



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

Länsförsäkringar Bank AB - group

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,622	1,731	1,701	1,690	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,622	1,731	1,701	1,690	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,714	1,821	1,792	1,849	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,714	1,821	1,792	1,849	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,914	2,020	1,992	2,045	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,914	2,020	1,992	2,045	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	6,635	11,047	11,329	11,566	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,635	11,047	11,329	11,566	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	24.45%	15.67%	15.02%	14.61%	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	24.45%	15.67%	15.02%	14.61%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	25.83%	16.49%	15.82%	15.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.83%	16.49%	15.82%	15.99%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	28.85%	18.28%	17.59%	17.68%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28.85%	18.28%	17.59%	17.68%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	35,749	35,985	38,423	38,069	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.79%	5.06%	4.66%	4.86%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Länsförsäkringar Bank AB - group

(mln EUR, %)

		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,714	1,821	1,792	1,849	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,714	1,821	1,792	1,849	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	35,749	35,985	38,423	38,069	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	35,749	35,985	38,423	38,069	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.8%	5.1%	4.7%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	5.1%	4.7%	4.9%	C 47.00 (r330,c010)	

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Capital

Länsförsäkrings Bank AB - group

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	1,914	2,020	1,992	2,045	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,622	1,731	1,701	1,690	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	632	635	626	617	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,310	1,375	1,366	1,383	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1	1	5	10	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	472	480	474	458	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	9	9	10	9	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-192	-169	-175	-189	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-37	-36	-47	-51	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	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 (440,010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (460,010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	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 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	-571	-565	-558	-548	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	92	90	91	160	C 01.00 (530,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	92	90	91	160	C 01.00 (540,010) + C 01.00 (670,010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (720,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,714	1,821	1,792	1,849	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	200	198	200	196	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	200	198	200	196	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	6,635	11,047	11,329	11,566	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	24.45%	15.67%	15.02%	14.61%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	25.83%	16.49%	15.82%	15.99%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	28.85%	18.28%	17.59%	17.68%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,622	1,731	1,701	1,690	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	24.45%	15.67%	15.02%	14.61%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



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Overview of Risk exposure amounts

Länsförsäkringar Bank AB - group

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	5,111	5,209	5,272	5,442	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	1,666	1,749	1,805	1,831	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	752	731	727	834	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	2,693	2,729	2,740	2,777	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	160	119	156	158	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	171	129	164	159	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,194	1,200	1,302	1,282	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,194	1,200	1,302	1,282	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	4,390	4,434	4,525	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	6,635	11,047	11,329	11,566	

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P&L

Länsförsäkringar Bank AB - group

(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	561	750	185	363
Of which debt securities income	18	23	5	10
Of which loans and advances income	411	554	145	290
Interest expenses	238	312	77	148
(Of which deposits expenses)	9	12	3	6
(Of which debt securities issued expenses)	157	208	55	109
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	3	0	0
Net Fee and commission income	-56	-75	-14	-31
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1	0	-2	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	-1	0	1	1
Exchange differences [gain or (-) loss], net	1	1	1	1
Net other operating income /(expenses)	179	263	63	132
TOTAL OPERATING INCOME, NET	446	630	157	317
(Administrative expenses)	294	426	105	220
(Depreciation)	16	22	8	16
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	6	9	3	7
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	6	9	3	7
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	36	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	127	142	0	28
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	256	279	41	103
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	228	247	30	81
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	228	247	30	81
Of which attributable to owners of the parent	225	243	29	79

¹ Information available only as of end of the year

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

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Länsförsäkringar Bank AB - group

ASSETS:		As of 30/09/2018			As of 31/12/2018			As of 31/03/2019			As of 30/06/2019			References				
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				Carrying amount	Fair value hierarchy		
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3			Level 1	Level 2	Level 3
Cash, cash balances at central banks and other demand deposits		43			52			46			54				IAS 1.54 (i)			
Financial assets held for trading		0	0	0	0	0	0	0	0	0	1	0	1	0	IFRS 7.8(a)(i); IFRS 9. Appendix A			
Non-trading financial assets mandatorily at fair value through profit or loss		87	87	0	87	87	0	76	76	0	104	104	0	0	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	IFRS 7.8(a)(i); IFRS 9.4.1.5			
Financial assets at fair value through other comprehensive income		5,266	5,261	2	4,653	4,646	4	6,165	6,157	5	6,017	6,009	5	3	IFRS 7.8(h); IFRS 9.4.1.2A			
Financial assets at amortised cost		27,787			28,638			29,326			28,880				IFRS 7.8(f); IFRS 9.4.1.2			
Derivatives – Hedge accounting		603	0	603	591	0	591	793	0	793	960	0	960	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		14			12			13			49				IAS 39.89A(a); IFRS 9.6.5.8			
Other assets ¹		1,420			1,424			1,450			1,456							
TOTAL ASSETS		35,220			35,457			37,870			37,519				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"

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References		
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	5,260	0	0	0	0	4,645	0	0	0	0	0	0	0	6,156	0	0	0	0	0	0	6,008	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)	
	Loans and advances	27,057	694	75	-7	-10	-23	27,891	715	73	-7	-11	-24	28,560	732	77	-6	-12	-24	28,088	744	92	-7	-11	-27	Annex V. Part 1.32, 44(a)		

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



2019 EU-wide Transparency Exercise

Market Risk

Länsförsäkringar Bank AB - group

	SA		IM										IM															
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE							
(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018															
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Of which: General risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Equities	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Of which: General risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Commodities risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019															
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Of which: General risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Equities	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Of which: General risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Commodities risk	0	0	0	0	0	0							0	0	0	0							0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Länsförsäkringar Bank AB - group

		Standardised Approach															
		As of 30/09/2018				As of 31/12/2018				As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)																	
Consolidated data	Central governments or central banks	1,811	1,945	0		1,852	1,978	0		2,577	2,698	0		2,289	2,424	0	
	Regional governments or local authorities	20	416	0		19	431	0		19	403	0		19	426	0	
	Public sector entities	139	0	0		132	0	0		137	0	0		151	0	0	
	Multilateral Development Banks	152	152	0		152	152	0		204	204	0		163	163	0	
	International Organisations	0	0	0		0	0	0		0	0	0		0	0	0	
	Institutions	2,167	544	171		1,336	463	131		3,182	623	169		2,673	662	183	
	Corporates	214	213	192		223	222	199		213	212	190		221	220	198	
	of which: SME	142	142	121		146	145	123		140	140	117		146	145	124	
	Retail	389	249	187		401	257	193		404	258	193		411	262	196	
	of which: SME	0	0	0		0	0	0		0	0	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0		0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0		0	0	0		0	0	0	
	Exposures in default	5	2	2	3	4	2	2	3	6	3	3	3	6	3	3	3
	Items associated with particularly high risk	0	0	0		0	0	0		0	0	0		0	0	0	
	Covered bonds	2,926	2,926	293		2,984	2,984	298		3,311	3,311	331		3,361	3,361	336	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0		0	0	0		0	0	0	
Equity	224	224	554		237	237	582		234	234	574		232	232	569		
Other exposures	429	427	427		456	456	462		492	492	502		496	496	503		
Standardised Total ²	8,476	7,099	1,826	6	7,796	7,180	1,868	6	10,780	8,438	1,962	7	10,022	8,249	1,989	7	

⁽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⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Länsförsäkringar Bank AB - group

		IRB Approach																			
		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and provisions	Of which: defaulted
(mln EUR, %)																					
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	1,981	1,964	752	3	1,983	7	1,964	731	0	3	1,959	12	1,941	727	0	1	1,966	15	1,947	834
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1,980	1,963	751	3	1,982	7	1,963	731	0	3	1,958	12	1,940	726	0	1	1,965	15	1,947	834
	Retail	26,736	26,298	2,693	39	27,286	51	26,925	2,729	47	41	27,532	50	27,128	2,740	43	36	28,068	62	27,613	2,777
	Retail - Secured on real estate property	23,836	23,470	1,601	4	24,391	15	24,103	1,636	18	4	24,655	13	24,327	1,648	15	1	25,141	22	24,761	1,665
	Retail - Secured on real estate property - Of Which: SME	2,133	2,131	189	2	2,195	5	2,194	188	7	2	2,196	3	2,194	188	4	0	2,212	6	2,209	245
	Retail - Secured on real estate property - Of Which: non-SME	21,703	21,339	1,412	2	22,195	10	21,909	1,447	11	2	22,460	10	22,132	1,460	10	0	22,929	16	22,552	1,421
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,900	2,828	1,092	35	2,895	36	2,822	1,093	29	37	2,876	36	2,802	1,092	29	36	2,928	40	2,852	1,112
	Retail - Other Retail - Of Which: SME	1,385	1,343	414	16	1,401	17	1,357	422	16	16	1,414	16	1,371	438	18	15	1,421	17	1,379	444
	Retail - Other Retail - Of Which: non-SME	1,515	1,485	678	19	1,495	19	1,465	671	12	21	1,463	20	1,431	654	11	21	1,507	22	1,474	668
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total²			3,445				3,460					3,467					3,612				

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 IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - group

As of 31/12/2018

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

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

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

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

Regions:

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

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

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

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

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

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - group

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [	Africa														
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [	Others														
[10Y - more															
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [			0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [			0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Länsförsäkringar Bank AB - group

	As of 30/09/2018							As of 31/12/2018							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³				
		Of which: defaulted						Of which: defaulted							
(mln EUR)															
Debt securities (including at amortised cost and fair value)	5,347	0	0	0	0	0	0	4,732	0	0	0	0	0	0	0
Central banks	1,164	0	0	0	0	0	0	488	0	0	0	0	0	0	0
General governments	708	0	0	0	0	0	0	696	0	0	0	0	0	0	0
Credit institutions	3,474	0	0	0	0	0	0	3,548	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	27,869	26	88	66	17	23	56	28,732	41	87	61	18	24	53	
Central banks	2	0	0	0	0	0	0	400	0	0	0	0	0	0	0
General governments	86	0	0	0	0	0	0	408	0	0	0	0	0	0	0
Credit institutions	622	0	0	0	0	0	0	63	0	0	0	0	0	0	0
Other financial corporations	13	0	0	0	0	0	0	7	0	0	0	0	0	0	0
Non-financial corporations	1,719	6	22	18	6	8	11	1,753	17	22	17	6	8	9	
of which: small and medium-sized enterprises at amortised cost	1,657	6	21	17	5	7	11	1,683	16	22	17	5	8	9	
Households	25,428	20	66	48	11	15	45	26,102	24	66	44	11	16	44	
DEBT INSTRUMENTS other than HFT	33,216	26	88	66	17	23	56	33,464	41	87	61	18	24	53	
OFF-BALANCE SHEET EXPOSURES	2,165		1	1	2	0	0	2,036		1	1	2	0	0	

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Länsförsäkringar Bank AB - group

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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		Of which: defaulted	On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		Of which: defaulted	On performing exposures ²	On non-performing exposures ³	
		On performing exposures ²	On non-performing exposures ³				On performing exposures ²		On non-performing exposures ³					
Debt securities (including at amortised cost and fair value)	6,232	0	0	0	0	0	0	6,112	0	0	0	0	0	0
Central banks	1,644	0	0	0	0	0	0	1,437	0	0	0	0	0	0
General governments	689	0	0	0	0	0	0	570	0	0	0	0	0	0
Credit institutions	3,899	0	0	0	0	0	0	4,104	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	29,415	42	89	67	18	25	54	28,978	34	104	82	18	27	65
Central banks	2	0	0	0	0	0	0	1	0	0	0	0	0	0
General governments	376	0	0	0	0	0	0	293	0	0	0	0	0	0
Credit institutions	1,061	0	0	0	0	0	0	370	0	0	0	0	0	0
Other financial corporations	7	0	0	0	0	0	0	7	0	0	0	0	0	0
Non-financial corporations	1,751	15	23	18	6	7	10	1,750	7	22	18	6	8	9
of which: small and medium-sized enterprises at amortised cost	1,686	14	22	18	6	7	10	1,686	7	22	18	6	8	9
Households	26,219	27	66	49	11	17	43	26,558	27	81	64	11	19	56
DEBT INSTRUMENTS other than HFT	35,647	42	89	67	18	25	54	35,090	34	104	82	18	27	65
OFF-BALANCE SHEET EXPOSURES	2,137		0	0	2	0	0	2,323		1	1	2	0	0

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - group

	As of 30/09/2018					As of 31/12/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	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
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	92	13	2	1	77	90	13	2	1	73	73
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	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
Non-financial corporations	25	4	1	1	14	25	4	1	1	13	13
of which: small and medium-sized enterprises at amortised cost	24	4	1	1	14	24	4	1	1	13	13
Households	67	9	1	0	63	65	8	0	0	61	61
DEBT INSTRUMENTS other than HFT	92	13	2	1	77	90	13	2	1	73	73
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - group

	As of 31/03/2019					As of 30/06/2019					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	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
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	81	10	1	1	67	78	10	1	1	61	61
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	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
Non-financial corporations	24	4	1	1	13	24	4	1	1	12	12
of which: small and medium-sized enterprises at amortised cost	23	4	1	1	13	23	3	1	1	12	12
Households	57	6	0	0	54	54	7	0	0	49	49
DEBT INSTRUMENTS other than HFT	81	10	1	1	67	78	10	1	1	61	61
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.