	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	202	0	0	0	0	0	0	0	134	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	2,347	10	33	30	30	6	13	13	14	2,497	6	34	33	33	5	14	14	12				
of which: small and medium-sized enterprises	2,244	9	31	28	28	5	12	12	13	2,408	4	32	32	32	4	14	14	12				
of which: Loans collateralised by commercial immovable property	1,029	3	4	3	3	0	0	0	6	1,143	3	3	3	3	0	0	0	3				
Households	31,308	33	104	76	75	9	17	16	86	32,209	21	107	74	73	10	17	17	87				
of which: Loans collateralised by residential immovable property	26,311	18	47	27	27	0	0	0	47	27,070	14	47	27	26	0	0	0	47				
of which: Credit for consumption	1,264	9	26	14	14	6	14	7	7	1,289	3	27	25	24	6	14	14	7				
DEBT INSTRUMENTS other than HFT	41,885	43	139	106	100	15	30	29	99	43,350	26	141	107	106	15	32	33	99				
OFF-BALANCE SHEET EXPOSURES	2,334		2	1	1	2	0	0	0	2,430		2	1	1	2	0	0	0				

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

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

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative charges in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework (templates F 18.01 / 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) 2012/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - gruppen

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	103	5	0	0	101	4	129	5	0	0	127	4
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	5	1	0	0	5	1	6	0	0	0	6	0
of which: small and medium-sized enterprises	5	1	0	0	5	1	6	0	0	0	6	0
Households	98	4	0	0	97	4	122	4	0	0	121	4
DEBT INSTRUMENTS other than HFT	103	5	0	0	101	4	129	5	0	0	127	4
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - gruppen

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	160	8	0	0	157	7	185	8	0	0	183	8
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	9	4	0	0	8	3	8	3	0	0	8	3
of which: small and medium-sized enterprises	9	4	0	0	8		8	3	0	0	8	
Households	151	4	0	0	149	4	176	5	0	0	175	5
DEBT INSTRUMENTS other than HFT	160	8	0	0	157	7	185	8	0	0	183	8
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise
 Breakdown of loans and advances to non-financial corporations other than held for trading
 Länsförsäkrings Bank AB - gruppen

(milj. EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	142	1	1	142	1	0	147	1	1	147	1	0	146	1	1	146	1	0	157	1	1	157	1	0
B Mining and quarrying	6	0	0	6	0	0	7	0	0	7	0	0	6	0	0	6	0	0	6	0	0	6	0	0
C Manufacturing	178	2	2	178	1	0	173	2	2	173	2	0	170	2	2	170	2	0	172	2	2	172	2	0
D Electricity, gas, steam and air conditioning supply	2	0	0	2	0	0	2	0	0	2	0	0	4	0	0	4	0	0	6	0	0	6	0	0
E Water supply	12	0	0	12	0	0	13	0	0	13	0	0	12	0	0	12	0	0	12	0	0	12	0	0
F Construction	306	6	6	306	0	0	305	6	6	305	4	0	312	6	6	312	4	0	333	7	7	333	4	0
G Wholesale and retail trade	178	4	3	178	2	0	168	3	3	168	2	0	177	3	3	177	2	0	176	4	4	176	3	0
H Transport and storage	119	1	1	119	1	0	113	1	1	113	1	0	112	1	1	112	1	0	117	2	2	117	1	0
I Accommodation and food service activities	61	5	5	61	4	0	62	6	6	62	4	0	59	5	5	59	4	0	57	5	5	57	4	0
J Information and communication	26	0	0	26	0	0	26	0	0	26	0	0	23	0	0	23	0	0	23	0	0	23	0	0
K Financial and insurance activities	15	0	0	15	0	0	15	0	0	15	0	0	15	0	0	15	0	0	14	0	0	14	0	0
L Real estate activities	107	3	3	107	1	0	1,116	4	4	1,118	2	0	1,080	7	4	1,080	1	0	1,194	6	6	1,194	1	0
M Professional, scientific and technical activities	79	1	1	79	1	0	81	1	1	81	1	0	80	1	1	80	1	0	80	1	1	80	1	0
N Administrative and support service activities	78	1	1	78	1	0	79	1	1	79	1	0	79	1	1	79	1	0	79	1	1	79	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	15	0	0	15	0	0	16	0	0	16	0	0	15	0	0	15	0	0	15	0	0	15	0	0
Q Human health services and social work activities	12	0	0	12	0	0	11	0	0	11	0	0	11	0	0	11	0	0	11	0	0	11	0	0
R Arts, entertainment and recreation	30	1	1	30	1	0	33	1	1	33	1	0	32	1	1	32	1	0	32	1	1	32	1	0
S Other services	14	0	0	14	0	0	13	0	0	13	0	0	12	0	0	12	0	0	12	0	0	12	0	0
Loans and advances	2,225	25	25	2,225	16	0	2,383	28	28	2,383	17	0	2,347	33	30	2,347	19	0	2,497	24	23	2,497	20	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.