

Bank Name	SBAB Bank AB - group
LEI Code	H0YX5LBGKDVOWCXBZ594
Country Code	SE



Capital SBAB Bank AB - group

		(min EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
	A	OWN FUNDS	2,053	2,036	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,189	1,246	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	213	208	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	997	1,066	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	29	99	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-36	-107	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5	-13	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-9	-7	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	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	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	$ \begin{array}{l} \label{eq:2.1} \mbox{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) (v) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. \end{array} $
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	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 	0	0	C 01.00 (r500,c010)	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 exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	271	318	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	163	318	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	108	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,460	1,564	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	593	472	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	593	472	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	4,162	4,392	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	28.57%	28.37%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	35.09%	35.62%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	49.33%	46.36%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,189	1,246	[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)	28.57%	28.37%	[D.1]/[B-B.1]	-
	ation based	on the formulae stated in column "COREP CODE"				

Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



Risk exposure amounts

SBAB Bank AB - group

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	3,510	3,618
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	3,510	3,618
Risk exposure amount for position, foreign exchange and commodities (Market risk)	202	171
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	125	218
Risk exposure amount for operational risk	325	386
Other risk exposure amounts	0	0
Total Risk Exposure Amount	4,162	4,392

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



SBAB Bank AB - group

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	1,163	554
Of which debt securities income	87	28
Of which loans and advances income	615	281
Interest expenses	897	413
(Of which deposits expenses)	63	28
(Of which debt securities issued expenses)	499	206
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	-11	1
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	0	-9
Gains or (-) losses on financial assets and liabilities held for trading, net	-10	1
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	11	10
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	0	1
TOTAL OPERATING INCOME, NET	254	145
(Administrative expenses)	85	45
(Depreciation)	3	1
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4	0
(Loans and receivables)	4	0
(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)	0	0
(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	0	0
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	162	99
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	126	77
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	126	77
Of which attributable to owners of the parent ⁽¹⁾ Information available only as of end of the year	126	77

⁽¹⁾ Information available only as of end of the year

2016 EU-wide Transparency Exercise Market Risk

SBAB Bank AB - group

	S	iA]	IM										IM					
	As of 31/12/2015	As of 30/06/2016				As of 31	/12/2015							As of 30/06/2016								
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	T AND ON RISK		RICE RISKS HARGE FOR		
(min EUR)	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)		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)		LAST MEASURE	FLOOP	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	143	90	0	0	0	0							0	0	0	0						
Of which: General risk	65	53	0	0	0	0							0	0	0	0						
Of which: Specific risk	78	37	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	59	81	0	0	0	0							0	0	0	0						
Commodities risk Total	202	0	0	0	0	0		<u>^</u>			<u>^</u>	-	0	0	0	0	<u>^</u>		<u>^</u>	•	<u>^</u>	
Total	202	171	0	U	0	U	U	U	J	U	U U	U	U	U	U	0	U	U	U	U	0	U



Credit Risk - Standardised Approach

SBAB Bank AB - group

					Standardise	ed Approach				
			As of 31	/12/2015			As of 30/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹			Value adjustments an provisions	
	(min EUR, %) Central governments or central banks	544	560	0		650	(65			
	Regional governments or local authorities	437	600	0				-		
	Public sector entities	43/	000	0						
	Multilateral Development Banks	37	37	0				-		
	International Organisations	3/	5/	0						
	Institutions	381	381	166						
	Corporates	2	2	2						
	of which: SME	0	0	õ		0	-	-		
	Retail	401	306	229						
	of which: SME	0	0	0						
Consolidated data	Secured by mortgages on immovable property	ō	ō	ō		ō	ō	ō		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	1	1	1	1	1	1	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	3,217	3,217	322		3,992	3,992	399		
	Claims on institutions and corporates with a ST credit assessment	6	6	2		11	11	3		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Securitisation	0	0	0		0	0	0		
	Other exposures	85	85	79		109	109	95		
	Standardised Total	5,111	5,195	800	2	6,365	6,369	942	1	

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	537	552	0		603	618	0	
	Regional governments or local authorities	437	600	0		560	711	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	114	114	33		180	129	35	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	401	306	229		415	305	229	
	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	1	1	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,074	3,074	307		3,798	3,798	380	
	Claims on institutions and corporates with a ST credit assessment	6	6	2		11	11	3	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	05	05	70		400	100	05	
	Other exposures	85	85	79		109	109	95	
	Standardised Total ²				2				1

¹⁰ Original exposure, unlike Exposse values, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
¹⁰ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

		Standardised Approach									
			As of 31	/12/2015			As of 30	/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	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			
		0	0	0		0	0	0			
	International Organisations 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	0	ō	ō		0	ō	ō			
	Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 2	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 Standardised Total ²	0	0	0	0	0	0	0	0		

Standardised Total^{*}
⁽²⁾ 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			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) 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	ő	ů 0	0		0	ő	0	
	International Organisations	ō	ō	ō		0	ō	ō	
	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	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	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 Covered bonds	0	0	0		0		ů.	
	Covered bonds 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	0				0	0	, in the second se	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0			-	0

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 Original exposure, unlike Exposure salue, 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 Securistization exposures



Credit Risk - Standardised Approach

SBAB Bank AB - group

					Standardise	d Approach			
		As of 31/12/2015 As of 30/06/2016							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	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	0	0	0		0	0	0	
Counterpart 4	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
Counterpart 4		0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered honds	0	-	-		0	-	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
		0	-			-	-	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0	0	0		0	0	0	
		0	0			0	0	0	
	Standardised Total ²				0				0

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

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities 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	ő	ő	ő		0	ő	ŏ	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	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 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	Ū	0	0		0	0	Ű	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised 10/a1
 Original exposure, unilike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
 Credit value adjustments and provisions per country of counterparty does not include Securistization exposures

	Standardised Approach									
		As of 31	/12/2015			As of 30	/06/2016			
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0		0	0	0			
Multilateral Development Banks	0	ō	ō		0	ō	ō			
International Organisations	0	0	0		0	0	0			
Institutions	0	0	0		0	0	0			
Corporates	0	0	0		0	0	0			
	0	0	0		0	0	0			
	0	0	0		0	0				
	0	0	0		0	0				
	0	-	0		0	0	-			
	0	0	0		0	0				
		0	0	0	0	0	-	0		
			0			0				
	0		0			0	-			
			0			0	° .			
		0	0			0	° .			
	0	0	0		0	0	0			
	0	0	0		0	0	0			
Other exposures Standardised Total ²	0	U	0	0	0	0	U	0		
-	International Organisations Institutions Corporates d' which: SME Retail d' which: SME Secured by mortgages on immovable property d' which: SME Exposures in default Items associated with particularly high risk Covered bonds Calims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equily Securification Other exposures	(min EUR, %) Exposure ¹ Central dovernments or central banks 0 Regional governments or local authorities 0 Jublic sector articles 0 Multificator and the sector and the sector and sec	International Constraints Original Exposure Exposure Value ¹ Central averaments or contral banks regional covernments or contral banks 0 0 Regional covernments or contral banks 0 0 Hullisteral Development Banks 0 0 Hullisteral Development Banks 0 0 Instructions 0 0 Comportes 0 0 of whith: SME 0 0 Retail 0 0 of whith: SME 0 0 comportes 0 0 of whith: SME 0 0 contral banks 0 0 comportes 0 0 of whith: SME 0 0 contral banks 0 0 contral banks 0 0 contral bank 0	Exposure ¹ Value ¹ amount (min EUR, %)	Interstand operations of central banks Secure 2 Value 2	As of 31/12/2015 Value Value	Note of 31/12/2015 As of 30 Control overments or central banks (min EUR, %) Control overments or central banks (min Euro overments overments or central banks (min Euro overments	Intension of the EXP, %) As of 31/12/2015 Value adjustments and provision? Value? Risk exposure value? Value adjustments and provision? Value? Value? <th< td=""></th<>		

Standardised Total ¹⁰ 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). ¹⁰ Total value adjustments and provisions per country of counterparty does not include Securistization exposures

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
	(min EUK. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	ő	ő	ő		ő	ŏ	ő	
	Public sector entities	0	ō	0		0	ō	ō	
	Multilateral Development Banks	ō	ō	ō		ō	ō	ō	
	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	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	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	
	Other exposures Standardised Total ²	0	0	0	0	0		0	
	Standardised Total ure value, is reported before taking into account any effect due to credit conversion factors or cre				0				0

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Credit Risk - Standardised Approach

SBAB Bank AB - group

					Standardise	d Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	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	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart o	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 ²				0				0

⁽¹⁾ Original exposure, unlike Exposure, la reputation of the 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	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	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	0	0	0		0	0	0	
Counterpart 9	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)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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 Securitisation exposures

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public Sector entities 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	ő	
	Retail	0	ő	0		0	ő	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	ō	ō	ō		ō	ō	ō	
Counterpart 10	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 ²				0				0

Standardised Total

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

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



Credit Risk - IRB Approach SBAB Bank AB - group

							IRB Ap	proach					
				As of 31,	12/2015					As of 30,	06/2016		
		Original Exposure ¹ Exposure Value ¹			Exposure Exposure allount adj		ount Value Original Expos		Exposure ¹	Exposure	Risk expo	ure amount	Value adjustment and
	(min EUR, %)	Of which: defaulted			Of which: provisions defaulted		Of which defaulte		Value ¹		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	0	0	0	0
	Corporates	3,921	5	3,791	1,175	0	2	4,296	5	4,124	1,235	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1.499	5	1.483	420	0	2	1.714	5	1.673	433	0	2
	Retail	33.245	48	29.513	1.535	52	20	32.979	47	28.979	1.441	50	19
	Retail - Secured on real estate property	33.245	48	29.513	1.535	52	20	32.979	47	28.979	1.441	50	19
	Retail - Secured on real estate property - Of Which: SME	5,548	11	5,404	177	16	4	5,145	11	5,020	139	15	3
Consolidated data	Retail - Secured on real estate property - Of Which: non-	27,698	38	24,109	1,358	36	16	27,834	36	23,959	1,302	35	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		4
	IRB Total				2,709						2.676		

							IRB Ap	proach						
				As of 31,	/12/2015					As of 30	06/2016			
				Exposure		Exposure Risk exposure amount ad		Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions	Of which: islons Of which: defaulted Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			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	3.921	5	3.791	1.175	0	2	4.296	5	4.124	1.235	0	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1,499	5	1,483	420	0	2	1,714	5	1,673	433	0	2	
	Retail	33,245	48	29,513	1,535	52	20	32,979	47	28,979	1,441	50	19	
	Retail - Secured on real estate property	33.245	48	29.513	1.535	52	20	32.979	47	28.979	1.441	50	19	
	Retail - Secured on real estate property - Of Which: SME	5.548	11	5.404	177	16	4	5.145	11	5.020	139	15	3	
SWEDEN	Retail - Secured on real estate property - Of Which: non-	27,698	38	24,109	1,358	36	16	27,834	36	23,959	1,302	35	15	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME Equity	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	0	
	Securitisation Other non credit-obligation assets													
	Other non credit-obligation assets IRB Total												1	
	IRB Total ported before taking into account any effect due to credit conversion factors or credit risk mitigation													

							IRB Ap	proach					
				As of 31,	12/2015					As of 30	06/2016		
		Original Exposure ¹ Exposure Value ¹			inal Exposure Exposure Exposure amount adju		Value adjustments Original Exposure ¹		Exposure ¹	Exposure	Risk expo	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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 2	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	0
Country of Counterpart 2	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	ō	ō	ō	ō	0	ō	0	0	ō	ō	ō	ō
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach							
				As of 31,	12/2015					As of 30/	06/2016				
		Original Exposure ¹ Exposure Value ¹		Exposure		Risk exposure amount adju		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments		
	(min EUR, %)		Of which: defaulted		Of which:			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	ò	0	0	0	0	0	0	0	0	ò	0	0		
	Corporates	ò	0	0	0	0	0	0	0	0	ò	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	0	0	0	0	0	0	0	0	0	0	0	0		
ountry of Counterpart 3	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Securitisation														
	Other non credit-obligation assets														
	IRB Total														



Credit Risk - IRB Approach

SBAB	Bank	AB -	group	

							IRB Ap	proach					
				As of 31,	12/2015					As of 30/	06/2016		
		Original	Value ¹ Kisk exposure anount adjus		Value adjustments and		Exposure Value ¹	Risk expos	ure 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	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
, ,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation												4

							IRB Ap	proach					
				As of 31	12/2015					As of 30,	06/2016		
				Value adjustments	Original Exposure ¹		Exposure	Risk expos	sure amount	Value adjustments			
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30/	06/2016		
		Original Exposure ¹ Exposure Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk expos	ure amount	Value adjustment			
	(min EUR, %)	Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	ō	0	0	0	0	ō	0	0	ō	0	0	0
	Corporates	ō	0	0	0	0	ō	0	0	ō	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												1

		IRB Approach												
				As of 31/	12/2015					As of 30/	06/2016			
		Original	Exposure ¹	Exposure	Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision	
	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	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualitying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	U	0	0	0	0	U	0	0	U	0	0	
	Retail - Other Retail - Of Which: SME 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	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets													
	IRB Total													



Credit Risk - IRB Approach

SBAB	Bank AB	- group

							IRB Ap	IRB Approach													
				As of 31,	12/2015					As of 30/06/2016											
		Original	Exposure ¹	Exposure			Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments								
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0								
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0								
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0								
	Equity	0	0	0	0	0	0	0	0	0	0	0	0								
	Securitisation Other non credit-obligation assets																				
	IRB Total																				

		IRB Approach															
				As of 31,	/12/2015			As of 30/06/2016									
		Original	Exposure ¹	Exposure Value ¹	Risk expos	Risk exposure amount		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments				
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions				
	Central banks and central governments	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	0	0	0	0	0	0	0	0	0	0	0	0				
	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: non-	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Equity	0	0	0	0	0	0	0	0	0	0	0	0				
	Securitisation																
	Other non credit-obligation assets												4				
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation																

		IRB Approach													
				As of 31,	12/2015					As of 30	06/2016				
		Original	Exposure ¹	Exposure			Value adjustments	Original Exposure ¹		Exposure	Risk expo	ure amount	Value adjustments		
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME Equity	0	0	U	0	0	0	0	0	0	0	0	0		
	Securitisation	U	0	U	U	U	0	U	0	0	0	0	0		
	Other non credit-obligation assets												1		
	IRB Total						1								



Sovereign Exposure

SBAB Bank AB - group

(min EUR)									As of 31/	12/2015								
				Memo: brea	down by acc	ounting portf	olio											
Country / Region	Financial as	of which: loans and	of which: debt	Held for trading ¹	of which: Loans and	of which: Debt	Designated at fair value through profit or loss ²	of which: Loans and	of which: Debt	Available-for- sale ³	of which: Loans and	of which: Debt	Loans and Receivables ⁴	of which: Loans and	of which: Debt	Held-to- maturity investments	of which: Loans and	of which: Debt
TOTAL - ALL COUNTRIES	2,831.8	advances 0.0	securities 2,831.8	1,914.8	advances 0.0	securities 1,914.8	0.0	advances 0.0	securities 0.0	528.4	advances 0.0	securities 528.4	0.0	advances 0.0	securities 0.0	388.6	advances 0.0	securities 388.6

Note: The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP ⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fai value through profit or loss" portfolio for banks reporting under GAAP ⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fai value the positiv" portfolio for banks reporting under GAAP ⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP ⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

EBA EUROPEAN BANKING AUTHORITY

2016 EU-wide Transparency Exercise

Sovereign Exposure

(min EUR)									As of 30,	/06/2016								
				Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial assets: Carrying Amount		Held for			Designated at fair value			Available-for-			Loans and			Held-to-			
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	3,501.9	0.0	3,501.9	2,321.6	0.0	2,321.6	0.0	0.0	0.0	792.8	0.0	792.8	0.0	0.0	0.0	387.5	0.0	387.5

Note: The information reported covers all exposures to "General governments," as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP ⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fai value through profit or loss" portfolio for banks reporting under GAAP ⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fai value the censulty" portfolio for banks reporting under GAAP ⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP ⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

SBAB Bank AB - group



Performing and non-performing exposures

SBAB Bank AB - group

				As of 31/12/201	5						As of 30/06/201	6		
		Gross carry	ing amount			impairment, changes in fair credit risk and	Collaterals and financial		Gross carry	ing amount		Accumulated accumulated value due to o provisions	changes in fair	Collaterals and financial
		Of which performing but past due >30	Of which nor	h non-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which nor	1-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days	Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³		
Debt securities (including at amortised cost and fair value)	4,088	0	0	0	0	0	0	5,151	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	917	0	0	0	0	0	0	1,180	0	0	0	0	0	0
Credit institutions	3,171	0	0	0	0	0	0	3,970	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)	32,715	30	55	54	17	11	46	33,059	20	54	53	16	10	45
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	370	0	0	0	0	0	0	909	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	9,040	0	16	16	1	5	12	8,917	0	16	16	1	5	11
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	23,305	30	39	38	16	6	34	23,233	20	38	37	15	5	33
DEBT INSTRUMENTS other than HFT	36,803	30	55	54	17	11	46	38,210	20	54	53	16	10	45
OFF-BALANCE SHEET EXPOSURES	5,218		0	0	0	0	0	5,543		0	0	0	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 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)

(1) 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

SBAB Bank AB - group

			As of 31/12/2015					As of 30/06/2016	1	
		ng amount of ith forbearance	due to credit ris	npairment, langes in fair value sk and provisions vith forbearance	Collateral and financial guarantees		ng amount of vith forbearance	Accumulated in accumulated cl due to credit ris for exposures v measures	Collateral and financial guarantees	
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	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)	11	8	0	0	10	10	8	0	o	10
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	8	7	0	0	8	8	7	0	0	8
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	2	1	0	0	2	2	1	0	0	2
DEBT INSTRUMENTS other than HFT	11	8	0	0	10	10	8	0	0	10
Loan commitments given	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