



2024 EU-wide Transparency Exercise

Bank Name	Swedbank - Grupp
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE

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

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Key Metrics

Swedbank - Grupp

(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	13,603	14,479	14,416	15,010	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	13,603	14,479	14,416	15,010	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	14,901	15,758	16,311	16,926	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	14,901	15,758	16,311	16,926	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	16,692	17,632	18,127	18,686	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	16,692	17,632	18,127	18,686	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	72,659	76,345	74,564	74,644	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	72,659	76,345	74,564	74,644	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.72%	18.97%	19.33%	20.11%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.72%	18.97%	19.33%	20.11%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.51%	20.64%	21.88%	22.68%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.51%	20.64%	21.88%	22.68%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.97%	23.10%	24.31%	25.03%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.97%	23.10%	24.31%	25.03%	(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	249,454	242,367	256,591	253,052	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.97%	6.50%	6.36%	6.69%	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	14,901	15,758	16,311	16,926	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	14,901	15,758	16,311	16,926	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	249,454	242,367	256,591	253,052	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	249,454	242,367	256,591	253,052	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.97%	6.50%	6.36%	6.69%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.97%	6.50%	6.36%	6.69%	[A.2]/[B.2]	

Table with columns: CODE, ROW ID, DESCRIPTION, 2023, 2022, 2021, 2020, COREP CODE, REGULATION. Rows include OWN FUNDS (A), ADDITIONAL TIER 1 CAPITAL (A.2), TIER 2 CAPITAL (A.4), TIER 3 CAPITAL (A.5), TIER 4 CAPITAL (A.6), CAPITAL RATIOS (%), CREDIT RISK (C), MARKET RISK (M), and OPERATIONAL RISK (O).

(2) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a 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

Swedbank - Grupp

	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	35,603	37,706	37,558	39,480	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	4,843	5,079	4,788	4,960	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	8,344	8,685	8,917	9,157	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	21,428	22,838	22,492	24,153	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,087	1,425	1,296	1,237	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	154	269	136	142	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	6	6	25	25	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,261	1,495	1,593	1,518	C 02.00 (r0520, c0010)
Of which the standardised approach	374	516	653	637	C 02.00 (r0530, c0010)
Of which IMA	887	980	941	881	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	6,936	8,663	8,340	8,462	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,936	8,663	8,340	8,462	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	27,612	26,781	25,614	23,781	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	72,659	76,345	74,564	74,644	

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	7,687	10,959	2,905	5,872
Of which debt securities income	637	946	226	458
Of which loans and advances income	5,290	7,681	2,108	4,298
Interest expenses	4,345	6,315	1,869	3,752
(Of which deposits expenses)	1,985	2,928	840	1,691
(Of which debt securities issued expenses)	1,969	2,812	725	1,526
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	13	15	14	20
Net Fee and commission income	947	1,312	333	694
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	6	8	9	3
Gains or (-) losses on financial assets and liabilities held for trading, net	145	247	117	236
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	24	49	13	12
Gains or (-) losses from hedge accounting, net	15	17	0	2
Exchange differences [gain or (-) loss], net	7	16	-5	-8
Net other operating income /(expenses)	38	82	38	80
TOTAL OPERATING INCOME, NET	4,539	6,389	1,554	3,157
(Administrative expenses)	1,539	2,234	586	1,207
(Cash contributions to resolution funds and deposit guarantee schemes)	97	134	2	81
(Depreciation)	126	174	46	94
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	26	39	31	-13
(Payment commitments to resolution funds and deposit guarantee schemes)	8	3	29	-16
(Commitments and guarantees given)	18	36	2	4
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	1	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)	132	182	31	19
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	132	182	31	19
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	8	0	3
(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	190	285	61	128
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	2,808	3,904	919	1,894
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,238	3,076	731	1,499
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,238	3,076	731	1,499
Of which attributable to owners of the parent	2,238	3,076	731	1,499

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
Swedbank - Grupp

(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	26,197				23,042				30,338				28,071				IAS 1.54 (i)	
Financial assets held for trading	18,574	6,479	12,095	0	17,334	4,840	12,494	0	21,066	6,933	14,153	0	22,367	9,756	12,611	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,077	1,400	584	94	2,162	1,561	503	99	2,536	1,873	509	104	2,329	1,634	593	102	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	184,770				180,539				178,361				178,388				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	122	0	122	0	145	0	145	0	148	0	148	0	132	0	132	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,320				-765				-724				-520				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	4,005				4,040				4,049				4,085					
TOTAL ASSETS	233,418				226,497				233,774				234,853				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						
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	24,702	0	0	0	0	0	14,415	0	0	0	0	16,480	0	0	0	0	0	15,401	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	143,808	36,281	721	-191	-305	-255	148,615	17,429	859	-169	-344	-274	143,243	16,423	986	-149	-333	-297	147,530	15,155	1,022	-147	-302	-278	0	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

Swedbank - 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	9,413	9,860	8,504	7,179	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	11	11	11	11	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	205,876	197,221	206,994	208,618	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	135	68	83	91	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	19	9	14	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	124	122	123	131	IAS 37.10; IAS 1.54(l)
Tax liabilities	632	838	730	693	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	494	442	647	540	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	216,685	208,581	217,102	217,278	IAS 1.9(b); IG 6
TOTAL EQUITY	16,733	17,915	16,672	17,575	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	233,418	226,497	233,774	234,853	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

Swedbank - 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		4,651	6,620	3,385	2,866	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	22	66	15	22	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,693	1,493	2,596	2,475	Annex V.Part 1.31
Deposits	Central banks	771	910	963	1,231	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	771	910	963	1,231	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,134	5,401	6,577	6,883	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,942	5,169	6,253	6,378	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,208	4,939	6,442	6,150	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	4,877	4,217	5,978	5,445	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	12,494	11,215	12,409	12,705	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	11,794	10,941	11,626	11,765	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	29,647	29,616	28,134	28,089	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	26,686	26,635	24,825	24,824	ECB/2013/33 Annex 2.Part 2.9.1
	Households	64,148	66,109	64,718	67,044	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	54,904	55,437	53,689	55,841	Annex V.Part 1.42(f), 44(c)
Debt securities issued		85,675	78,066	85,703	85,625	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,894	2,960	3,552	3,595	Annex V.Part 1.37
Other financial liabilities		2,995	2,726	4,651	2,809	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		215,436	207,161	215,592	215,899	

2024 EU-wide Transparency Exercise
Market Risk
Swedbank - Grupp

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	322	405	22	7	39	14							26	10	47	19							
Of which: General risk	0	0	22	7	39	14							26	10	47	19							
Of which: Specific risk	322	405	0	0	0	0							0	0	0	0							
Equities	1	1	5	2	9	4							5	1	11	2							
Of which: General risk	0	1	5	2	9	4							5	1	11	2							
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0							
Foreign exchange risk	51	108	12	4	17	5							10	2	15	3							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	374	515	26	8	44	15	0	0	0	0	0	887	28	9	50	18	0	0	0	0	0	0	980
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	547	566	29	12	50	17							20	7	53	18							
Of which: General risk	0	0	29	12	50	17							20	7	53	18							
Of which: Specific risk	547	566	0	0	0	0							0	0	0	0							
Equities	2	3	1	0	2	0							1	1	2	3							
Of which: General risk	1	1	1	0	2	0							1	1	2	3							
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0							
Foreign exchange risk	103	68	7	2	11	3							7	2	12	4							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	652	637	26	8	49	15	0	0	0	0	0	941	28	7	51	17	0	0	0	0	0	0	881

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	171	171	0		157	157	0	
Regional governments or local authorities	497	497	59		481	451	69	
Public sector entities	396	396	37		386	355	30	
Multinational Development Banks	229	229	0		227	226	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,288	2,288	26		2,029	2,029	58	
Corporates	798	598	59		817	608	59	
of which: SME	56	46	0		56	39	0	
Retail	4,185	2,062	1,478		4,252	2,139	1,539	
of which: SME	565	374	292		549	404	232	
Secured by mortgages on immovable property	281	281	98		276	273	96	
of which: SME	1	1	0		0	0	0	
Exposures in default	168	77	81	81	176	78	81	81
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	14	14	1		14	14	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments underwritten (CIE)	1,511	1,511	2,643		1,229	1,229	2,812	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total ⁴	8,724	8,724	3,874	10	8,277	8,724	3,249	101

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

² Exposure Value does not include the securitisation portion unless in the results prior to 2014 scenario.

³ Only the most relevant categories are disclosed. These have been reported under the following risk. Creditline of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 scenario, value adjustments and provisions for the consolidated bank 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	37	37	0		33	33	0	
Regional governments or local authorities	13	13	0		11	11	0	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	150	150	5		134	134	7	
Corporates	226	156	19		226	156	19	
of which: SME	0	0	0		0	0	0	
Retail	2,688	1,181	872		2,144	1,222	938	
of which: SME	158	31	7		142	28	17	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	170	85	69	72	149	86	69	82
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	14	14	1		14	14	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments underwritten (CIE)	880	880	2,396		838	838	2,396	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total ⁴	3,188	3,188	3,374	72	2,873	3,188	3,249	114

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

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

	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, %)								
LITHUANIA								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	14	14	0		21	21	0	
Public sector entities	43	34	17		33	29	14	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	177	136	136		188	134	121	
Corporates	27	13	9		24	13	9	
of which: SME	0	0	0		0	0	0	
Retail	21	13	9		24	13	9	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	21	13	9		24	13	9	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments underwritten (CIE)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total ⁴	234	234	234	0	234	234	234	0

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

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

	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, %)								
ESTONIA								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	350	294	59		350	342	69	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	127	91	89		157	105	96	
of which: SME	26	20	20		40	40	20	
Retail	358	323	182		359	354	202	
of which: SME	148	123	102		159	154	104	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments underwritten (CIE)	0	0	0		0	0	0	
Equity	134	134	318		168	168	402	
Other resources	0	0	0		0	0	0	
Standardised total ⁴	531	531	531	0	531	531	531	0

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

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

	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, %)								
FINLAND								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	156	76	15		156	76	15	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	15	15	10		15	15	10	
Corporates	18	18	18		18	18	18	
of which: SME	0	0	0		0	0	0	
Retail	26	14	14		24	13	13	
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	0	0	0	0	0	0	0	0
Risks associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments underwritten (CIE)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total ⁴	171	171	171	0	171	171	171	0

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

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

		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, %)									
LATVIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	50	50	0	0	50	50	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	68	53	13	0	68	53	13	0
	of which: SME	2	1	0	0	4	1	0	0
	Retail	36	18	13	0	36	18	13	0
	of which: SME	29	14	11	0	29	14	11	0
	Secured by mortgages on immovable property	20	20	10	0	27	27	10	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	0	1	0	0	0
	Risks associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments underwritten (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴	118	103	26	0	128	103	26	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 (e.g. substitution effects).

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

		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, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	40	40	0	0	20	20	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	20	20	0	0	36	36	0	0
	Corporates	24	18	8	0	24	18	7	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	634	222	169	0	620	222	169	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
	Risks associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments underwritten (CIS)	0	0	0	0	0	0	0	0	
Equity	20	20	0	0	40	40	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴	714	300	177	0	740	300	176	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 (e.g. substitution effects).

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

		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, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	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
	Risks associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments underwritten (CIS)	0	0	0	0	0	0	0	0	
Equity	40	40	0	0	40	40	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴	40	40	0	0	40	40	0	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 (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures 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 ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data								
(HOLDING %)								
Central governments or central banks	15	15	0		12	12	0	
Regional governments or local authorities	858	872	71		518	674	71	
Public sector entities	389	387	31		389	387	31	
Multilateral Development Banks	462	462	0		564	563	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,426	1,426	86		1,293	1,293	86	
Corporates	813	984	502		763	464	480	
of which: SME	68	95	46		65	85	46	
Retail	4,100	2,664	1,695		3,985	2,071	1,688	
of which: SME	564	376	217		566	377	218	
Secured by mortgages on immovable property	207	204	80		246	246	80	
of which: SME	0	0	0		0	0	0	
Exposures in default	182	81	80	90	187	81	80	100
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	233	233	2		233	233	2	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1,170	1,170	2,646		1,239	1,239	2,827	
Equity	0	0	0		0	0	0	
Other exposures	78	78	78		75	75	75	
Standardised Total⁽¹⁾	3,243	4,728	3,108	30	3,092	4,631	3,109	30

(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 portfolio unless the results pertain to the 2024 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								
(HOLDING %)								
Central governments or central banks	5	5	0		5	5	0	
Regional governments or local authorities	24	26	0		26	26	0	
Public sector entities	0	0	0		0	1	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	279	279	6		382	382	4	
Corporates	201	307	169		172	178	178	
of which: SME	0	0	0		4	2	0	
Retail	2,444	1,203	888		2,238	1,293	901	
of which: SME	144	32	20		149	29	18	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	105	69	73	84	161	76	74	90
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	23	23	2		23	23	2	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	888	888	0		888	888	0	
Other exposures	63	63	63		63	63	63	
Standardised Total⁽¹⁾	3,243	4,728	3,108	30	3,092	4,631	3,109	30

(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 counterparties includes those for securitisation exposures 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 ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
LITHUANIA								
(HOLDING %)								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	24	24	0		24	24	0	
Multilateral Development Banks	32	31	36		32	31	36	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	187	106	106		183	111	111	
of which: SME	24	12	4		6	4	4	
Retail	19	8	9		19	8	9	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	338	338	338		332	331	331	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽¹⁾	3,243	4,728	3,108	30	3,092	4,631	3,109	30

(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 counterparties includes those for securitisation exposures 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 ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ESTONIA								
(HOLDING %)								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	377	350	71		384	364	71	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	154	88	77		153	83	75	
of which: SME	51	42	34		61	50	38	
Retail	363	322	344		371	327	347	
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	0	0	0	0	0	0	0	0
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	154	154	305		163	165	309	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽¹⁾	3,243	4,728	3,108	30	3,092	4,631	3,109	30

(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 counterparties includes those for securitisation exposures 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 ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FINLAND								
(HOLDING %)								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	150	75	35		150	75	35	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	15	15	3		2	2	0	
Corporates	20	11	10		18	10	10	
of which: SME	2	2	2		2	2	2	
Retail	24	24	24		24	24	24	
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	0	0	0	0	0	0	0	0
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total⁽¹⁾	3,243	4,728	3,108	30	3,092	4,631	3,109	30

(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 counterparties includes those for securitisation exposures 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 ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
LATVIA	Capital instruments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	97	97	0		98	97	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	26	26	26		43	11	11	
	of which SME	0	1	0		5	1	1	
	Retail	26	27	26		38	10	10	
	of which SME	27	13	0		26	13	7	
	Secured by mortgages on immovable property	26	26	9		29	29	9	
	of which SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures 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 ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
NORWAY	Capital instruments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	7	7	0		7	7	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	13	3		19	19	4	
	Corporates	22	2	2		22	1	1	
	of which SME	0	0	0		0	0	0	
	Retail	195	211	195		324	254	195	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which SME	0	0	0	0	0	0	0	0
	Exposures in default	7	7	7	0	7	7	7	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	41	41	41		42	42	42		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				0				0	

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures 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 ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
UNITED STATES	Capital instruments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	53	53	53		51	51	51		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				0				0	

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

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

		IRB Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
		Of which: reclassified		Of which: reclassified			Of which: reclassified		Of which: reclassified			
LATVIA	Central banks and central governments	2,534	0	2,580	67	0	3,747	0	5,794	79	0	
	Institutions	2	0	1	0	0	2	0	1	0	0	
	Corporates	1,574	0	2,819	1,357	0	9	2,022	0	2,659	1,411	
	Corporate - Of Which: Specialised Lending	7	0	6	0	0	9	0	7	5	0	
	Corporate - Of Which: SME	151	0	187	136	0	2	155	0	111	150	
	Retail	2,952	14	2,794	1,644	14	21	2,972	16	2,825	1,734	
	Retail - Secured on real estate property	1,915	11	1,858	1,089	8	11	1,929	13	1,882	1,373	
	Retail - Secured on real estate property - Of Which: SME	12	0	12	12	0	13	0	13	13	0	
	Retail - Secured on real estate property - Of Which: non-SME	1,904	11	1,847	1,077	7	11	1,917	13	1,871	1,380	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,037	3	936	555	6	10	1,044	3	943	361	
	Retail - Other Retail - Of Which: SME	379	1	342	141	1	7	371	1	354	137	
	Retail - Other Retail - Of Which: non-SME	658	2	594	414	5	3	673	2	609	224	
Equity	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		
IRB Total												

^a 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 30/09/2023					As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
		Of which: reclassified		Of which: reclassified			Of which: reclassified		Of which: reclassified			
NORWAY	Central banks and central governments	53	0	53	0	0	172	0	172	2	0	
	Institutions	749	0	740	48	0	659	0	665	74	0	
	Corporates	5,966	17	3,986	1,422	0	62	5,278	11	4,391	1,869	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	8	0	7	0	0	2	0	1	1	0	
	Retail	36	1	35	7	0	1	38	1	37	8	
	Retail - Secured on real estate property	34	1	34	7	0	1	35	1	34	7	
	Retail - Secured on real estate property - Of Which: SME	27	1	27	5	0	0	28	1	28	5	
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	0	0	7	0	6	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	0	2	1	0	0	3	0	3	1	
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	2	0	2	1	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	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		
IRB Total												

^a 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 30/09/2023					As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
		Of which: reclassified		Of which: reclassified			Of which: reclassified		Of which: reclassified			
UNITED STATES	Central banks and central governments	3,176	0	3,176	30	0	0	0	3,619	34	0	
	Institutions	131	0	121	29	0	0	159	0	213	37	
	Corporates	574	10	448	200	0	10	542	10	421	202	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail	6	0	6	2	0	0	6	0	6	2	
	Retail - Secured on real estate property	6	0	6	2	0	0	6	0	6	2	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	0	0	6	0	6	2	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
Equity	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		
IRB Total												

^a 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					
LATVIA	Central banks and central governments	3,172	0	3,219	74	0	0	3,074	0	3,121	56	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,029	0	1,947	1,404	0	0	1,863	0	1,830	1,436	0	0
	Corporates - Of Which: Specialised Lending	7	0	6	5	0	0	6	0	6	4	0	0
	Corporates - Of Which: SME	154	0	111	126	0	2	140	0	117	126	0	2
	Retail	3,002	17	2,857	1,770	16	20	3,054	17	2,930	1,836	15	19
	Retail - Secured on real estate property	1,931	12	1,886	1,183	7	10	1,964	12	1,939	1,221	7	10
	Retail - Secured on real estate property - Of Which: SME	11	0	11	13	0	0	11	0	12	10	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1,822	12	1,877	1,170	7	10	1,951	12	1,907	1,203	7	10
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,068	5	970	587	9	10	1,091	5	991	615	8	9
	Retail - Other Retail - Of Which: SME	373	3	337	142	3	7	375	3	337	146	3	6
	Retail - Other Retail - Of Which: non-SME	695	2	633	445	6	3	716	2	654	469	5	4
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
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).

		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					
NORWAY	Central banks and central governments	268	0	268	3	0	0	195	0	195	2	0	0
	Institutions	641	0	628	76	0	0	605	0	587	69	0	0
	Corporates	4,932	10	3,951	1,486	0	48	5,326	10	4,184	1,586	0	43
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2	2	0	0	0	0	0	0	0	0
	Retail	35	1	35	8	0	1	36	1	35	9	0	1
	Retail - Secured on real estate property	33	1	33	8	0	1	33	1	33	8	0	1
	Retail - Secured on real estate property - Of Which: SME	26	1	26	5	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	7	0	7	2	0	0	33	1	33	8	0	1
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
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).

		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					
UNITED STATES	Central banks and central governments	4,820	0	4,820	45	0	0	4,872	0	4,872	44	0	0
	Institutions	170	0	169	45	0	0	171	0	171	38	0	0
	Corporates	712	10	565	275	0	10	731	10	613	297	0	10
	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	0	0	0	0	0	0
	Retail	9	0	9	3	0	0	8	0	7	3	0	0
	Retail - Secured on real estate property	7	0	7	2	0	0	6	0	6	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	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													
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

Swedbank - Grupp

As of 31/12/2023

(min EUR)														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount		
		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]	Austria													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Belgium													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Bulgaria													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Cyprus													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Czech Republic													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	11	11	5	0	0	0	0	0	0	0	0	2	0
[3M - 1Y]		20	20	5	0	0	0	15	0	0	0	4	0	0
[1Y - 2Y]		6	6	0	0	0	0	6	0	0	0	0	0	0
[2Y - 3Y]		16	16	0	0	0	0	16	0	0	0	0	0	0
[3Y - 5Y]		34	34	0	0	0	0	34	0	0	0	0	0	0
[5Y - 10Y]	205	205	0	0	0	0	205	0	0	0	0	21	0	
[10Y - more]	65	65	0	0	0	0	65	0	0	0	1	0	0	
Total	436	436	10	0	0	0	426	0	0	0	28	0	78	

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

Swedbank - 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							
		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]	Slovakia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Slovenia																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Spain																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Sweden	2,932	2,932	290	0	0	0	2,642	1	84	0	32	1,238	0			
[3M - 1Y]		132	132	96	0	0	0	68	0	1	3	145	326	0			
[1Y - 2Y]		32	32	2	0	0	0	30	1	131	4	187	140	0			
[2Y - 3Y]		349	349	214	0	0	0	35	11	276	3	52	376	0			
[3Y - 5Y]		383	383	383	0	0	0	12	30	247	11	297	155	0			
[5Y - 10Y]	366	366	366	0	0	0	1	11	156	10	195	0	0				
[10Y - more]	51	51	50	0	0	0	1	0	0	0	0	0	0				
Total	4,266	4,266	1,335	0	0	0	2,828	34	895	32	870	2,350	0			182	
[0 - 3M]	United Kingdom																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Iceland																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Liechtenstein																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Norway	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	1	36	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	2	27	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	7	7	7	0	0	0	0	0	0	0	4	73	0	0	0	0	

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

Swedbank - 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
[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	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	15	15	0	0	0	0	0	0	10	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	2	2	0	0	0	0	0	0	2	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 Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

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

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

Swedbank - Grupp

As of 30/06/2024

(min EUR)														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount		
		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]	Austria													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Belgium													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Bulgaria													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Cyprus													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Czech Republic													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more]														
Total														
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	1	1	1	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		24	24	10	0	0	0	0	14	0	0	0	2	0
[1Y - 2Y]		21	21	0	0	0	0	0	21	0	0	0	0	0
[2Y - 3Y]		14	14	0	0	0	0	0	14	0	0	0	0	0
[3Y - 5Y]		51	51	0	0	0	0	0	51	0	0	0	0	0
[5Y - 10Y]	302	302	1	0	0	0	0	301	0	0	0	26	0	
[10Y - more]	62	62	0	0	0	0	0	62	0	0	0	31	0	
Total	475	475	11	0	0	0	0	464	0	0	0	61	0	

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

Swedbank - 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)	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]	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	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	1	1	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	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
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	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 Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 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
Svebank - 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⁾						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⁾					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⁾					Collaterals and financial guarantees received on non-performing exposures				
		Of which: defaulted	Of which Stage 3 ³⁾			Of which Stage 1 ³⁾	Of which Stage 2 ³⁾	Of which Stage 3 ³⁾	Of which Stage 1 ³⁾	Of which Stage 2 ³⁾			Of which Stage 3 ³⁾	Of which Stage 1 ³⁾	Of which Stage 2 ³⁾		Of which Stage 3 ³⁾									
mil. EUR																										
Cash balances at central banks and other demand deposits	24,870	0	0	0	0	0	0	0	0	0	0	22,690	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	26,588	0	0	0	0	0	0	0	0	0	0	16,381	0	0	0	0	0	0	0	0	0	0				
Central banks	24,702	0	0	0	0	0	0	0	0	0	0	14,413	0	0	0	0	0	0	0	0	0	0				
General governments	553	0	0	0	0	0	0	0	0	0	0	567	0	0	0	0	0	0	0	0	0	0				
Credit institutions	259	0	0	0	0	0	0	0	0	0	0	534	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	1,075	0	0	0	0	0	0	0	0	0	0	865	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)	160,850	123	727	727	721	485	255	255	353	166,934	151	865	865	859	513	274	274	460								
Central banks	2	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	712	0	0	0	0	0	0	0	0	3,383	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	761	0	0	0	0	11	0	0	0	617	0	0	0	2	0	0	0	0	0	0	0	0				
Other financial corporations	2,300	0	0	0	0	11	0	0	0	2,318	0	3	3	10	2	2	2	1								
Non-financial corporations	54,830	6	317	317	317	318	90	90	213	54,796	23	303	303	303	323	77	77	203								
of which: small and medium-sized enterprises	29,413	6	166	166	166	110	49	49	105	29,752	23	169	169	169	125	41	41	125								
of which: Loans collateralized by commercial immovable property	17,649	4	122	122	122	80	41	41	79	18,824	10	93	93	93	94	31	31	94								
Households	102,248	114	410	410	404	186	166	166	140	105,850	126	509	509	503	179	190	190	196								
of which: Loans collateralized by residential immovable property	89,450	71	148	148	145	51	29	29	119	92,753	73	250	250	247	54	36	36	214								
of which: Credit for consumption	5,057	36	244	244	240	84	132	132	9	5,099	47	272	272	269	103	153	153	113								
DEBT INSTRUMENTS other than HFT	212,308	123	727	727	721	485	255	255	353	206,005	151	865	865	859	513	274	274	460								
OFF-BALANCE SHEET EXPOSURES	33,297		14	14	14	79	3	3	4	32,264		72	72	71	71	29	29	29								

¹⁾ For the definition of non-performing exposures please refer to Article 4(7a)(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 impairments 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 (temporarily F 18.00 / F 18.00). For off-balance sheet commitments, 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
Swedbank - 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⁾					Collateral 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 ⁽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⁾		Of which Stage 3 ⁽⁴⁾	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 Stage 3 ⁽⁴⁾			
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾						Of which Stage 3 ⁽⁴⁾				Of which: defaulted		Of which Stage 3 ⁽⁴⁾					
(in € bn)																					
Cash balances at central banks and other demand deposits	30,004	0	0	0	0	0	0	0	0	0	27,759	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	18,811	0	0	0	0	0	0	0	0	0	17,516	0	0	0	0	0	0	0	0	0	0
Central banks	16,489	0	0	0	0	0	0	0	0	0	15,401	0	0	0	0	0	0	0	0	0	0
General governments	610	0	0	0	0	0	0	0	0	0	361	0	0	0	0	0	0	0	0	0	0
Credit institutions	655	0	0	0	0	0	0	0	0	0	711	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,065	0	0	0	0	0	0	0	0	0	1,042	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)	160,679	142	993	993	996	483	297	297	679	163,746	156	1,028	1,028	1,022	449	278	278	649			
Central banks	4	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0	0	0	
General governments	1,121	0	0	0	0	0	0	0	0	1,566	0	0	0	0	0	0	0	0	0	0	
Credit institutions	839	0	0	0	0	1	0	0	0	633	0	0	0	0	1	0	0	0	0	0	
Other financial corporations	3,114	0	0	0	0	11	0	0	0	1,501	0	0	0	0	11	0	0	0	0	0	
Non-financial corporations	52,999	13	319	319	319	304	91	91	219	55,935	42	350	350	350	284	98	98	247			
of which: small and medium-sized enterprises	28,879	13	230	230	230	115	48	48	177	29,690	41	254	254	254	111	53	53	59			
of which: Loans collateralised by commercial immovable property	18,515	0	109	109	109	81	30	30	62	19,139	14	138	138	138	80	34	34	82			
Households	102,994	129	679	679	667	196	206	206	350	104,102	114	676	676	671	153	179	179	460			
of which: Loans collateralised by residential immovable property	89,862	79	355	355	353	51	41	41	312	91,174	71	400	400	397	45	46	46	353			
of which: Credit for consumption	4,904	41	282	282	278	96	158	158	11	4,903	39	230	230	228	88	126	126	10			
DEBT INSTRUMENTS other than HFT	209,494	142	993	993	996	483	297	297	679	209,613	156	1,028	1,028	1,022	449	278	278	649			
OFF-BALANCE SHEET EXPOSURES	32,846		294	294	294	65	35	35	2	31,161		156	156	155	67	31	31	3			

(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 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 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/NER framework (template 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) 2017/1451 - 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

Swedbank - 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)	850	220	79	58	635	57	1,239	236	102	62	1,074	143
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	0	0	0	0	0	2	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	443	150	61	43	291	25	561	88	77	41	471	45
of which: small and medium-sized enterprises	190	41	21	16	159		194	54	23	17	156	
Households	405	70	19	15	344	32	676	148	25	21	603	98
DEBT INSTRUMENTS other than HFT	850	220	79	58	635		1,239	236	102	62	1,074	
Loan commitments given	5	0	0	0	2	0	10	0	1	0	7	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

Swedbank - 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	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,384	323	98	70	1,205	216	1,590	351	102	73	1,411	242
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7	0	0	0	0	0	7	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	452	87	68	44	365	42	494	85	72	46	409	37
of which: small and medium-sized enterprises	203	54	25	20	161		214	52	31	19	171	
Households	925	235	30	26	839	173	1,089	267	30	27	1,003	204
DEBT INSTRUMENTS other than HFT	1,384	323	98	70	1,205		1,590	351	102	73	1,411	
Loan commitments given	69	60	8	7	7	0	102	60	7	6	6	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
 Swedbank - Grupp

(mil 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	1,365	0	0	1,364	11	0	1,388	8	8	1,388	14	0	1,411	6	6	1,410	15	0	1,466	6	6	1,463	17	0
B Mining and quarrying	200	100	100	200	20	0	172	11	11	172	13	0	86	10	10	86	10	0	63	10	10	63	12	0
C Manufacturing	3,083	31	31	3,074	71	0	3,098	24	24	3,098	71	0	3,095	27	27	3,095	80	0	3,781	30	30	3,758	87	0
D Electricity, gas, steam and air conditioning supply	1,783	0	0	1,783	0	0	1,794	1	1	1,794	0	0	1,483	1	1	1,483	2	0	1,659	1	1	1,659	2	0
E Water supply	289	0	0	288	2	0	270	0	0	270	2	0	282	0	0	282	0	0	281	0	0	288	2	0
F Construction	1,797	13	13	1,787	30	0	1,786	14	14	1,784	29	0	1,799	20	20	1,798	33	0	1,787	21	21	1,783	28	0
G Wholesale and retail trade	3,694	25	25	3,693	41	0	3,410	25	25	3,409	36	0	3,345	30	30	3,345	36	0	3,408	37	37	3,406	33	0
H Transport and storage	1,639	49	49	1,632	25	0	1,659	6	6	1,648	10	0	1,453	6	6	1,452	11	0	1,462	4	4	1,446	8	0
I Accommodation and food service activities	503	6	6	503	14	0	491	4	4	491	9	0	447	4	4	447	3	0	449	3	3	449	3	0
J Information and communication	1,842	0	0	1,842	14	0	1,773	73	73	1,773	24	0	1,630	0	0	1,630	17	0	1,596	0	0	1,596	11	0
K Financial and insurance activities	1,152	1	1	1,150	3	0	920	1	1	920	2	0	946	1	1	946	20	0	931	1	1	931	16	0
L Real estate activities	321,645	60	60	321,643	138	0	34,196	103	103	34,196	147	0	33,456	102	102	33,456	137	0	36,344	171	171	36,183	177	0
M Professional, scientific and technical activities	1,381	16	16	1,381	10	0	1,313	17	17	1,313	11	0	1,304	17	17	1,304	12	0	1,343	14	14	1,343	14	0
N Administrative and support service activities	856	1	1	854	5	0	842	1	1	840	7	0	796	8	8	796	8	0	800	8	8	799	9	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	6	0	0	6	0	0	6	0	0	6	0	0	5	0	0	5	0	0
P Education	91	10	10	91	3	0	80	6	6	80	1	0	87	5	5	87	1	0	100	4	4	100	3	0
Q Human health services and social work activities	470	0	0	470	8	0	429	0	0	429	8	0	411	1	1	411	3	0	337	1	1	337	2	0
R Arts, entertainment and recreation	457	8	8	457	7	0	426	8	8	426	7	0	392	2	2	392	4	0	395	36	36	395	8	0
S Other services	116	0	0	114	0	0	136	0	0	133	0	0	179	0	0	179	0	0	138	0	0	138	0	0
Loans and advances	94,830	317	317	94,803	407	0	94,795	303	303	94,738	400	0	92,999	319	319	92,983	395	0	95,035	300	300	95,007	382	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 FRRREP 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.