

Bank Name	Swedbank - group
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE

# 2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	11,241	12,444	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,360	9,898	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,693	3,772	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	4,007	5,900	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	-203	-103	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	3,575	2,043	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	5	5	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	19	-54	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-1,505	-1,497	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-18	-9	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-170	-156	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR, Articles 36(1) point k) (iii) and 153(8) of CRR and Articles 36(1) point k) (iii) and 153(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-44	-5	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	0	0	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	532	1,139	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	535	1,143	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-3	-4	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,892	11,037	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,349	1,407	CA1 {1.2}	Artide 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,410	1,467	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	-
Other Tier 2 Capital components and deductions (after transitional adjustments)	-61	-59	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	44,098	44,140	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	21.22%	22.42%	CA3 {1}	-
Tier 1 Capital ratio	22.43%	25.00%	CA3 {3}	
Total Capital ratio	25.49%	28.19%	CA3 {5}	



### **Risk exposure amounts**

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	34,981	34,525
Risk exposure amount for securitisation and re-securitisations in the banking book	9	7
Risk exposure amount for contributions to the default fund of a CCP	4	5
Risk exposure amount Other credit risk	34,967	34,513
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,029	1,915
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	771	821
Risk exposure amount for operational risk	6,314	6,879
Other risk exposure amounts	3	0
Total Risk Exposure Amount	44,098	44,140

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	4,609	2,079
Of which debt securities income	236	82
Of which loans and advances income	4,378	1,987
Interest expenses	2,043	750
(Of which deposits expenses)	389	106
(Of which debt securities issued expenses)	1,900	877
(Expenses on share capital repayable on demand)	0	0
Dividend income	32	34
Net Fee and commission income	1,147	585
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	40	16
Gains or (-) losses on financial assets and liabilities held for trading, net	-1,668	39
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	48	-131
Gains or (-) losses from hedge accounting, net	2	1
Exchange differences [gain or (-) loss], net	1,720	60
Net other operating income /(expenses)	198	54
TOTAL OPERATING INCOME, NET	4,086	1,987
(Administrative expenses)	1,819	862
(Depreciation)	78	38
(Provisions or (-) reversal of provisions)	-5	0
(Commitments and guarantees given)	-5	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	1	
Of which restructuring <sup>1</sup>	56	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	65	12
(Loans and receivables)	65	12
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	83	4
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	343	47
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,389	1,118
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,920	836
Profit or (-) loss after tax from discontinued operations	-28	2
PROFIT OR (-) LOSS FOR THE YEAR	1,892	838
Of which attributable to owners of the parent	1,890	837



# 2015 EU-wide Transparency Exercise Market Risk Swedbank - group

		:Δ					M										IM						
	As of 31/12/2014	As of 30/06/2015					/12/2014										0/06/2015						
			VaR (Memoran	ndum item)	STRESSED VaR (M. item)		INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				
(min EUR)	EXPOSURE AMOUNT EUR)	AMOUNT A		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)			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-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	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	760	867	22	7	59	14							19	7	55	14							
Of which: General risk	0	0	22	7	59	14							19	7	55	14							
Of which: Specific risk	760	867	0	0	0	0							0	0	0	0							
Equities	8	9	5	2	9	5							5	2	11	4							
Of which: General risk	1	1	5	2	9	5							5	2	11	4							
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0							
Foreign exchange risk	253	44	5	3	13	5							8	3	12	5							
Commodities risk	61	39	0	0	0	0							0	0	0	0							
Total	1,083	960	22	7	54	15	0	0	0	0	0	946	20	7	56	15	0	0	0	0	0	955	



Credit Risk - Standardised Approach

AUTHORITY	Credit Risk - Standardised Approach								
	Swedbank - group				Standardise	d Approach			
			As of 31/12/2	014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	18.289	18,599	50		35,974	36,326	40	
	Regional governments or local authorities	3,710	3,630	67		4,164	3,868	30	
	Public sector entities	814	812	1		1,267	1,128	6	
	Multilateral Development Banks	723	723	0		641	642	0	
	International Organisations	379	379	0		294	294	0	
	Institutions	757	689	99		939	862	125	
	Corporates	2,154	1,560	1,535		1,637	1,122	1,069	
	of which: SME	186	152	127		296	251	198	
	Retail	4,372	2,170	1,581		4,658	2,430	1,766	
	of which: SME	384	260	149		454	316	180	
Consolidated data	Secured by mortgages on immovable property	595	562	212		392	387	140	
	of which: SME	94	94	25		38	38	10	
	Exposures in default	103	51	59	48	96	46	52	51
	Items associated with particularly high risk	2	2	3		1	1	1	
	Covered bonds	4	4	0		4	4	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	749	749	1,710		656	656	1,595	
	Securitisation	0	0	0		0	0	0	
	Other exposures	543	542	398		562	562	485	
	Standardised Total	33,193	30,472	5,715	61	51,284	48,327	5,309	64

<sup>(1)</sup> 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

Regional governmer Public sector entitle Multilateral Develop International Organ Institutions Corporates of which: SNE Retal which: SNE Secured by mentage for which: SNE Exposures in defaul Items associated wi Covered bonds Claims on institution					Standardise	d Approach			
Regional governmer Public sector entitle Multilateral Develop International Organ Institutions Corporates of which: SNE Retal which: SNE Secured by mentage for which: SNE Exposures in defaul Items associated wi Covered bonds Claims on institution			As of 31/12/	2014			As of 30/06/2	2015	
Regional governmer Public sector entitle Multilateral Develop International Organ Institutions Corporates of which: SNE Retal which: SNE Secured by mentage for which: SNE Exposures in defaul Items associated wi Covered bonds Claims on institution		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Public sector entitle Multilateral Develop International Organ Institutions Corporates of which: SME Retail of which: SME Secured by mortax of which: SME Exposures in defaul Items associated wi Covered bonds Calmison in nistitution	ents or central banks	4,871	5,012	0		9,165	9,333	0	
Multilateral Develop International Organ Institutions Corporates of which: SME Retail with: SME SWEDEN SWEDEN SEE Exocurres in defaul Items associated wit Covered bonds Claims on institution	nents or local authorities	3,548	3,463	0		4,004	3,705	0	
International Organ Institutions Corporates of which SME Retail of which SME Secured by mortax of which SME Exposures in default Items associated wi Covered bonds Claims on institution	ties	2	0	0		2	0	0	
Institutions Corporates of which: SME Retail Of which: SME Secured by mortoac of which: SME Exposures in default Items associated wi Covered bonds Claims on institution		0	0	0		0	0	0	
Corporates of which SME Retail of which SME Secured by mortax of which SME Exposures in defaul Items associated wi Covered bonds Calmison in nistfution	anisations	0	0	0		0	0	0	
of which: SME Retail of which: SME SWEDEN Secured by mortgag of which: SME Exposures in default Items associated wi Covered bonds Claims on institution		526	538	70		553	559	65	
Retail  of which: SME  Secured by mortgac of which: SME  Exposures in default Items associated wi Covered bonds Claims on institution		1,607	1,236	1,232		1,128	823	791	
of which: SME SECURED SECURED WITH SECURED SEC		50	46	41		153	141	110	
SWEDEN Secured by mortgag of which: SME Exposures in default Items associated wi Covered bonds Claims on institution		2,435	1,197	873		2,667	1,402	1,016	
of which: SME Exposures in default Items associated wi Covered bonds Claims on institution		247	139	79		320	197	113	
Exposures in default Items associated wi Covered bonds Claims on institution	ages on immovable property	328	296	96		148	144	47	
Items associated wi Covered bonds Claims on institution		94	94	25		38	38	10	
Covered bonds Claims on institution		66	34	41	28	62	34	40	28
Claims on institution	with particularly high risk	2	2	3		1	1	1	
		4	4	0		4	4	0	
	ions and corporates with a ST credit assessment	0	0	0		0	0	0	
	nents undertakings (CIU)	0	0	0			0	0	
Equity		735	735	1,692		635	635	1,571	
Securitisation		220	220	240		222	227	226	
Other exposures Standardised Total <sup>2</sup>	,	220	220	219	32	237	237	236	33

Standardised Total\*

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

(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	2014			As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	1,981	1,948	0		1,928	1,887	0	
	Regional governments or local authorities	109	108	54		102	102	20	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	106	59	47		109	60	47	
	of which: SME	55	52	39		57	52	40	
	Retail	121	110	63		117	106	60	
	of which: SME	121	110	63		116	106	60	
ESTONIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	11	11	11		11	11	11	
	Securitisation								
	Other exposures	208	208	66		125	125	50	
	Standardised Total <sup>2</sup>				2				2

<sup>|</sup>SENDATION | COLUMN | SENDATION | COLUMN | SENDATION | COLUMN | CO

					Standardise	d Approach			
		,	s of 31/12/2	1014		ı	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	7,396	7,396	0		18,779	18,779	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	8	8	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
JNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup> ure value, is reported before taking into account any effect due to credit conversion factors or credit.				0				0

Description (CS)

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

(2) Total value adjustments and provisions per country of counterparty does not include Securistication exposures

					Standardise	ed Approach			
			As of 31/12/2	014		į	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	2.110	2.156	27		1.511	1.560	20	
	Regional governments or local authorities	17	17	0		15	15	0	
	Public sector entities	0	0	0		256	256	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	78	34	33		59	28	27	
	of which: SME	9	5	4		8	5	4	
	Retail	8	4			9	4	3	
1 771 11 14 517 4	of which: SME	6	4	2		7	4	3	
LITHUANIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakings (CIU)	0	0	0		,	0	0	
	Equity	o o	l ,	0		, i	0	0	
	Securitisation			,		Ů	Ů	,	
	Other exposures	99	99	99		186	186	186	
	Standardised Total <sup>2</sup>	-			1				0

(1) Original exposure, unlike Exposure elube, is propried before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach				
			As of 31/12/2	1014		ı	As of 30/06/	2015		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure¹	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	461	470	0		505	505	0		
	Regional governments or local authorities	26	26	5		12	12	2		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	91	81	81		50	40	40		
	of which: SME	0	0	0		0	0	0		
	Retail	1,388	593	444		1,457	669	502		
	of which: SME	0	0	0		0	0	0		
NORWAY	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	19	8	9	11	19	7	7	12	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		6	6	6		
	Securitisation									
	Other exposures	7	7	7		10	10	10		
	Standardised Total <sup>2</sup>				13				16	

Schibble (dised in Chair)

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).

(7) Total value of interpretate and experience one constitution of control include. Socialistication conversion.

(2) Total value adjustments an	d provisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
			As of 31/12/2	014		,	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	915	980	3		928	988	7	
	Regional governments or local authorities	10	16	8		14	18	4	
	Public sector entities	3	2	1		3	2	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	65	25	23		57	15	12	
	of which: SME	11	9	7		16	11	8	
	Retail	36	33	24		31	28	20	
	of which: SME	10	9	5		10	9	5	
LATVIA	Secured by mortgages on immovable property	35	35	12		31	31	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	8		3	3	7	
	Securitisation								
	Other exposures	2	2	2		1	1	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).
 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
		ı	As of 31/12/2	2014		į	As of 30/06/	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	190	190	0		3.007	3.063	0	
	Regional governments or local authorities	0	0	0		16	16	3	
	Public sector entities	0	0	0		160	24	5	
	Multilateral Development Banks	156	156	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	31	21	21		31	21	21	
	of which: SME	30	19	19		31	21	21	
	Retail	0	0	0		0	0	0	
E7111 411D	of which: SME	0	0	0		0	0	0	
FINLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
		,	1	0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	1	1	U	•	- 0	U	U	0

Standardised 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 effects). (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		ı	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	221	142	25		372	289	54	
	Corporates	6	6	6		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LINITTED KINCDOM	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
UNITED KINGDOM	of which: SME	U	0	0		U	0		
	or which: SME Exposures in default	U	0	0	0	U	0		0
1	Items associated with particularly high risk	0	0	0	U	0	0	0	U
1	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	ľ	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
1	Securitisation	Ů	Ü			Ů	Ü	l	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardises Local

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

(2) Total value adjustments and provisions per counterparty does not include Securistisation exposures

					Standardise	d Approach			
			As of 31/12/2	2014		1	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	ŏ	ő	ő		o o	ő	ő	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Country or	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	U	U	0			0	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

	ovisions per country of counterparty does not include securisusation exposures								
					Standardise	ed Approach			
		А	s of 31/12/2	014		,	s of 30/06/2	015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	U	U	-		U	0	0	
counterpart 10	or which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	o o	l ő	ŏ		o o	l ő	ı ö	
1	Equity	0	ō	ō		0	ō	0	
1	Securitisation								
1	Other exposures	0	0	0		0	0	0	
1	Standardised Total <sup>2</sup>				0				0

Standardised Total\*

(1) diginal exposure, unlike Episoure view, is reported before taking into account any effect due to credit conversion factors or credit risk milligation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counteparty does not include Securistization exposures

## EBA STREET 2015 EU-wide Transparency Exercise Credit Risk - IRB Approach

	Credit Risk - IRB Approach												
	Swedbank - group						IRB Ap	proach					
				As of 31/	12/2014					As of 30	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure 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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	14.588	6	14.507	2.217	0	0	12.537	0	12.504	1.873	0	0
	Corporates	59.014	371	49.139	18.120	251	177	61.502	327	51.672	18.476	241	169
	Corporates - Of Which: Specialised Lending	239	54	219	233	0	21	223	46	206	219	0	19
	Corporates - Of Which: SME	4,047	0	3,661	1,513	0	25	4,059	0	3,676	1,528	0	25
	Retail	103,081	445	99,211	8,131	385	173	108,450	402	103,665	8,021	319	162
	Retail - Secured on real estate property	89,519	336	89,367	5,324	217	100	93,571	305	93,407	5,203	187	92
6 1:1 : 1 1 :	Retail - Secured on real estate property - Of Which: SME	9.681	0	9.626	790	0	3	10.038	0	9.982	779	0	3
Consolidated data	Retail - Secured on real estate property - Of Which: non-	79,838	336	79,740	4,534	217	97	83,533	305	83,425	4,424	187	89
	Retail - Qualifying Revolving	0	0	0	0	0	0 73	0	97	0	0	0	71
	Retail - Other Retail	13,562	108	9,844	2,807 1.258	168		14,879	97	10,257	2,818	132	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	3,665	- 0	3,486		0	16 57	3,583	97	3,456	1,243	100	15 56
	Retail - Other Retail - Of Which: Hori-SME Equity	9,898	108	6,358	1,549	168	5/	11,296	97	6,801	1,575	132	56
	Securitisation	0	0		0	0	0	63	0	66	0	0	
	Other non credit-obligation assets	77		81	785		0	6.3		66	835		-
	TRB Total				703						023		
	IRB Total ted before taking into account any effect due to credit conversion factors or credit risk mitigatio				29,261						29,212		

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,882	0	6,808	663	0	0	6,289	0	6,212	541	0	0
	Corporates	38.704	142	32.871	9.600	227	69	41.394	128	35.140	9.925	241	71
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3.116	0	2.874	918	0	18	3.107	0	2.863	907	0	19
	Retail	95.272	198	91.774	5.743	286	66	100.512	182	96.101	5.745	248	64
	Retail - Secured on real estate property	83,560	120	83,427	3,670	146	15	87,566	112	87,433	3,718	138	14
	Retail - Secured on real estate property - Of Which: SME	9,559	0	9,506	740	0	3	9,914	0	9,859	746	0	2
SWEDEN	Retail - Secured on real estate property - Of Which: non-	74,000	120	73,921	2,930	146	12	77,651	112	77,574	2,972	138	12
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11.712	78	8.347	2.059	140	52	12.946	70	8.668	2.028	110	50
	Retail - Other Retail - Of Which: SME	3.238	0	3.097	1.070	0	13	3.146	0	3.057	1.056	0	12
	Retail - Other Retail - Of Which: non-SME	8,474	78	5,250	988	140	39	9,800	70	5,611	971	110	38
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
iginal exposure, unlike Exposure value, is	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	1	1	0	0
	Corporates	3,158	85	2,775	1,511	0	41	3,223	83	2,832	1,576	0	41
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	126	23	120 360	129	0	9	118 429	21	112 371	118	0	9
	Retail	418 3,605	51	3.402	242 877	43	13	3.672	45	3.469	256 885	37	13
	Retail - Secured on real estate property	2.743	51 45	2.732	556	43 29	13	2.795	45	3.469 2.775	552	25	13
	Retail - Secured on real estate property - Of Which: SME	43	45	42	12	0	0	42	40	41	12	25	9
ESTONIA	Retail - Secured on real estate property - Of Which: non-	2,700	45	2.690	544	29	0	2.753	40	2.733	541	25	0
LSTONIA	Retail - Qualifying Revolving	2,700		0	0	0	ő	2,733	.0	2,733	0	0	ó
	Retail - Other Retail	861	6	669	321	14	4	877	6	694	333	12	4
	Retail - Other Retail - Of Which: SME	199	ō	179	82	0	1	206	ō	185	84	0	1
	Retail - Other Retail - Of Which: non-SME	662	6	490	239	14	3	671	6	509	249	12	3
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisio
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.084	0	1.084	279	0	0	585	0	585	147	0	0
	Corporates	718	15	550	356	0	0	534	7	392	193	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	
	Retail	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	3	0	3	0	0	0	3	0	3	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retall - Other Retall - Of Which: SME Retall - Other Retall - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation		0	0	- 0	0	0	0	0	0	0	0	- 0
	Securitisation Other non credit-obligation assets												
													_
l exposure, unlike Exposure value, is rep	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1	0	1	1	0	0	0	0	1	0	0	0
	Corporates - Of Which: Specialised Lending	2.521	61 19	2.003	1.426	0	25	2.349	57 13	1.973 25	1.280	0	24
	Corporates - Of Which: SME	238	19	196	148	0	2	245	13	202	158	0	2
	Retail	2.172	73	2.085	678	35	27	2.220	65	2.128	564	16	25
	Retail - Secured on real estate property	1,674	62	1.671	494	25	19	1,696	56	1,692	384	11	18
	Retail - Secured on real estate property - Of Which: SME	6	0	6	7	0	0	5	0	5	4	0	0
LITHUANIA	Retail - Secured on real estate property - Of Which: non-	1,667	62	1,665	488	25	19	1,691	56	1,687	380	11	18
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	498	11	414	184	9	8	524	9	436	180	6	7
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	86	0	79	41	0	1	89	0	81	38	0	1
	Retail - Other Retail - OF Which: non-SME Equity	412	11	335	142	9	7	435	9	356	143	6	6
	Securitisation	0	0	U	0	0	U	U	U	0	U	U	U
	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 effects)

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	234	0	310	76	0	0	254	0	338	81	0	0
	Corporates	4.091	21	3.290	1.230	24	4	4.383	5	3.616	1.350	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	4	3	0	0	3	0	3	3	0	0
	Retail	49	1	48	14	1	0	76	0	76	31	0	0
	Retail - Secured on real estate property	31	1	31	6	0	0	35	0	35	6	0	0
	Retail - Secured on real estate property - Of Which: SME	29	0	29	5	0	0	33	0	33	6	0	0
NORWAY	Retail - Secured on real estate property - Of Which: non-	2	1	2	1	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	.0	0	0 17	0	0	0	0	0	.0	0	0	0
	Retail - Other Retail	17	0		8	0	0	41	0	41	25	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	17	0	16	8	0	0	10	0	10	5	0	0
	Retail - Other Retail - Of Which: non-SME Equity	1	0	1	1	0	0	31	0	31	20	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation 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 effects).

							IRB Ap	proach					
				As of 31	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1.878	0 36	1.555	1.412	0	0 31	1.882	32	1.583	1.345	0	24
	Corporates - Of Which: Specialised Lending	73	36	1,555	1,412	0	31	1,882	32	1,583	1,345	0	24
	Corporates - Of Which: SME	263	0	222	199	0	3	266	0	228	198	0	3
	Retail	1.886	119	1.805	791	20	65	1.870	106	1.792	769	16	58
	Retail - Secured on real estate property	1,432	107	1,427	565	15	55	1,402	94	1,395	525	13	49
	Retail - Secured on real estate property - Of Which: SME	15	0	15	7	0	0	14	0	14	6	0	0
LATVIA	Retail - Secured on real estate property - Of Which: non-	1,416	107	1,412	558	15	55	1,387	94	1,381	519	13	49
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	454	12	378	226	5	9	468	12	397	243	4	9
	Retail - Other Retail - Of Which: SME	113	0	104	51	0	1	118	0	109	53	0	1
	Retail - Other Retail - Of Which: non-SME Equity	341	12	275	176	5	8	350	12	288	190	4	8
	Securitisation	U	0	U	U	U	0	0	U	0	0	U	U
	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 miligation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure 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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	663	0	661	63	0	0	398	0	397	52	0	0
	Corporates	2.768	0	1.920	811	0	0	2.878	0	2.043	778	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail	4	0	4	1	0	0	5	0	4	2	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FINLAND	Retail - Secured on real estate property - Of Which: non-	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2	U	2	1	0	U	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1	0	1 1	0	0	0	1	0	1	0	0	0
	Equity	1	0	1	1	0	0	1	0	1	1	0	0
	Securitisation	- 0	0	U	0	0	U	U	0	0	U		
	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 effects).

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2.788	0	2.779	404	0	0	2.002	0	2.001	321	0	0
	Corporates	699	0	609	207	0	0	579	0	504	196	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		16	0	16	6	0	0	14	0	14	5	0	0
	Retail - Secured on real estate property	14	0	14	5	0	0	12	0	12	4	0	0
LINITED WILLDOOM	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	13	0	13	5	0	0	11 0	0	11	4	0	0
	Retail - Qualifying Revolving	U	0	0	0	0	0	0	U	0	U	0	0
	Retail - Other Retail	3	0	3	1	0	0	2	U	2	1	0	0
	Retall - Other Retall - Of Which: SME Retall - Other Retall - Of Which: non-SME	2	0	2	1	0	0	1	U	1	1	0	0
	Equity	1	0	1	0	0	0	1	0	1	0	0	0
	Securitisation	U	0	U	0	0	U	0	0	0	U	U	
	Other non credit-obligation assets												
	IRB Total												

sure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effe

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 9	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	1 0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	l ő
	Retail - Other Retail - Of Which: non-SME	n n	o o	ő	0	0	ŏ	0	o o	ő	0	0	ŏ
	Equity	0	0	ō	0	0	ō	0	ō	ō	0	0	ō
	Securitisation Other non credit-obligation assets												
	IRB Total												

INSTOCES

re, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitut

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates  Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	ľ
	Retail - Secured on real estate property	o o	0	o o	0	0	ň	0	ı ŏ	o o	0	0	o o
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	o o	0	ő	ő	0	0	ı ö
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-		ō	ō	0	0	ō	0	ō	ō	0	0	ō
,	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
	Securitisation												
	Other non credit-obligation assets												<b>.</b>
	IRB Total												



#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(IIIII LOK)	GROSS DI	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross of	exposures (long)	net of cash short only where there		CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off I	balance sheet)
		gross of p	provisions)	, , , , , , , , , , , , , , , , , , , ,	is a maturit	y matching) (1)	<b>,</b>	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	0		0	0	0		0	0	0	0	0		0	0
Total  [ 0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Bulgaria	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	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Denmark	34 21	0	34 21	0	0	34 21	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Estonia	1 1 2 3 8 73 69 157	1 1 2 3 8 73 69	1 1 2 3 8 73 69	0	0	55	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Finland	190	0	190	0	0	190	0	0	0	0	0	0	0	0
Total [0 - 3M [	France	0	0	190	0	0	190	U	0	0	0	0	0	0	0



#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Eory)	GROSS DI	IRECT LONG (accounting value				net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Germany	1	0	-6 -37 -69 -38	0	0	-6 -37 -69 -38	0	0	0	0	0	0	0	0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ 10Y - more	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Hungary		0				0	0		0			0		
Total	Ireland	0	0	0	0	0	0	0	0		0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y] [15Y-10Y[ [10Y-more Total	Italy	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	Latvia	1 22 1 14 6 1	2 4 1	1 22 1 14 6 1	0	0	1 22 1 13 2	0	0		0	0	0	0	0
Total  [ 0 - 3M [	Lithuania	48 74 541 29 68 8	506 1 3 5 7	48 74 541 29 68 8			38 74 35 29 64 3 1			623	-39				
Total  [ 0 - 3M	Luxembourg	728	522	728	0	0	206	0	0	623	-39	0	0	0	0



#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
	(min Eore)	GROSS DII	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross o	exposures (long) i ier counterpaties	net of cash short	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions)	positions of sove	is a maturi	ty matching) (1)	only where there	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Netherlands	101	0	101	0	0	101	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal														
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y] [10Y-more Total	Slovakia	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	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [10Y - more	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	1.330 556 575 89 359 538 633 4,080	977 79 43 45 12 9 1	1.330 556 575 -24 -342 -233 632 <b>2,494</b>	0	0	0 353 476 532 -68 -355 -243 632 1,328	0 150 324 304 238 422 607 15	0 1 6 11 10 33 56 2 119	0 437 269 591 323 639 269 2,527	0 -18 -8 -39 -30 -117 -40	0	0	0	0



#### Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) per counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
「0 - 3M 「 「3M - 1Y 「 [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	United Kingdom		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	Iceland	0		0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein				_										
Total  [ 0 - 3M [	Norway	65 16 58 1	0	65 16 58	0	0	65 16 58 1	27 14 12 14 22	8 3 1 2	195 243 28 106 290	-5 -17 -2 -15 -36	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia	141	0	141	0	0	141	89	17	862	-75	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ F 1Y - 2Y F F 2Y - 3Y F F 3Y - 5Y F F 3Y - 10Y F F 10Y - more	Hong Kong	0		0	0	0	0	0	0	0	0	0	0	0	0
Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	U.S.	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



#### Sovereign Exposure

Swedbank - group

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [	Switzerland	0								-			-		
Total [0 - 3M[ [3M - 1Y[ F1Y - 2Y[ F2Y - 3Y[ F3Y - 5Y[ F5Y - 10Y[ F10Y - more	Other advanced economies non EEA		0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y[ [5Y - 10Y[ [10Y - more	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y[ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [10Y - more Total	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M   [ 3M - 1Y [	Others	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

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereing) or sovereing redef risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the denomination and or accounting classification of the positions
the economic substance over the form must be used as a orther for the definition of the positions. This is then does not include exposures to counterparts (other than sovereing) with full or partial government guarantees by central, regional and local governments.



	(mln EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	xposures (long) er counterpa <u>ties</u>	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
esidual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 10Y - more Total	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Belgium	0 101 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 101 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 101 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	Bulgaria	0		0	0		0	0	0	0	0	0		0	0
Total [ 0 - 3M [         [ 3M - 1Y [         [ 1Y - 2Y [         [ 2Y - 3Y [         [ 3Y - 5Y [         [ 15Y - 10Y [         [ 10Y - more         ] Total	Cyprus	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	Czech Republic														
Total 0 - 3M [ 3M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 3Y - 5Y [ 4Y - 10Y [ 0Y - more	Denmark	0 0 55 0 0 0	0 0 0 0 0 0	0 0 555 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 55 0 0 0	0	0	0	0	0	0	0	0
Total 0 - 3M [ 3M - 1Y [ 17 - 2Y [ 27 - 3Y [ 37 - 5Y [ 7 - 10Y [ 07 - more	Estonia	55 54 40 52 0 0 0	0 54 40 52 0 0 0	55 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	55 0 0 0 0 0 0	0		0	0	0		0	
Total 0 - 3M [ 8M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 8Y - 5Y   7 - 10Y   1Y - more Total	Finland	146 0 0 0 11 186 0	0 0 0 0 0 0 0	0 0 0 0 11 186 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 11 186 0	80 80	15 15	0	0	0	0	0	0
Total 0 - 3M [ 8M - 1Y [ 1Y - 2Y [ 2Y - 3Y [ 1Y - 5Y [ 1Y - 10Y [ 1Y - 10Y [ 1Y - 10T [ 1] - 10T [	France	197	0	197	0	0	0 197	80	15	0	0	0		0	0



	(min EUR)							As of	30/06/2015						
			RECT LONG accounting value				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions)		is a maturit	ty matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Germany	0 0 0 0 0 0 1	0 0 0 0 0 0	0 -6 -12 -61 -52 -140 0	0 0 0 0 0 0	0 0 0 0 0	0 -6 -12 -61 -52 -140 0	0	0	0	0	0	0	0	0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y  [5Y - 10Y   Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Hungary	0	0	0	0	0	0								-
Total  [ 0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Latvia	24 15 33 73 1 2	9	24 15 33 73 1 2	0	0	0 15 13 33 73 1 2 0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M    [ 3M - 1Y    [ 1Y - 2Y    [ 2Y - 3Y    [ 3Y - 5Y    [ 10Y - more	Lithuania	266 321 14 72 10 3 0	255 248 1 1 0 0	266 321 14 71 10 3 0	0	0	138 11 72 12 71 10 3 0	0	0	672	-112	0	0	0	0
Total  [ 0 - 3M [	Luxembourg	685	505	684	0	0	179	0	0	672	-112	0	0	0	0



	(min EUR)							As of	30/06/2015						
		GROSS DII	RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions)		is a maturit	y matching) 1)	,	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Malta		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	Netherlands	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	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
T 0 - 3M     T 3M - 1 Y     T 1Y - 2Y     T 2Y - 3Y     T 2Y - 5Y     T 2Y - 10Y     T 2Y - more	Portugal										-				-
Total  [ 0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y[ [5Y - 10Y   [10Y - more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [ 0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	Sweden	0 1.555 488 458 288 434 912 271	0 1.335 30 26 44 26 28	0 1.542 488 187 279 434 -908 252 2,274	0	0	207 458 161 235 407 -936 252	0 478 211 432 196 536 509	0 12 5 10 8 49 38	0 116 361 380 244 830 224 5	0 -4 -13 -36 -33 -121 -30 0	0	0	0	0
Total		4,405	1,489	2,274	0	0	785	2,362	122	2,160	-237	0	0	0	0



	(mln EUR)							As of	30/06/2015						
			RECT LONG	NET DIRECT PO	OSITIONS (gross of ereign debt to other	exposures (long) ner counterpaties	net of cash short only where there	DIREC	CT SOVEREIGN EXPO	SURES IN DERIVATIV	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with value	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&ioss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	United Kingdom	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	Iceland	0	0	0	0	0	0	0		0	0	0	0	0	0
[ 0 - 3M [	Liechtenstein														
Total  [ 0 - 3M [	Norway	443 160 85 46 41	377 51	443 160 85 46 41	0	0	66 109 85 46 41 0	12 48 38 34	1 3 4 3	9 40 184 208 29 137 240	-1 -6 -15 -3 -16 -22	0	0	0	0
Total  [ 0 - 3M	Australia	775	429	775	0	0	346	132	11	837	-63	0	0	0	0
Total [0 - 3M[ [3M - 1Y[ [1Y - 2Y[ [2Y - 3Y[ [3Y - 5Y  [5Y - 10Y   Total	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total  [ 0 - 3M [	u.s.	0	0	0	0	0	0	0	0	0	0	0	0	0	0



(min EUR)									As of 30/06/2015									
	Country / Region		RECT LONG	NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterpaties only where there				DIREC	CT SOVEREIGN EXPO	INDIRECT SOVE	REIGN EXPOSURES	S (3) (on and off	balance sheet)					
Residual Maturity		gross of provisions) (1)		is a maturity matching) (1)			Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[ 0 - 3M [	China		_									_						
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Switzerland	0		0	0	0	0	0	0	0	0	0	0	0	0			
Total [0-3M[ [3M-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more	Other advanced economies non EEA		0				0		0	0	0		0	0	0			
Total  [ 0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total [ 0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M[	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Others	U	U	3	V	U	U	0	U	U	0	v	v	U	U			
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

Notes and definitions
(1) The exposures reported over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government quarantees
(2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (u.e. CDs, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
the excounting substance over the form must be used as a chrelar for the delethification of the exposures to be include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments



#### Information on performing and non-performing exposures

	As of 31/12/2014								As of 30/06/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>					
	performi past du	Of which performing but past due >30 days and <=90 days	erforming but ast due >30		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		
(min EUR, %)				Of which: defaulted	exposures	C.POS.II C			days and <=90 days		Of which: defaulted	exposures	exposures			
(min EUK, %)  Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	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)	154,714	122	936	847	121	273	503	160,048	126	909	782	121	270	465		
Central banks	4	0	0	0	0	0	0	2,724	0	0	0	0	0	0		
General governments	2,991	0	0	0	0	0	0	1,477	0	0	0	0	0	0		
Credit institutions	10,721	0	7	7	0	7	0	7,734	0	2	2	0	2	0		
Other financial corporations	2,754	3	1	0	0	0	1	2,191	0	7	2	0	1	7		
Non-financial corporations	51,745	38	422	377	88	113	228	54,484	38	383	317	84	112	188		
Households	86,499	81	506	463	32	154	274	91,438	87	516	460	36	154	269		
DEBT INSTRUMENTS other than HFT	154,714	122	936	847	121	273	503	160,048	126	909	782	121	270	465		
OFF-BALANCE SHEET EXPOSURES	30,039		12	11	3	2	1	32,496		20	5	3	2	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

<sup>&</sup>lt;sup>2</sup> Institutions report here collective allowances for incurrred 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)

<sup>&</sup>lt;sup>3</sup> 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)



#### Forborne Exposures

ſ			As of 31/12/2014			As of 30/06/2015							
	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		Collateral and financial	Gross carrying a forbearance mea	mount of exposures with asures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial			
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures	Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		guarantees received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	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)	523	343	89	83	309	602	324	86	82	201			
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	294	159	41	36	174	374	149	44	40	97			
Households	229	184	48	47	135	228	175	42	42	104			
DEBT INSTRUMENTS other than HFT	523	343	89	83	309	602	324	86	82	201			
Loan commitments given	2	1	0	0	1	1	0	0	0	0			

<sup>&</sup>lt;sup>1</sup> 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



### Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	9,892	11,037	LRCom {20}	
В	Total leverage ratio exposures	219,992	245,779	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	Leverage ratio	4.50%	4.49%	A/B	



#### Information on collaterals: Mortgage loans

	As of 31/12	2/2014	As of 30/06/2015					
	Mortgage   [Loans collateralized by in		Mortgage loans [Loans collateralized by immovable property]					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>				
Loans and advances	108,040	106,454	112,868	111,881				
of which: Other financial corporations	343	112	32	32				
of which: Non-financial corporations	26,338	25,763	27,379	27,196				
of which: Households	81,270	80,491	<i>85,377</i>	84,573				

<sup>&</sup>lt;sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.