

2024 EU-wide Transparency Exercise

Bank Name	SBAB Bank AB - Grupp
LEI Code	H0YX5LBGKDVOWCXBZ594
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

SBAB Bank AB - Grupp

(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	1,749	1,840	1,791	1,845	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	1,749	1,840	1,791	1,845	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,252	2,363	2,459	2,522	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	2,252	2,363	2,459	2,522	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,425	2,542	2,633	2,699	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	2,425	2,542	2,633	2,699	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	15,020	14,987	14,742	15,217	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	15,020	14,987	14,742	15,217	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	11.65%	12.28%	12.15%	12.12%	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	11.65%	12.28%	12.15%	12.12%	(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	14.99%	15.76%	16.68%	16.58%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.99%	15.76%	16.68%	16.58%	(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	16.15%	16.96%	17.86%	17.73%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.15%	16.96%	17.86%	17.73%	(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	55,008	57,761	57,372	57,514	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	4.09%	4.09%	4.29%	4.39%	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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		(min 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	2,252	2,363	2,459	2,522	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	2,252	2,363	2,459	2,522	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	55,008	57,761	57,372	57,514	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	55,008	57,761	57,372	57,514	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.09%	4.09%	4.29%	4.39%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.09%	4.09%	4.29%	4.39%	[A.2]/[B.2]	

		(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	2,425	2,542	2,633	2,699	C01.00.0000.0000	Article 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,749	1,840	1,791	1,845	C01.00.0000.0000	Article 42 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	170	176	170	172	C01.00.0000.0000	Article 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,637	1,719	1,678	1,723	C01.00.0030.0000	Article 36(1) point (c), 26(2) and 36(1) point (e) of CRR
	A.1.3	Accumulated other comprehensive income	-88	-37	-87	-37	C01.00.0030.0000	Article 41(10), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00.0030.0000	Article 41(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0030.0000	Article 41(21), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00.0030.0000	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	574	326	363	384	C01.00.0030.0000	Article 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-12	-16	-18	-21	C01.00.0030.0000 - C01.00.0030.0000	Article 41(23), 36(1) point (b) and 37 of CRR, Article 41(25), 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)	0	0	0	0	C01.00.0030.0000	Article 36(1) point (c) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	-32	-30	-34	-36	C01.00.0030.0000	Article 36(1) point (e), 40 and 43 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0030.0000	Article 41(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0030.0000	Article 41(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0040.0000	Article 36(2) 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	C01.00.0040.0000 - C01.00.0040.0000 + C01.00.0040.0000 - C01.00.0040.0000	Article 42(6), 36(1) point (h) and 89 to 91 of CRR, Article 36(2) point (h), 34(2) point (b), 24(2) point (b) and 28 of CRR, Article 36(2) point (i), 40 and 43(2) of CRR, Article 36(2) point (j), 40 and 43(2) of CRR and Article 36(2) point (k), 24(2) point (b) and 25(2) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00.0040.0000	Article 36(1) point (h), 34(2) point (b), 24(2) point (b) and 25(2) 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	C01.00.0040.0000	Article 42(7), 36(1) point (h), 43 to 46, 49(2) point (2) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00.0040.0000	Article 36(2) point (c) and 39 of CRR, 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	C01.00.0040.0000	Article 42(7), 36(1) point (h), 45, 46, 47, 49(2) point (3), 49(2) point (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00.0050.0000	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00.0050.0000	Article 36(2) point (i) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00.0050.0000	Article 36(2) point (i) and Article 23(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00.0050.0000	Article 36(2) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C01.00.0050.0000	Article 3 CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00.0050.0000	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (3.1.1.6 - 3.1.1.8 - 3.1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (-/+)	0	0	0	0	C01.00.0020.0000	Article 48(3) to (5), and 48 to 49 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00.0020.0000	Article 47 and 48 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00.0020.0000	Article 48 to 47, 47 and 48 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	663	623	668	678	C01.00.0030.0000	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	503	523	668	678	C01.00.0040.0000 - C01.00.0040.0000	-
	A.2.2	(-) Excess deduction from T2 items over T2 Capital	0	0	0	0	C01.00.0070.0000	-
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00.0040.0000 - C01.00.0070.0000 + C01.00.0070.0000 - C01.00.0070.0000 + C01.00.0070.0000 - C01.00.0070.0000	-
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00.0040.0000 - C01.00.0040.0000 + C01.00.0040.0000 - C01.00.0040.0000 + C01.00.0040.0000 - C01.00.0040.0000	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,252	2,383	2,459	2,522	C01.00.0010.0000	Article 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	173	180	174	176	C01.00.0070.0000	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	173	180	173	176	C01.00.0070.0000 - C01.00.0080.0000	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	1	1	C01.00.0050.0000 - C01.00.0050.0000 + C01.00.0080.0000 - C01.00.0080.0000 + C01.00.0080.0000 - C01.00.0080.0000	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00.0080.0000 - C01.00.0080.0000 + C01.00.0080.0000 - C01.00.0080.0000	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	15,020	14,987	14,742	15,217	C01.00.0010.0000	Article 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00.0010.0000	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.65%	12.28%	12.15%	12.12%	RA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.99%	15.79%	16.68%	16.59%	RA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.15%	16.96%	17.86%	17.73%	RA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,749	1,840	1,791	1,845	RA 1 A.1.12 A.1.13 A.1.14 A.1.15 A.1.16 A.1.17 A.1.18 A.1.18A A.1.18B A.1.18C A.1.19 A.1.20 A.1.21 A.1.21.1 A.1.21.2 A.1.21.3	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.65%	12.28%	12.15%	12.12%	RA 1 (5) A.1	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0040.0000	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0040.0000	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0040.0000	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0040.0000	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory 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 3 disclosures.

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Overview of Risk exposure amounts

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(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	7,965	8,089	8,031	8,032	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 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	611	614	687	797	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	5,465	5,558	5,392	5,525	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	1,889	1,917	1,952	1,710	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	458	92	88	70	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	125	154	141	115	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)	24	23	26	24	C 02.00 (r0520, c0010)
Of which the standardised approach	24	23	26	24	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	578	601	660	669	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	578	601	660	669	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	5,869	6,028	5,796	6,307	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	15,020	14,987	14,742	15,217	

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

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

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P&L

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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	2,224	3,229	884	1,772
Of which debt securities income	167	244	85	174
Of which loans and advances income	1,138	1,679	490	997
Interest expenses	1,863	2,731	763	1,527
(Of which deposits expenses)	366	561	191	400
(Of which debt securities issued expenses)	362	513	144	292
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-2	-3	-1	-2
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	-12	0	-5	-8
Gains or (-) losses on financial assets and liabilities held for trading, net	19	17	10	15
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	-8	-26	-2	-3
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	358	488	124	248
(Administrative expenses)	113	161	41	86
(Cash contributions to resolution funds and deposit guarantee schemes)	12	24	0	9
(Depreciation)	9	13	3	7
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	4	0	7	5
(Payment commitments to resolution funds and deposit guarantee schemes)	4	0	7	5
(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)	5	8	2	4
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	5	8	2	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	5	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	211	277	70	137
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	165	217	55	108
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	165	217	55	108
Of which attributable to owners of the parent	165	217	55	108

⁽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."

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Total Assets: fair value and impairment distribution

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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				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	186				578				127				208				IAS 1.54 (f)	
Financial assets held for trading	41	0	41	0	40	0	40	0	55	0	55	0	34	0	34	0	IFRS 7.8(a)(i); IFRS 9.Appendix A	
Non-trading financial assets mandatorily 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)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	40	40	0	0	40	40	0	0	40	40	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	6,560	6,560	0	0	8,190	8,190	0	0	9,342	9,342	0	0	8,287	8,287	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	48,359				48,612				47,201				48,422				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,350	0	1,350	0	1,063	0	1,063	0	1,073	0	1,073	0	835	0	835	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	-280				-141				-139				-91				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	402				246				375				408					
TOTAL ASSETS	56,657				58,628				58,074				58,100				IAS 1.8(a), K1.6	

¹ Portfolios, which are rGAAP 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												
Financial assets at fair value through other comprehensive income	Debt securities	6,560	0	0	0	0	0	8,190	0	0	0	0	0	0	0	9,342	0	0	0	0	0	0	8,287	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(c)	
Financial assets at amortised cost	Debt securities	1,193	0	0	0	0	0	926	0	0	0	0	0	0	0	849	0	0	0	0	0	0	669	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	40,573	6,565	49	-5	-10	-7	43,095	4,851	65	-6	-7	-12	41,877	4,431	69	-4	-7	-15	43,231	4,477	72	-4	-9	-16								Annex V Part 1.31.44(c)	

⁽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

SBAB Bank AB - Grupp

(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	57	80	46	53	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	52,162	54,593	53,879	53,960	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	2,073	1,335	1,345	1,356	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	1	1	1	0	IAS 37.10; IAS 1.54(l)
Tax liabilities	14	22	7	7	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	561	430	543	494	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	54,869	56,460	55,821	55,872	IAS 1.9(b); IG 6
TOTAL EQUITY	1,789	2,168	2,254	2,228	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	56,657	58,628	58,074	58,100	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

SBAB Bank AB - Grupp

(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		2,130	1,414	1,391	1,410	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	34	33	39	39	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	33	32	37	38	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	878	505	739	645	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2	3	3	3	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	2	3	2	3	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,228	3,501	3,519	3,816	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,493	2,375	2,056	2,057	ECB/2013/33 Annex 2.Part 2.9.1
	Households	14,067	15,859	16,455	17,388	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	14,014	12,853	11,394	11,388	Annex V.Part 1.42(f), 44(c)
Debt securities issued		33,937	34,676	33,108	32,054	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		173	180	173	176	Annex V.Part 1.37
Other financial liabilities		16	16	16	15	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		54,293	56,007	55,270	55,370	

2024 EU-wide Transparency Exercise
Market Risk
SBAB Bank AB - Grupp

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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 (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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	24	23	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	24	23	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	26	24	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	26	24	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
(in EUR, %)									
Consolidated data	Central governments or central banks	3,007	3,007	0	0	4,024	4,024	0	0
	Regional governments or local authorities	3,007	3,007	0	0	3,593	3,597	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	61	61	0	0	60	60	0	0
	International Organisations	119	119	0	0	163	163	0	0
	Institutions	2,023	2,023	426	0	986	986	83	0
	Corporate	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	288	223	167	0	284	213	161	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
	Assets in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,028	3,028	382	0	3,046	3,046	388	0
Claims on institutions and corporates with a ST credit assessment	7	7	1	0	1	1	1	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	8,426	8,296	1,093	0	11,121	11,079	792	0	

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

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

³ Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparties 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 country.

		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
(in EUR, %)									
SWEDEN	Central governments or central banks	2,503	2,503	0	0	3,543	3,543	0	0
	Regional governments or local authorities	749	749	0	0	1,212	1,219	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	485	485	217	0	453	453	39	0
	Corporate	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	288	223	167	0	284	213	161	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
	Exposures in default	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Assets in default	0	0	0	0	0	0	0	0
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	3,021	3,021	392	0	3,150	3,150	315	0	
Claims on institutions and corporates with a ST credit assessment	7	7	1	0	1	1	1	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	61	61	61	0	61	61	61	0	

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

² Total value adjustments and provisions per country of country includes those for securitisation positions but includes 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
Consolidated data									
(in EUR, %)									
Capital instruments or central banks	3,365	3,365	0		911	911	0		
Regional governments or local authorities	2,220	2,220	0		2,487	2,511	0		
Public sector entities	0	0	0		0	0	0		
Multi-lateral Development Banks	346	346	0		392	392	0		
International Organisations	222	222	0		221	221	0		
Institutions	865	865	88		712	712	76		
Corporates	0	0	0		0	0	0		
of which: SME	0	0	0		0	0	0		
Real	289	212	139		350	244	183		
of which: SME	0	0	0		0	0	0		
Secured by mortgages on immovable property	0	0	0		0	0	0		
of which: SME	0	0	0		0	0	0		
of which: SME	0	0	0		0	0	0		
Exposures in default	2	1	1		2	1	1		
Items associated with particularly high risk	0	0	0		0	0	0		
Covered bonds	4,723	4,723	472		5,008	5,008	511		
Claims on institutions and corporates with a ST credit assessment	16	16	3		7	7	1		
Collective investments undertakings (CIU)	9	9	9		9	9	9		
Equity	0	0	0		0	0	0		
Other resources	88	78	43		31	39	32		
Standardised Total³	13,873	13,873	776	2	14,044	14,264	892	2	

(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) Defaulted Total does not include the securitisation position unless in the results prior to the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties 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
SWEDEN									
(in EUR, %)									
Capital instruments or central banks	2,287	2,287	0		619	619	0		
Regional governments or local authorities	2,222	2,249	0		2,182	2,206	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	429	429	29		364	364	26		
Corporates	0	0	0		0	0	0		
of which: SME	0	0	0		0	0	0		
Real	288	212	139		350	244	183		
of which: SME	0	0	0		0	0	0		
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		2	1	1		
Items associated with particularly high risk	0	0	0		0	0	0		
Covered bonds	3,761	3,761	376		4,259	4,259	429		
Claims on institutions and corporates with a ST credit assessment	14	14	3		7	7	1		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	88	78	43		31	39	32		
Standardised Total³	6,865	6,865	458	2	7,312	7,312	471	2	

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

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

		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		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	15,339	5	14,942	5,465	0	11	14,015	10	15,852	5,558	0	11
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	7,412	5	7,365	2,664	0	3	7,330	5	7,078	2,528	0	3
	Retail	33,787	28	31,031	2,889	11	11	34,540	36	31,778	2,977	4	15
	Retail - Secured on real estate property	33,787	28	31,031	2,889	11	11	34,540	36	31,778	2,977	4	15
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	33,787	28	31,031	2,889	11	11	34,540	36	31,778	2,977	4	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽³⁾				7,954						7,475			

(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 does not include 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		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	15,339	5	14,942	5,465	0	11	14,015	10	15,852	5,558	0	11
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	7,412	5	7,365	2,664	0	3	7,330	5	7,078	2,528	0	3
	Retail	33,787	28	31,031	2,889	11	11	34,540	36	31,778	2,977	4	15
	Retail - Secured on real estate property	33,787	28	31,031	2,889	11	11	34,540	36	31,778	2,977	4	15
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	33,787	28	31,031	2,889	11	11	34,540	36	31,778	2,977	4	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				7,954					7,475				

(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 Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
Consolidated data	Central banks and central governments institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	15,403	8	15,230	5,392	0	10	15,711	7	15,462	5,525	0	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	7,211	4	7,142	1,553	0	3	7,370	4	7,308	1,715	0	
	Retail	34,107	39	35,992	1,952	2	18	35,727	46	32,670	1,710	4	
	Retail - Secured on real estate property	34,107	39	35,992	1,952	2	18	35,727	46	32,670	1,710	4	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	34,107	39	35,992	1,952	2	18	35,727	46	32,670	1,710	4	
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ⁽³⁾				7,344						7,236			

(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) IRB Total does not include the Securitisation position unless in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 20% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB 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			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
SWEDEN	Central banks and central governments institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	15,403	8	15,230	5,392	0	10	15,711	7	15,462	5,525	0	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	7,211	4	7,142	1,553	0	3	7,370	4	7,308	1,715	0	
	Retail	34,107	39	35,992	1,952	2	18	35,727	46	32,670	1,710	4	
	Retail - Secured on real estate property	34,107	39	35,992	1,952	2	18	35,727	46	32,670	1,710	4	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	34,107	39	35,992	1,952	2	18	35,727	46	32,670	1,710	4	
	Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													

(1) Original exposure, 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).

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

SBAB Bank AB - Grupp

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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	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
		28	28	0	0	0	0	28	0	0	0	0	0	0	0	0	0	0
		33	33	0	0	0	0	20	13	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		89	89	0	0	0	0	89	0	0	0	0	0	0	0	0	0	0
		82	82	0	0	0	0	82	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		232	232	0	0	0	0	218	13	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

SBAB Bank AB - Grupp

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount					
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet									
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures									
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions								
		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														
[0 - 3M]	Other Central and eastern Europe countries non EEA																		
[3M - 1Y]																			
[1Y - 2Y]																			
[2Y - 3Y]																			
[3Y - 5Y]																			
[5Y - 10Y]																			
[10Y - more]																			
Total																			
[0 - 3M]	Middle East																		
[3M - 1Y]																			
[1Y - 2Y]																			
[2Y - 3Y]																			
[3Y - 5Y]																			
[5Y - 10Y]																			
[10Y - more]																			
Total																			
[0 - 3M]	Latin America and the Caribbean																		
[3M - 1Y]																			
[1Y - 2Y]																			
[2Y - 3Y]																			
[3Y - 5Y]																			
[5Y - 10Y]																			
[10Y - more]																			
Total																			
[0 - 3M]	Africa																		
[3M - 1Y]																			
[1Y - 2Y]																			
[2Y - 3Y]																			
[3Y - 5Y]																			
[5Y - 10Y]																			
[10Y - more]																			
Total																			
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		20	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		178	178	0	0	0	178	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	109	109	0	0	0	109	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	316	316	0	0	0	316	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.

- 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".
- 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.
- The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- 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.
- 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 e4.

(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
SBAB Bank AB - Grupp

	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					
	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 Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴			Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴						
mil. EUR																						
Cash balances at central banks and other demand deposits	186	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	7,793	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	2,600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,408	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,783	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	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)	47,188	39	50	50	49	15	7	7	31	47,712	37	66	66	65	13	13	12	36				
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,258	0	0	0	0	0	0	0	0	1,057	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	14,467	0	5	5	5	8	1	1	4	15,270	0	10	10	9	7	3	2	3				
of which: small and medium-sized enterprises	8,504	0	5	5	5	1	1	1	4	9,027	0	10	10	9	3	3	2	3				
of which: Loans collateralised by commercial immovable property	828	0	0	0	0	0	0	0	0	849	0	0	0	0	0	0	0	0	0	0	0	0
Households	30,473	39	43	44	44	7	6	6	27	31,388	37	56	56	56	7	10	10	31				
of which: Loans collateralised by residential immovable property	30,310	39	43	43	43	6	5	5	27	31,224	37	55	55	55	6	9	9	33				
of which: Credit for consumption	164	0	2	1	1	1	1	1	2	161	1	2	2	2	1	1	1	0				
DEBT INSTRUMENTS other than HFT	55,167	39	50	50	49	15	7	7	31	57,444	37	66	66	65	13	13	12	36				
OFF-BALANCE SHEET EXPOSURES	4,265	0	0	0	0	1	0	0	0	3,790	0	0	0	0	1	0	0	0				

¹ For the definition of non-performing exposures please refer to Article 47a(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 HFT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal 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 credits 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
SBAB Bank AB - Grupp

	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⁾			
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾			Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾
(in € bn)																					
Cash balances at central banks and other demand deposits	127	0	0	0	0	0	0	0	0	0	288	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,231	0	0	0	0	0	0	0	0	0	8,856	0	0	0	0	0	0	0	0	0	0
Central banks	2,776	0	0	0	0	0	0	0	0	0	616	0	0	0	0	0	0	0	0	0	0
General governments	2,690	0	0	0	0	0	0	0	0	0	2,735	0	0	0	0	0	0	0	0	0	0
Credit institutions	4,765	0	0	0	0	0	0	0	0	0	5,604	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	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)	46,280	59	71	71	69	12	16	19	39	47,782	33	73	73	72	13	17	16	42	42	42	42
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,120	0	0	0	0	0	0	0	0	1,274	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	14,040	1	8	8	6	4	3	2	2	15,224	8	8	8	7	7	4	2	2	2	2	2
of which: small and medium-sized enterprises	7,221	1	4	4	1	2	2	2	2	7,293	5	5	5	5	5	2	2	2	2	2	2
of which: Loans collateralised by commercial immovable property	1,039	0	0	0	0	0	0	0	0	1,060	0	0	0	0	0	0	0	0	0	0	0
Households	30,319	58	63	63	5	13	13	37	37	31,280	33	64	64	64	6	13	13	46	46	46	46
of which: Loans collateralised by residential immovable property	30,167	58	63	63	5	11	11	37	37	31,133	32	64	64	64	5	12	12	46	46	46	46
of which: Credit for consumption	152	1	2	2	2	1	1	2	2	152	0	2	2	2	1	1	1	1	1	1	1
DEBT INSTRUMENTS other than HFT	56,737	59	71	71	69	12	16	19	39	56,846	33	73	73	72	13	17	16	42	42	42	42
OFF-BALANCE SHEET EXPOSURES	4,310	0	0	0	0	0	0	0	0	5,134	0	0	0	0	0	0	0	0	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 changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated 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/REP 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) 2012/1451 - IT5 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/REP 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

SBAB Bank AB - Grupp

	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	
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)	4	2	0	0	0	0	8	6	2	1	7	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	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0	
Households	4	2	0	0	0	0	8	6	1	1	7	4
DEBT INSTRUMENTS other than HFT	4	2	0	0	0		8	6	2	1	7	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

SBAB Bank AB - Grupp

	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	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)	9	7	2	2	0	0	9	8	2	2	7	6
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
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0
Households	9	7	2	2	0	0	8	8	2	2	7	6
DEBT INSTRUMENTS other than HFT	9	7	2	2	0	0	9	8	2	2	7	6
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
 SBAB Bank AB - Grupp

(min 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	2	0	0	2	0	2	0	0	2	0	2	0	2	0	0	2	0	2	0	2	0	2	0	0
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Construction	84	0	0	84	0	86	0	0	86	0	86	0	85	0	0	85	0	85	0	85	0	89	0	0
G Wholesale and retail trade	0	0	0	0	0	7	0	0	7	0	0	0	6	0	0	6	0	6	0	6	0	6	0	0
H Transport and storage	117	0	0	117	0	117	0	0	117	0	0	0	112	0	0	112	0	112	0	112	0	117	0	0
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
J Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
K Financial and insurance activities	237	0	0	237	0	268	0	0	268	0	0	0	42	0	0	42	0	42	0	42	0	46	0	0
L Real estate activities	13,984	0	0	13,984	0	14,764	0	0	14,764	0	0	14,641	0	0	14,641	0	14,641	0	14,641	0	14,686	0	14,686	0
M Professional, scientific and technical activities	18	0	0	18	0	19	0	0	19	0	0	0	18	0	0	18	0	18	0	18	0	18	0	0
N Administrative and support service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	15	0	0	15	0	9	0	0	9	0	0	0	9	0	0	9	0	9	0	9	0	9	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	0	0	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	14,487	0	0	14,487	10	0	15,270	10	10	15,270	10	0	14,940	0	0	14,940	10	0	15,224	0	0	15,224	11	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 FINREP 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.