

Bank Name	Swedbank - Grupp
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE

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



Key Metrics

(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
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



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,901	15,758	16,311	16,926	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	14,901	15,758	16,311	16,926	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %) OWN FUNDS	16,692	17,632	18,127	18,686	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	13,603	14,479	14,416	15,010	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,226	3,353	3,243	3,291	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A1.2	instruments) Retained earnings	10,332	10,472	10,569	10,992	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	-230	-242	-290	-307	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (I) of CFR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4	Other Reserves	2,284	2,793	2,781	2,848	C 01.00 (9210,c0010)	Anticins 4(11/) and 20(1) point (4) or CHM Articins 4(112), 26(1) point (7) and 36 (1) point (6) of CRR
	A.1.5	Funds for general banking risk						
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (49230,c0010)	Article B4 of CFR
	A1.7	Adjustments to CETs due to prudential filters	-69	-69	-58	-51	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-1,642	-1,653	-1,570	-1,566	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-3	-2	-2	-1	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 26(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	-275	-150	-234	-173	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital.	0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (6470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (6472,c0010)	point (b) and 258 of CRR Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 246(1) point (b) and 256 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0400,c0010)	Articles 35(1) point (c) and 38; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A1.18		0	0	0	0	C 01.00 (40510,c0010)	Article 68 of CRR
	A.1.18A		-4	-6	-8	-5	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 35(1), point (n) and Article 133c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-12	-13	-12	-12	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		-4	-4	4	-4	C 01.00 (+0529,c0010)	
	A1.21		0	0	0	0	CAI (1.1.5 + 1.1.8 + 1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests $(+i\cdot)$	0	0	0	0	C 01.00 (r0340,c0010)	Articles 479 and 4800 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Atticism 460 to 472, 476 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,298	1,279	1,895	1,915	C 01.00 (40530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,302	1,283	1,900	1,920	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	-4	-5	-4	-4	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,901	15,758	16,311	16,926	C 01.00 (49015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,791	1,875	1,815	1,760	C 01.00 (x0750,c0010)	Articles 71 of CERR
	A4.1	Tier 2 Capital instruments	1,570	1,636	1,607	1,606	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
		·					C 01.00 (40910,c0010) + C 01.00 (40920,c0010) + C 01.00 (40910,c0010) + C 01.00 (40940,c0010) +	
	A.4.2		221	239	208	154	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3		0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	72,659	76,345	74,564	74,644	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.72%	18.97%	19.33%	20.11%	GA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.51%	20.64%	21.88%	22.68%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.97%	23.10%	24.31%	25.03%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	13,603	14,479	14,416	15,010	[A.1-A.1.13-A.1.21+MN]A.2+A.1.13-A.2.2- A.2.4+MN](A.4+A.2.2-A.4.3,0],0]]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.72%	18.97%	19.33%	20.11%	[0.1)(8-8.1)	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to ATs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments to 12 due to 9-10.9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0040)	
		Adjustments included in HWAs due to IHAS 9 transitional arrangements ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a		l		l "		



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	35,603	37,706	37,558	39,480	C02.00 (n0404, c00101-(C 07.00 (n0904, c02201, s001) - C 07.00 (n0110, c02201, s001) - C 07.00 (n0130, c02201, s001) - C 08.01 (n0040, c0200, s002) - C 08.01 (n0040,
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 (n090, ct/220, s001) + C 07.00 (n110, ct/220, s001) + C 07.00 (n130, ct/220, s001) + C 08.01 (n040, ct/280, s002) +
Credit valuation adjustment - CVA	154	269	136	142	C 02.00 (r0840, 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 (n010, c0601)*12.5+C 20.00 (n010,c0450)*12.5+MAX(C 24.00(n010,c0090),C 24.00(n010,c0100),C 24.00(n010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0880, 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

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.



P&L

(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 subsidaries, 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 subsidaries, 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

⁽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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	3/2024			As of 30/0	16/2024		
			Fair value hierarch				Fair value hierarchy			,	air value hierarch	y		1	Fair value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	25,197				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	6,913	14,153	0	22,367	9,756	12,611	0	IFRS 7.8(a)(ii);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	559	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)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	184,770				180,539				176,361				178,388				IFRS 7.8(f); 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	-1,326				-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 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/:	12/2023					As of 31/0	13/2024					As of 30/	06/2024			
		Gross carryl	ing amount ⁽²⁾		Acc	umulated impairme	nt ⁽²⁾	Gr	oss carrying amour		Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount		Acc	umulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets withous 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 3 Credit-impaired assets	in cradit rick einca	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	increase in credit	increase in credit risk since initial	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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	increase in credit		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		24,702	0	0	0	0	0	14,415	0	0	0	0	0	16,480	0	0	0	0	0	15,401	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost		143,808	16,281	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	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (1)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

^[8] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

Swedbank - Grupp

(mln EUR)

(mar 2011)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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



Breakdown of liabilities

Swedbank - Grupp

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
Short positions	Debt securities	1,693	1,493	2,596	2,475	Annex V.Part 1.31
	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)
Dancaita	of which: Current accounts / overnight deposits	4,877	4,217	5,978	5,445	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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	



Market Risk Swedbank - Grupp

									OWCUDUNK	оларр												
Ĭ	SA						М									IM						
			VaR (Memorano	ndum item) STRESSED VaR (Memorandum item) INCR MIGRAT				INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memor	andum item)	STRESSED Var (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CH	ARGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVøRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	322	405	22	7	39	14							26	10	47	19						
Of which: General risk Of which: Specific risk	0	0	22	7	39	14							26	10	47	19						
Of which: Specific risk Equities	322	405	5	2	0	0							0	0	11	0						
Of which: General risk	0	1	5	2	9	4							5	1	11	2						
Of which: Specific risk	0	1	0	0	0	ó							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	980
	As of 31/03/2024	As of 30/06/2024				As of 31	/03/2024									As of 30/0	16/2024					
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 Commodities risk	103	68	7	2	11	3							7	2	12	4						
Commodities risk Total	652	637	26	8	49	15	0	0	0	0	0	941	20	7	51	17	0	0	0	0	0	881
Total	602	637	26		49	10		U			_	541	20	, ,	91	17					•	001

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

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ^s	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minESR, %) Central dovernments or central banks	13	13			20	10		
	Regional governments or local authorities	467	405	59		460	450	na	
	Public sector entities	196	109	32		186	105	30	
	Multilateral Development Banks	339	339	0		317	318	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,238	1,238	38		1,439	1,439	58	
	Corporates	790	520	590		817	500	589	
	of which: SME	55	45	36		50	50	39	
	Retail	4,185	2,062	1,470		4,252	2,134	1,530	
Consolidated data	of which: SME	565 283	374 281	203		549 276	404 273	232 95	
	Secured by mortstates on immovable property of which: SME	283	201	90		2/6	2/3	20	
	of which: SME Exposures in default	164	77	81	86	176	76	81	20
	Items associated with particularly high risk	0		0	-	0	0		
	Covered bands	14	14	1		14	14	1	
	Claims on institutions and consorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	0	0	2		0	0	2	
	Equity	1,151	1,151	2,643		1,229	1,229	2,812	
	Other exposures	74	74	61		83	83	79	
	Standardised Total ²	8,914	6,366	5,074	139	9,267	6,733	5,346	150

		Standardised Approach										
					Standardised App	proach						
			As of 30/09/2	023				12/2023				
	(minSUR, N)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	7	7	0		4	4					
	Regional governments or local authorities	37	35	0		25	24	0				
	Public sector entities	3	0	0		3	1	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	150	150	3		334	334	7				
	Corporates	255	195	195		258	198	195				
	of which: SME	0	0	0		0	0	0				
	Retail	2,664	1,187	873		2,744	1,227	916				
SWEDEN	of which: SME	155	31	7		142	28	17				
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME											
	Exposures in default	135	65	68	70	149	66	69	83			
	Items associated with particularly high risk											
ĺ	Covered bonds	14	14	1		34	14	1				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRI)											
	Collective investments undertakings (CIU) Equity	884	884	2,186		913	913	2,258				
ĺ	Equity Other exposures	57	57	2,100		913	217	2,20				
ĺ	Other exposures Standardised Total ²	5/	3/	40	106		56	60	12-			

					Standardised Ap	proach						
			As of 30/09/2	023				12/2023				
		Original Exposure ^s	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²						
	(minELR, %) Central governments or central banks											
	Central sovernments or central banks Resional sovernments or local authorities	14	14			21	20					
	Public sector entities	43	34	17		22	20	14				
	Multilateral Development Banks			0			0	0				
	International Organisations			0			0					
	Institutions	1	1	0		0	0	0				
	Corporates	177	130	130		186	124	123				
	of which: SME	7	3	3		6	4	3				
	Retail	27	13	9		24	12	9				
LITHUANIA	of which: SME	21		5		29	7	5				
LIIIIOANIA	Secured by mortsiales on immovable property	148	148	52		143	143	50				
	of which: SME	1	1				0					
	Exposures in default	1			0	1		1	0			
	Items associated with particularly high risk						0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0			0					
	Collective investments undertakings (CIU)					ů						
	Equity			5			0	3				
	Other exposures	1	1	1		1	1	1				
	Standardised Total				1							

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR, %)	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	350	294	59		355	343	69	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0		0			0		
	International Organisations								
	Institutions Corporates	137	97	89		157	105	95	
	of which: SME	38	35	26		43	40	30	
	OF WHERE SAME Retail	358	319	182		359	354	202	
	of which: SME	358	319	182		359	354	202	
ESTONIA	Secured by morbiasies 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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CRII)	134	134	318		168	160	403	
	Coulty Other exposures	134	134	318		168	168	403	
	Other exposures Standardised Total ²	·		U					

Sound address Agences As of \$0.0002023 Original Expressor* Express Value* Real express amount Value adjustments and provinces* Original Expressor* Express Value* Real express amount Value adjustments and provinces* Original Expressor* Express Value* Real express amount As of \$1.12.72023 Real express amount As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values Control commonwhealty or created values As of \$1.000, \$1.000 Control commonwhealty or created values Control control commonwhealty or created values Control control	
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FINLAND If once they designed an immediate property Exercises an indicate the second property indicates the second property indicate	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	awedbank - Grupp								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Esposure ^s	Exposure Velue ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %)								
	Central dovernments or central banks Resional sovernments or local authorities	0 50	59	0		0 56	0 56	0	
	Public sector entities Multilateral Development Banks	0					0		
	Multitateral Development Banks International Organisations	0					0		
	Institutions			0			0		
	Corporates	68	51	51		63	51	50	
	of which: SME	2	1	0		4	1	0	
	Retail	34	18	11		32	18	11	
LATVIA	of which: SME	29	14	8		28	14	8	
	Secured by morbiases on immovable property of which: SME	26	28	10		27	27	9	
	of which: SME Exposures in default	1		0	0	1	0		0
	Items associated with particularly high risk	0		0			0		-
	Covered bands	0	0	0			0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	0		0			0	0	
	Equity	9					0		
	Officer exposures	1	1	1		1	1	1	
	Standardised Total ²	N Databasi servera serba Paramera seba in a							1

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31	12/2023			
		Original Exposure ¹	Original Exposure ¹ Exposure Yulus ¹ Exit exposure amount provisions ²				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minELR, %)										
	Central governments or central banks										
	Resional sovernments or local authorities	7	7			7	7				
	Public sector entities	0									
	Multilateral Development Banks	40	***				20				
	International Organisations		22			70					
	Institutions Corporates	22	22	:		30					
	Corporates of which: SME	24				24	2	2			
	Retail.	634	222	166		625	222	166			
	of which: SME	0.50	***			023	222	100			
NORWAY	Secured by mortifiates on immovable property	,	,			,					
	of which: SME										
	Exposures in default	19			10	17					
	Items associated with particularly high risk				10		0				
	Covered bands	0		0			0				
	Claims on institutions and corporates with a ST credit assessment	0		0			0				
	Collective investments undertakings (CIU)	0		0			0				

		Standardised Approach									
			As of 30/09/2	023			As of 31	12/2023			
	Intel SUR. No	Original Exposure ¹	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UNITED STATES	Central consensation or control basis. And the control contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰		
l	Other excourses Standardised Total	(ii) Original exposure, unlike Diposure value, is	•		0				0		

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach								
			As of 31/	03/2024			As of 30/06/2024			
		Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
Consolidated data	Control of	111 628 422 422 1,425 633 633 633 631 634 632 63 631 63 63 63 63 63 63 63 63 63 63 63 63 63	11 473 274 275 275 275 275 275 275 275 275 275 275	0 77 77 77 77 77 77 77 77 77 77 77 77 77	20	12 51E 5054 5064 0 1,255 533 5330 546 0 107 0 0 1,230 0 1,230 0 1,230 0 1,230 0 1,230	122 474 107 105 0 0 1,255 684 62 2,777 205 0 61 0 0 1,255 0 1,277 205 0 1,277	0 77 33 30 0 480 49 1,488 60 0 0 0 0 0 0 1 218 218 218 218 218 3 3 4 218 3 4 218 3 4 218 3 4 218 3 4 218 3 4 218 3 4 218 3 3 3 4 3 4 3 4 3 3 3 3 3 3 3 3 3 3 3	100	
	Standardised Total 2	9,243	6,750	5,106	155	8,995	6,631	5,195	150	

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(minDLR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks		5	0		6	6	0	
	Regional governments or local authorities	34	30			35	30		
	Public sector entities	3							
	Multilateral Development Banks	ů.				0			
	International Organisations	278	278			182	182	4	
	Institutions Corporates	207	257	166		233	172	170	
	of which: SME	207	207	100		220		2 2	
	Retail	2,643	1.183	884		2,538	1.205	901	
	of which: SME	144	32	20		149	29	18	
SWEDEN	Secured by mortglages on immovable property			0					
	of which: SME			0				0	
	Exposures in default	155	69	73	84	161	70	74	20
	Items associated with particularly 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 undertakinss (CIU)	0	0	0		0	0	0	
	Equity	859	859	2,120		918	918	2,275	
	Other exposures	63	63	63		63	63	63	
	Standardised Total ²				125				128

					Standardis	ed Approach					
			As of 31	03/2024			As of 30	/06/2024			
	intelD.R. Ni	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
LITHUANIA	Comit of control backs Additional control b	0 24 33 33 0 0 0 0 0 0 0 0 0 0 0	0 26 4 4 4 2 2 5 1 1 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 055 0 0 0 1156 4 4 2 5 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 24 0 0 0 133 143 124 123 3 0 0 0 0	0 25 31 0 0 0 0 111 4 4 2 2 2 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 111 3 8 5 47 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Other exposures Standardised Total ²		1		1	·		1	1		

		(x) retail value adjustments and provisions per country party excluses these for securina scots exposures our nectural general createring adjustments.									
					Standardis	ed Approach					
			As of 31	03/2024			As of 30	/06/2024			
	(mis DJR, Vs)	Original Exposure t	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^k	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks Resional sovernments or local authorities	0 377	0 355	0 71		0 394	0 354	0 71			
	Public sector entitles Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates of which: 5045	154 51 363	88 45 322	77 34 184		153 61 371	83 50 327	71 38 187			
ESTONIA	Retail of which: SME	363 363	322 322	184		371 371	327	187			
	Secured by mortrains on immovable property of which SME Exposures in default		0	0		0		0			
	Exposures in geralix Items associated with particularly high risk Covered bonds		0	0	,	0		0			
	Covered consor. Claims on institutions and corporates with a ST credit assessment Collective investments undertakinas (CIU)		0	0				0			
	Consective investments uncertainties (Citi) Cother exposures	154	254 3	365		165	165	389			
	CONTRACTOR .										

		1		Standardis								
		1101	Standardised Approach									
		As of \$1/0/2024 As of \$0/06/2024										
trainDLR, NJ	Original Exposure ⁶	Original Expensions* Expension Values* Risk expension amount Value adjustments and providers* Original Expensions* Expension Values* Risk expension amount providers*										
Control descriptions of critical basis of a distribution of the control of the co	6 150/150 150 150 150 150 150 150 150 150 150	0 0 75 0 0 15 11 2 24 0 0 0 0 0 0 0 0	3 3 3 2 2 0 0 0 0 0 0 0	٠	0 0 0 0 2 16 6 2 2 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 75 0 2 2 2 2 2 0 0 0 0 0	0 15 0 0 0 0 10 12 12 0 0 0 0 0 0 0 0 0 0 0	·				



2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Aud 101001011										
Control concension for certain frames Proposed Yorks Proposed Yorks						Standardise	ed Approach			
Department Dep				As of 31	/63/2024			As of 30	1/06/2024	
Could accommend or admit basis 0 0 0 0 0 0 0 0 0		(mADE N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount		Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	LATVIA	Control accessment or control basis Facial comments of an distribute Facial comments of an distribute Facial comments of an another Facial comments of an Facial comments Faci	0 97 0 0 0 0 0 20 21 27 26 0 0 0 0	0 97 0 0 0 0 0 2 1 1 17 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 00 0 0 0 0 0 25 25 26 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 57 6 6 7 11 13 12 22 20 6 6 6 6 6 6 7 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0 11 1 10 7 9 0 0 0 0 0	

		(2) rocal value adjustments and pr	ovisions per country of counterparts	excludes those for securification	exposures our includes general crea	strikaquimens.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, 65) Central appearaments or central banks	٥	0	0		0	٥	0	
	Regional governments or local authorities	7	7	0		7	7	0	
	Public sector entities	0	0	0		0	0		
	Multiluteral Development Banks	4	4	0		5	5		
	International Organisations		0	0		0			
	Institutions	13	13	3		19	19		
	Corporates of which: SME	22		1		22		1 1	
	of which: SME Retail	591	211	150		524	214	160	
	of which: SME			1.0		0			
NORWAY	Secured by mortalistics on immovable property	1	1			1	1		
	of which: SME	0	0	0		0	0	0	
	Exposures in default	16	7	7	8	14	6	6	8
	Items associated with particularly high risk	0	0	0		0	0		
	Covered bands	0	0	0		0	0		
ĺ	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
ĺ	Collective investments undertakinss (CIU)							0 42	
	Equity	43	43	40		42	42	42	
	Other exposures	4	-	9	12	,	,		
	Standardised Total ²								

					Standardise	ed Approach			
				03/2024			As of 30	/06/2024	
	(minU.S. No	Original Exposure ^L	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control discontinuone or central tunish Indianal communities of an distribute Control of communities of an distribute Control of control or	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Standardised Total ²		are value in reported before taking		۰				0

Credit Risk - IRB Approach

Swarthank - Grunn

								IRB Ap	proach					
						30/09/2023					As of	31/12/2023		
			Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Valide		Of which: defaulted	and provisions
		is and central governments	53,020	0	53,254	647	0	0	43,342	0	43,468	635	0	0
	Institutions		4,592	0	4,102	786	0	1	4,879	0	4,405	889	0	2
	Corporates		67,958	217	55,185	20,709	31	463	67,883	352	55,402	22,212	202	474
		Corporates - Of Which: Specialised Lending	17	0	15	20	0	0	27	0	24	26	0	0
			16,988	60	15,745	4,017	14	89	16,831	119	15,889	3,909	123	96
	Retail	Retail - Secured on real estate property	114,679 106,392	283 166	110,985 103,209	8,472 5,970	200 104	229 102	118,863 110,489	414 284	115,259 107,424	8,915 6,376	290 204	257 115
		Retail - Secured on real estate property - Of Which: SME	8.211	5	8.137	585	104	202	8.605	204	8,528	626	11	115
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	98.181	161	95.072	5.386	99		101.884	274	98.895	5.750	193	105
		Retail - Qualifying Revolving	90,101	161	95,072	3,380	99	0	101,004	0	90,095	5,750	193	0
		Retail - Other Retail	8.286	117	7,776	2.502	96	127	8,375	131	7.835	2.539	86	143
		Retail - Other Retail - Of Which: SME	3,440	35	3,284	1.168	74	33	3,493	36	3,324	1.184	70	35
		Retail - Other Retail - Of Which: non-SME	4,846	81	4.492	1,334	22	94	4.882	95	4.511	1,355	15	108
	Equity		0		0	0	0		0	0	0	0	0	
		redit-obligation assets				988						1,103		
	IRB Total ²					31,603						33,754		

(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) this because the occurrence produces the occurrenc

							IRB Ap	proach					
				As o	30/09/2023					As of	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(prin EUR, %) Central banks and central governments					Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	27,831 2,065	0	27,835 1.881	339 287	0	0	22,083 2,225	0	22,002 2,009	360 310	0	0
	Corporates	2,065 43,947	90	1,681 36,585	10.338	17	263	2,225 43,946	278	2,009 36.657	310 11.033	190	289
	Corporates - Of Which: Specialised Lending	43,947	90	30,505	10,336	0	263	43,946	0	30,657	0 0	190	0
	Corporates - Of Which: SME	16.435	60	15.272	3.543	14	84	16.262	119	15.403	3.421	123	94
	Retail	99,805	219	96,709	3,767	146	176	103,867	349	100,855	4,067	242	203
	Retail - Secured on real estate property	95,401	119	92,330	2,676	74	74	99,400	234	96,425	2,933	174	86
SWEDEN	Retail - Secured on real estate property - Of Which: SME	8,037	2	7,963	487	4	6	8,433	7	8,357	528	10	8
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	87,364	117	84,366	2,190	70	67	90,967	227	88,068	2,404	164	79
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4,404 1,993	100	4,379 1,968	1,091	72 50	103 18	4,467 2,071	115 27	4,430 2,035	1,135 719	68 62	117 19
		1,993	24 76	2,411	407	12	18 85	2,071	27 89	2,035	719 416	62	19 98
	Retail - Other Retail - Of Which: non-SME Equity	2,411	76	2,411	407	12	85	2,396	89	2,395	410		28
	Other non-credit-obligation assets						0			0			-
	IRB Tenal												
	INE total				es lables into second one of								

			R8 Approach												
					As of	30/09/2023					Aso	31/12/2023			
			Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments	
		(min EUR, %)		Of which: defaulted		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and previsions		
		and central governments	3,808		3,897	58	0	0	5,687	0	5,797	77	0	0	
	Institutions		2	0	1	0 2.381	0	0	2	0	1	1	0	0	
	Corporates	Corporates - Of Which: Specialised Lending	3,538	8	2,965	2,381		26	3,824	10	3,182	2,568		31	
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	165		145	146		0	158		140	142			
	Betail	Corporates - Of Which: SME	165 5.752	29	145 5.552	165	22	17	158 5.790	30	5.580	162	23	1 18	
	THE CASE	Retail - Secured on real estate property	4,444	24	4.423	1,146	15	11	4.478	24	4.461	1.165	15	11	
		Retail - Secured on real estate property - Of Which: SME	10	0	10	6	0	0	10	0	10	6	0		
LITHUANIA		Retail - Secured on real estate property - Of Which: non-SME	4.434	24	4.414	1.140	15	11	4.468	24	4.451	1.159	15	11	
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		
		Retail - Other Retail	1,308	5	1,128	473	2	6	1,312	6	1,120	464	8	7	
		Retail - Other Retail - Of Which: SME	434	4	399	172	4	3	419	4	386	164	6	4	
		Retail - Other Retail - Of Which: non-SME	874	1	729	301	2	3	893	2	733	300	3	3	
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets														
	IRB Yotal														

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure			Value adjustments	Original Exposure ¹		Exposure	Riskexposure	amount	Value adjustments
	(min EUR, No)	Of which: defaulted			Of which: defaulted			Of which: defaulted	Value ⁵		Of which: defaulted	and provisions	
	Central banks and central governments	2,471	0	2,538	29	0	0	3,086	0	3,107	35	0	0
	Institutions	6	0	3	2	0	0	8	0	6	4	0	0
	Corporates	4,342	87	3,802	2,709	0	46	4,432	39	3,848	2,869	0	39
	Corporates - Of Which: Specialised Lending	9	0	9	12	0	0	18	0	18	21	0	0
	Corporates - Of Which: SME	230		202	183	0	1	233	0	207	187	0	1
	Retail	6,002	16	5,768	1,382	10	13	6,068	17	5,837	1,431	11	14
	Retail - Secured on real estate property	4,483	9	4,450	1,014	6	5	4,533	11	4,507	1,060	7	6
ESTONIA	Retail - Secured on real estate property - Of Which: SME	97	1	97	69	0	1	94	0	94	67	0	1
ESTONIA	Retail - Secured on real estate property - Of Which: non-SME	4,386	9	4,353	946	6	5	4,438	11	4,413	993	7	5
	Retail - Qualifying Revolving	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail	1,519	6	1,318	368	4	8	1,536	6	1,330	371	4	8
	Retail - Other Retail - Of Which: SME	627	4	567	161	1	4	627	4	563	160	1	5
	Retail - Other Retail - Of Which: non-SME	893	2	751	207	2	4	908	2	766	211	3	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		RB Approach												
				As or	30/09/2023					As o	31/12/2023			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure			Value adjustments	
	(main EUR, No)					Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	13,137	0	13,137	123	0	0	4,942	0	4,943	46	0	0	
	Institutions	77	0	112	30	0	0	49	0	85	23	0	0	
	Corporates	4,650	4	3,121	1,219	14	19	4,344	4	3,038	1,358	11	19	
	Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0		0	0	
	Corporates - Of Which: SME	1		14	1	0	0			0		0		
	Retail	14				0	0	15		14	5	0	0	
	Retail - Secured on real estate property	12		12	4	0	0	12	0	12	4	0	0	
FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	12		12		0	0	12		12		0		
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	12		12	4	0	0	12	0	12	4	0	0	
	Retail - Other Retail					0								
	Retail - Other Retail - Other Retail - Of Which: SMF	3		3		0		3		3				
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0				0				0			ů	
	Recat - Other Recat - Of Which: non-SME Equity	2				0		3	0	2				
	Other non credit-obligation assets				0	0	0			0				
	IRB Tenal													

Credit Risk - IRB Approach

Swarthank - Grunn

						IRB Ap	proach					
			As o	130/09/2023					Aso	131/12/2023		
	Origin	at Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Originat	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
(min EUR, 16)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
Central banks and central governments	2,534	0	2,580	67	0	0	3,747	0	3,794	79	0	0
Institutions	2	0	1	0	0	0	2	0	1	0	0	0
Corporates	1,974		1,619	1,337	0	9	2,022	0	1,659	1,411	0	10
Corporates - Of Which: Specialised Lending	7		6	8	0	0	9		7	5	0	
Corporates - Of Which: SME Retail	131 2,962	14	107 2,794	126 1.644	14	2 21	135 2,972	16	111 2.825	130 1.734	14	2 21
Retail - Secured on real estate property	1,915		1.858	1,089	8	11	1,929	13	1882	1,734	14	10
Retail - Secured on real estate property - Of Whic		11	1,030	1,000			1,929	13	1,002	1,173		10
LATVIA Retail - Secured on real estate property - Of Which		11	1.847	1.077	2	11	1.917	13	1.871	1.160		10
Retail - Qualifying Revolving	2,504		0	0.			0.000	0	0,071	0		0
Retail - Other Retail	1.037	3	936	555	6	10	1.044	3	943	561	5	11
Retail - Other Retail - Of Which: SME	379	1	342	141	1	7	371	1	334	137	1	7
Retail - Other Retail - Of Which: non-SME	658	2	594	414	5	3	673	1	609	424	5	3
Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure	e, unlike Exposure vi	alue, is reported befo	ore taking into account any ef	lect due to credit con	rversion factors or cr	edit risk mitigation to	echniques (e.g. subs	stitution effects)

							IRB Ap	proach					
				As of	30/09/2023					Aso	131/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(yeals ELUR, No.)		Of which: defaulted	Of which:		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments imitations	53 749		53 740	0 88	0	0	172 673	0	172 665	2 74	0	0
	Corporates	749 5.066	17	3.986	1.422	0	62	5,278	11	4.191	1,669		61
	Corporates - Of Which: Specialised Lending	5,000	17	3,986	1,422		0.2	5,276	11	4,191	1,009	0	0.1
	Corporates - Of Which: SME	8		7		0	0	2	0	1	1	0	
	Retail	36	1	35	7	0	1	38	1	37		0	1
	Retail - Secured on real estate property	34	1	34	7	0	1	35	1	34	7	0	1
NORWAY	Retail - Secured on real estate property - Of Which: SME	27	1	27	5	0	0	28	1	28	5	0	1
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	0	0	7	0	6	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(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 or credit risk mitigation techniques).	effects)
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							IRB App	proach					
				As of	30/09/2023						31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	3,176		3,176	30	0	0	3,619	0	3,619	34 37	0	. 0
	Institutions Compraises	131 574	10	123 448	29 200		10	159 542	10	153 421	202	0	10
	Corporates Corporates - Of Which: Specialised Lending	574	10	448	200	0	10	542	10	421	202		10
	Corporates - Of Which: SME	0		0	0		0		0	0		0	
	Retail.				2		0	7		2			
	Retail - Secured on real estate property	6		6	2	0	0	6	0	6	2	0	o o
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	6		5	2	0	0	6	0	6	2	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Yotal												

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provision
		nks and central governments	50,296	0	50,381	657	0	0	47,376	0	47,323	606	0	0
	Institution		5,206 65,809	0 431	4,716 53,547	893 21.793	275	2	4,983 74,174	0 480	4,462 62,022	818 23.832	314	1
	Corporate	Corporates - Of Which: Specialised Lending	65,809	431	12	21,793	275	469	74,174	480	62,022	23,832	314	464
		Corporates - Of Which: SME	16,052	179	15.308	3.781	189	92	23.668	194	22.847	4.792	212	05
	Retail		115.322	525	111.918	9.016	395	253	110.652	537	106.897	9.025	502	205
		Retail - Secured on real estate property	107.055	388	104,187	6.434	306	112	102,069	443	98.852	6,330	385	108
		Retail - Secured on real estate property - Of Which: SME	8,349	9	8,267	605	13	7	1,028	3	1,017	178	7	2
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	98,706	379	95,920	5,829	294	105	101,041	440	97,835	6,153	378	105
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	8,267	137	7,730	2,582	89	140	8,583	94	8,045	2,694	118	97
		Retail - Other Retail - Of Which: SME	3,454	37	3,288	1,228	71	32	3,739	46	3,572	1,292	98	31
		Retail - Other Retail - Of Which: non-SME	4,813	100	4,443	1,354	18	108	4,844	48	4,473	1,402	20	66
	Equity		0	0	0	0	0		0	0	0	0	0	
		credit-obligation assets				1,361						1,210		
	IRB Total ²					33,720						35,491		

								IRB Ap	prosen					
					As o	31/03/2024					As of	30/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s and central governments	20,974	0	20,808	284	0		20,127	0	19,823	283	0	0
	Institutions		2,539	0	2,332	331	0	1	2,548	0	2,334	322		1
	Corporates		42,183	331	35,054	10,593	262	280	49,899	377	42,914	12,232	292	280
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	15.502	179	14.829	3,300	189	88	23,130	194	22.381	4311	212	91
	Retail	Corporates - Or Writer: SME	100.193	452	97,381	4.072	341	199	95,277	462	92,119	3.941	446	153
	PARTABL	Retail - Secured on real estate property	95,898	333	93,122	2,939	273	84	90,767	387	87.645	2.764	351	80
		Retail - Secured on real estate property - Of Which: SME	8.186	6	8.104	510	12	6	910	2	900	86	6	1
SWEDEN		Retail - Secured on real estate property - Of Which: non-SME	87.712	327	85.018	2.429	261	78	89.857	385	86.744	2.678	345	79
		Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0
		Retail - Other Retail	4.295	119	4.259	1.133	68	115	4.509	75	4.474	1.177	95	73
		Retail - Other Retail - Of Which: SME	2,017	25	1,983	748	62	17	2,270	34	2,236	786	88	19
		Retail - Other Retail - Of Which: non-SME	2,278	93	2,277	385	6	98	2,240	41	2,238	391	7	54
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non cre	idit-obligation assets												
	IRS Total													

								IRB Ap	proach					
					As of	131/03/2024					Aso	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s and central governments	4,996	0	5,107	71	0	0	6,291	0	6,401	69	0	0
	Institutions		2	0	1	0 2.724	0	0	0	0	0	0		0
	Corporates		3,816	9	3,291	2,724		36	3,927	10	3,395	2,824		36
		Corporates Corporates Corporates Corporates Corporates Of Which: Specialised Lending Corporates Of Which: SME			149	154			164		144	150		0
	Retail	Corporates - Of Which: SME	167 5.870	31	149 5.661	154	22	19	164 5.982	31	5.771	1693	23	18
	PARTIES.	Retail - Secured on real estate property	4.543	24	4.525	1,188	15	12	4,620	25	4,600	1,000	16	11
		Retail - Secured on real estate property - Of Which: SME	10	0	10	7	0	0	10	0	10	7	0	0
LITHUANIA		Retail - Secured on real estate property - Of Which: non-SME	4.533	24	4.515	1.182	15	12	4.610	25	4.590	1.197	15	11
		Retail - Qualifying Revolving		0	0	0	0		0	0		0		0
		Retail - Other Retail	1,327	6	1,136	473	7	7	1,362	6	1,172	489	8	7
		Retail - Other Retail - Of Which: SME	411	4	379	162	4	3	413	4	382	167	5	3
			915	2	757	310	2	4	948	2	790	322	3	4
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		edit-obligation assets												
	IRS Total													

								IRB Ap	proach					
					As o	31/03/2024					Aso	f 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s and central governments	3,679	0	3,745	59	0	0	3,894	0	3,960	61	0	0
	Institutions		5	0	3	2	0	0	5	0	3	3	0	0
	Corporates		4,409	39	3,787	2,838	0	38	4,525	40	3,912	2,889		36
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	235	0	206	8 183	0		10 230	0	203	10	0	0
	Retail	Corporates - OI WINCH: SME	6.076	22	5.840	1.447	15	13	6.130	24	5.891	1.471	16	13
	Metat	Retail - Secured on real estate property	4.534	15	4,508	1,077	10	13	4,585	17	4,538	1,071	11	13
		Retail - Secured on real estate property - Of Which: SME	91	15	90	64	10	3	94	1/	94	67	11	
ESTONIA		Retail - Secured on real estate property - Of Which: non-SME	4.443	15	4.417	1.013	10		4.470	16	4.442	1.026	10	
		Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0
		Retail - Other Retail	1.542	7	1,333	369	5		1.565	8	1.355	377	6	8
		Retail - Other Retail - Of Which: SME	628	4	564	160	2	5	638	4	573	163	2	4
		Retail - Other Retail - Of Which: non-SME	914	3	769	210	3	3	927	3	781	214	4	4
	Equity			0	0	0	0	0	0	0		0	0	0
	Other non cr	edit-obligation assets												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, NJ		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	12,273	0	12,273	115	0	0	9,109	0	9,110	85	0	0
	Institutions	91	0	126	32	0	0	87	0	123	38	0	0
1	Corporates	4,338	33	2,999	1,400	13	32	4,377	32	3,011	1,425	22	35
	Corporates - Of Which: Specialised Lending		0	0	0	0		0	0		0		0
				30	0			0	0	14	0		0
	Retail	30			15			14	1		5		0
	Retail - Secured on real estate property	11	0	11	3 0	0	0	11	1	11	4		0
FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	11						11	0		0		
	Netail - Secured on real estate property - Of Which: non-SM: Retail - Qualifying Revolving	11	0	11	3	0		11	1	11	4		0
	Retail - Other Beteil	19		19	12								
	Retail - Other Retail . Other Retail . Of Which: SMF	19		17	11			3		3	1		
	Retail - Other Retail - Of Which: non-SME	1/	0	2	11	0		9	0	2	1		0
	Fourtr					0			0				
	Equity Other non-credit-obligation assets	,							,	-	,		
	IRB Total												

Credit Risk - IRB Approach

							IRBAp	proach					
				As o	r31/03/2024					Aso	f 30/06/2024		
		Original		Exposure Value ¹	Risk exposure		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, 14)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	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	2,019	0	1,647	1,404	0	9	1,965	0	1,636	1,416		8
	Corporates - Of Which: Specialised Lending	7	0	6				6		6	4		0 2
	Corporates - Of Which: SME Retail	134 3.002	17	111 2.857	135 1,770	0 16	20	140 3.054	17	117 2.910	139 1.836	15	19
	Retail - Secured on real estate property	1.933	12	1,888	1,183	10	10	1,964	12	1,919	1,836	15	10
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1,933	12	1,000	1,103	,	10	1,964	12	1,919	1,221		0
LATVIA	Retail - Secured on real estate property - Of Which: non-SME	1.922	12	1.877	1.170	2	10	1.951	12	1.907	1.203	2	10
	Retail - Qualifying Revolving	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	6	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	368 641	0	368 633	3 70	0	0 0	195 605	0	195 597	2 69	0 0	0
	Corporates Corporates - Of Which: Specialised Landing	4,932	10	3,931	1,486	0	48	5,326	10	4,184	1,586	0	43
		3	0	2	2	0	0	0	0	0	0		0
	Retail Retail - Secured on real estate property	35 33	1 1	35 33	8	0	1 1	36 33	1	35 33	9 8	0	1 1
NORWAY	Retail: - Secured on real estate property - Of Which: SME Retail: - Secured on real estate property - Of Which: non-SME	26 7	1 0	26 7	5 2	0	0	0 33	0	0 33	0 8	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		2	0	2	1	0		1	0	1	i		0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0 0	0	0	0
	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As o	131/03/2024					Aso	f 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
		ks and central governments	4,820	0	4,820	45	0		4,672	0	4,672	44	0	0
	Institutions		173	0	169	45	0	0	81	0	77	18		0
	Corporates		712	10	565	275		10	731	10	619	297		10
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0				0	0		0		0
	Retail	Corporation - Or Winter: SME												
	- Contract	Retail - Secured on real estate property	2	0	2	2	0		6	0	6	2		0
		Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	2	0	7	2	0		6	0	6	2		0
		Retail - Qualifying Revolving		0	o	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
			2	0	2	1	0	0	2	0	2	1	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		redit-obligation assets												
	IRS Total													



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	0 6 0 0 0 0	0 0 0 0 0 8	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia	12 12 16 16 16 14 285 5 5	11 20 6 16 34 285 65	0 0 0 0		0 0 0	6 15 16 16 34 285 65	0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	2 4 0 0 0 2 1 1 28	0	J



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 1 0 0 0 0 2 2	0 40 0 0 0 0 80	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France						·			J		J		
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y	Germany		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia						·			·				
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M[3M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy													



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Latvia	(122 133 14 16 53	0 122 7 137 8 3 3 1 14 0 51	0000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 1 1 4 0 51		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		40
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	183 2 (2 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1 (1	4 183 20 20 12 29 7 1 257	3 0 0 0 0 1		0 0 0	1 1 2 9 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 6 4 3		41
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
0 - 3M	Poland													
10tat 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Portugal													
0 - 3M	Romania		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance shi	et exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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 yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Stovakia													
[0 - 3M [Slovenia													
[0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more	Spain													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	2,332 155 34 38,38 36 51	2,932 152 2 32 349 381 386 51	250 84 2 214 369 366 50 1,335		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,682 68 30 35 12 1 1 1 2,828	1 0 1 11 10 11 0	84 1 131 276 247 156 0	0 3 4 3 11 10 0	32 145 187 52 257 195 3	376 153 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	440
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	-	The state of the s			·	.,,,,,,			U.	0,0			AUA
Total Total Total	Iceland													
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Liechtenstein													
0 - 3M 13M - 1Y	Norway		0 0 0 0 7 7	0 0 0 7 7 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 1 0 0 2	0 0 36 0 9 27 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	



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross Carrying amount of non-derivative financial assets	of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-117] [11-27] [27-37] [37-57] [37-57] [57-107] [107-more	Australia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
10 - 3Mf	Hong Kong													
[0 - 3M[[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0 - 3M [[3M - 1Y [[11 - 2Y] [22 - 3Y] [37 - 5Y] [5Y - 10Y] [10Y - more Total	China	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 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	Switzerland											J		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

		Swedbank - Grupp												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance st	eet exposures	
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East													
Total 10 - 3M1 13M - 1Y1 [1Y - 2Y1 [2Y - 3Y] [3Y - 5Y1 [5Y - 10Y 10Y - more Total	Latin America and the Caribbean	5	6 6 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 9 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	(((((
[0 - 3M[Africa	11	15 15 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 2 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		0
Total [0 - 3M	Others	(0)	2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria													
TO-3M	Belgium													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	0 6 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia	20 24 21 21 14 51 30 22 22 478	1 24 21 14 51 302 62 475	0 10 0 0 0 1		0 0 0	1 14 21 14 51 301 62	0 0	0 0 0 0	0 0 0 0	0 0 0	0 2 0 0 0 0 28 31	0	97



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative thrancial 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	amount
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland			6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France						·			·				
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Germany			() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Ireland													
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy													



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair yalue through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Latvia	: 2- 111 11 11 21 21 21	2 2 2 2 4 24 5 115 3 3 3 3 18 18 2 5 5 5 5 5 5 8	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 6 0 1 12 0 53 73		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [1Y - 10Y] [10Y - more Total	Lithuania	3 2 3 3	0 0 18 18 20 20 5 6 7 37 4 14 14 1 7 7 67 67			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 1 37 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 1 0 0 0 3 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0 - 3M 3M - 1Y 1 M - 2Y 1 Y - 2Y	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Portugal													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Romania			6		0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance she	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	1,022 37- 31- 95- 431 99- 81- 81- 3,3111	35 964 430 999 82	13 792 365 998		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	855 62 22 29 11 1 1 981	0 0 11 3 11 8 0	0 13 355 70 350 249 0	0 2 3 4 18 3 0	31 104 136 70 410 47 3	0 1,638 415 0 281 0 0	0 0 0 0 0	116
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Norway		0 0 0 7	0 0 7 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							Swedbank - Grupp							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	[6-3M] [3M-17] [27-37] [37-37]	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	amount
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China		1 0 0 0 0 0 0 0 0	() () () () () () () () () ()	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland											0		
[0-3M] [3M-1Y [1Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							Swedbank - Grupp							
					_	_	As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	n negative fair value	Off-balance si	neet exposures	
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount *
[0 - 3M[Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 0 0	0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
Total Total Total	Africa	0 0 0 0	0 1 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
Total 1 0 - 3Mf [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - 10Y [[210Y - more] Total	Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

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

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures

ſ					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative chi	anges in fair value due to			Gres	s carrying amount/ Nominal :	amount		Accumulated impairs credit risk and provisi	nent, accumulated negative cl	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning 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 ¹		On performing exposures ²	On non-perfor	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min ELIR)		ant - 50 anys and 1-30 anys		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^a			oue - so days and so days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^b	
Cash balances at central banks and other demand deposits	24,870	0		0		0 0	0		0 0	22,69	0		0 0	9	0 0			
Debt securities (including at amortised cost and fair value)	26,588	0							0 0	16,38			0	o .	0			
Central banks	24,702	0		0		0			0 0	14,411	5 0		0 0	p	0 0			0 0
General governments	553	0		0		0			0 0	56	0		0 0		0 0			0 0
Credit institutions	259	0		0		0			0 0	53-	0		0 0		0 0			0 0
Other financial corporations	1,075	0		0		0 0	0		0 0	86	0		0 0	P	0 0		,	0 0
Non-financial corporations	0	0		0		0 0			0 0				0 0	o .	0 0			0 0
Loans and advances(including at amortised cost and fair value)	160,850	123	72	727	72:	1 495	255	25	55 353	166,93	151	86	5 865	8	59 513	27	27	4 460
Central banks	2	0		0		0 0			0 0				0 0	o .	0 0			0 0
General governments	712	0		0		0			0 0	3,38	3 0		0 0		0 0			0 0
Credit institutions	761	0		0		0 1			0 0	61	9 0		0	o .	0 2			0 0
Other financial corporations	2,300	0		0		11			0 0	2,31	9 0		3 3	3	3 10		4 :	2 1
Non-financial corporations	54,830	6	31	317	317	7 318	90	9	213	54,75	23	30	3 303	3 31	03 323	7	7	7 203
of which: small and medium-sized enterprises	29,415	6	166	166	166	110	49	4	105	29,75	2 23	16	9 166	9 10	69 125	4	. 4	1 125
of which: Loans collateralised by commercial immovable property	17,649	4	123	122	123	2 80	41	4	11 78	18,82	10	9	3 93	3 1	93 94	3	. 3	d 59
Households	102,246	116	411	410	404	4 166	166	16	55 140	105,85	128	55	9 556	5	53 179	19	197	15 256
of which: Loans collateralised by residential immovable property	89,450	71	141	148	149	5 51	29	2	28 119	92,75	73	25	250	2	47 54	3	31	15 214
of which: Credit for consumption	5,057	36	24-	244	240	94	132	13	12 9	5,096	9 47	27	2 275	2	69 103	15	15	.3 13
DEBT INSTRUMENTS other than HFT	212,308	123	72	727	72:	1 495	255	25	55 353	206,00	5 151	86	5 865	5 85	59 513	27	27	4 460
OFF-BALANCE SHEET EXPOSURES	33,257		1-	14	14	75	3		3 5	32,96-		7	2 72	:	71 71	2	, 2	:9 2

⁽⁵⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

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The men to advance share Change, excurrated implements and accommission, as optationed in processing to the processing of the processing o

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 perior



Performing and non-performing exposures

Swedbank - Grupp

ſ					As of 31/03/2024									As of 30/06/2024				
		Oross	carrying amount/ Nominal a	mount		Accumulated impair credit risk and provis	ment, accumulated negative ch	anges in fair value due to			Gros	is carrying amount/ Nominal ai	nount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming 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 ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	30,004			0 0		0			0 0	27,75	0	0	0		• •			0
Debt securities (including at amortised cost and fair value)	18,81	. 0				0			0 0	17,51	0	0	0		•			0
Central banks	16,480	0		0 0		0			0 0	15,40	. 0	0	0			0		0
General governments	610	0	0	0		0	0		0	36	. 0	0	0		0 (0		0
Credit institutions	655	0	0	0		0			0	71	. 0	0	0		0 (0		0
Other financial corporations	1,068	0		0 0		0			0 0	1,04	0	0	0			0		0
Non-financial corporations		0	0	0 0		0			0 0		0	0	0		0 (0		
Loans and advances (including at amortised cost and fair value)	160,679	142	993	993	98	6 48	3 297	29	7 573	163,74	156	1,028	1,028	1,02	2 449	278	27	649
Central banks		0	0	0 0		0			0 0		0	0	0		0 (0
General governments	1,13	. 0	0	0 0		0			0 0	1,560	0	0	0		0 (0
Credit institutions	835	0		0		0	1 0		0 0	630	0	0	0		0 :			0
Other financial corporations	3,114		0	0		0 1	1 0		0 0	1,50	. 0	0	0		0 1:			0
Non-financial corporations	52,996	13	319	319	31	9 30	91	9	1 219	55,93	42	350	350	35	i0 28-	98	9	247
of which: small and medium-sized enterprises	28,879	13	230	230	23	0 11	5 48	4	8 177	29,69	41	254	254	25	4 11:	53	5	196
of which: Loans collateralised by commercial immovable property	18,51	0	109	9 109	10	9 8	30	3	0 62	19,19	14	138	138	15	18 81	34	3	82
Households	102,594	129	673	3 673	66	7 16	206	20	5 353	104,100	114	678	678	67	1 153	179	17	403
of which: Loans collateralised by residential immovable property	89,862	79	355	355	35	3 5	41	4	1 312	91,174	71	400	400	36	7 41	46	4	353
of which: Credit for consumption	4,90	41	282	2 282	27	8 9	158	15	8 11	4,90	35	230	230	25	16 81	126	12	10
DEBT INSTRUMENTS other than HFT	209,494	142	993	3 993	98	6 48	3 297	29	7 573	209,01	156	1,028	1,028	1,02	2 44	278	27	649
OFF-BALANCE SHEET EXPOSURES	32,84		294	4 294	29	4 6	35	3	5 2	33,16		156	156	15	67	35	3	3

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Forborne exposures

			As of 30/	09/2023					As of 31/2	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with	Collateral and financion exposures with fo		Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impa	airment, accumulated ue due to credit risk exposures with	Collateral and financia on exposures with fo	al guarantees received rbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
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			194	54	23	17	156	
Households	405	70	19	15			676	148	25	21	603	98
DEBT INSTRUMENTS other than HFT	850	220	79				1,239	236	102	62		
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

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

(I) 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 (excluding loans and advances loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

Swedbank - Grupp

1	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated		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				Ů	j				
Debt securities (including at amortised cost and fair value)	0	U	U	0	0	0	0	Ü	U	U	U	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	AA	365	42	494	85	72	46	409	37
of which: small and medium-sized enterprises	203	54	25	20	161		214	50	31	10	171	,
		235	30		839		1,089	007	30	27	1,003	204
Households	925					173		267			·	204
DEBT INSTRUMENTS other than HFT	1,384		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 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 F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



2024 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Swedbank - Grupp

(min EUR)