

Bank Name	Swedbank - group
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE



# 2018 EU-wide Transparency Exercise Capital

	A	(min EUR, %) OWN FUNDS	As of 31/12/2017 12,724	As of 30/06/2018	COREP CODE C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		12,647		Article 50 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	10,210	9,794	C 01.00 (r020,c010)	
	A.1.1	instruments)	3,531	3,326	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	5,654	5,672	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-227	-505	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,104	2,972	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	7	6	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-60	-80	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,614	-1,581	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	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-14	-12	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	-167	0	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)	Acticles 4(36), 36(1) point (s) (i) and 89 to 91 of CRS; Articles 36(1) point (s) (g), 243(1) point (s), 243(1) point (s), 244(1) point (s) and 359 of CRS; Articles 36(1) point (s) (g) and 379(1) of CRS; Articles 36(1) point (s) (w) and 153(8) of CRS; Articles 36(1) point (s) (w) and 153(8) of CRS; and Articles 36(1) point (s) (w) and 153(8) of CRS.
	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	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
	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	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	-5	-4	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)	1,123	1,134	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,025	1,043	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 Ter 1 Capital components and deductions	-5	-5	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	103	95	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)	11,333	10,927	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,391	1,720	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,458	1,759	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-66	-39	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) - C 10.00 (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 REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	41,483	41,565	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	2,368	88	C 05.01 (r010;c040)	
CARITAL BATTOS (0/2)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	24.61%	23.56%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	27.32%	26.29%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	30.67%	30.43%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,210	9,794	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	26.10%	23.61%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

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



# Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,333	10,927	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	11,230	10,832	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	216,060	243,211	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	216,060	243,211	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	4.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.2%	4.5%	C 47.00 (r330,c010)	



# Risk exposure amounts

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	30,880	30,804
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	35	41
Risk exposure amount Other credit risk	30,846	30,763
Risk exposure amount for position, foreign exchange and commodities (Market risk)	882	1,386
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	380	455
Risk exposure amount for operational risk	6,449	6,197
Other risk exposure amounts	2,891	2,723
Total Risk Exposure Amount	41,483	41,565

 $<sup>^{\</sup>left(1\right)}$  May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



## P&L

Swedbank - group

	As of 31/12/2017	As of 30/06/2018
(min EUR)	A3 01 31/12/2017	AS 01 307 007 2010
Interest income	4,698	2,300
Of which debt securities income	59	26
Of which loans and advances income	3,295	1,598
Interest expenses	2,004	1,017
(Of which deposits expenses)	295	148
(Of which debt securities issued expenses)	1,245	622
(Expenses on share capital repayable on demand)	0	0
Dividend income	29	94
Net Fee and commission income	1,161	576
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	-21	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	149	106
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-74	2
Gains or (-) losses from hedge accounting, net	6	-2
Exchange differences [gain or (-) loss], net	1	-12
Net other operating income /(expenses)	122	60
TOTAL OPERATING INCOME, NET	4,067	2,104
(Administrative expenses)	1,632	785
(Depreciation)	61	34
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	2	0
(Commitments and guarantees given)	2	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	30	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	105	23
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	23
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	20	27
(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	221	32
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	66
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,468	1,334
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,947	1,075
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,947	1,075
Of which attributable to owners of the parent	1,946	1,074

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

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



Market Risk Swedbank - group

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	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR (Memoran	VaR (Memorandum item) S		STRESSED VaR (Memorandum item) AND MIC		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		SK CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEACUIDE	FLOOR	12 WEEKS AVERAGE MEASURE	MEACHDE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	231	553	9	3	37	14							10	3	51	19						
Of which: General risk	0	0	9	3	37	14							10	3	51	19						
Of which: Specific risk	231	553	0	0	0	0							0	0	0	0						i e
Equities	2	1	4	1	9	4							4	1	9	3						i e
Of which: General risk	1	0	4	1	9	4							4	1	9	3					4	i .
Of which: Specific risk	_1		0	0	.0	0							0	0	.0	.0						
Foreign exchange risk Commodities risk	32	48	/	2	15	4							8	4	1/	10						
Total	265	602	11	4	38	14	0	0	0	0	0	617	13	5	50	19	0	0	0	0		783



Credit Risk - Standardised Approach

Swedbank - group

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
	(min BUR. %)	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	15	15	0		12	12	0			
	Regional governments or local authorities	195	191	22		190	184	21			
	Public sector entities	496	394	11		342	247	9			
	Multilateral Development Banks	389	390	0		331	332	0			
	International Organisations	43	43	0		37	37	0			
	Institutions	1.365	1.364	36		1.392	1.392	35			
	Corporates	762	526	483		624	427	411			
	of which: SME	268	214	171		126	87	72			
	Retail	3.434	1.426	1.042		3.641	1.589	1.142			
	of which: SME	299	152	87		454	284	163			
Consolidated data	Secured by mortgages on immovable property	609	609	214		597	597	209			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	130	52	53	78	130	51	52	80		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	12	12	1		19	19	2			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	1	1	1		1	1	1			
	Equity	724	724	1,724		758	758	1,728			
	Securitisation	0	0	0		0	0	0			
	Other exposures	374	374	280		394	394	306			
	Standardised Total	8,550	6,123	3,868	94	8,469	6,039	3,917	115		

(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)

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
	(min EUR. %)	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	2	0		0	0	0			
	Regional governments or local authorities	75	72	0		56	54	0			
	Public sector entities	13	10	0		3	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	588	587	12		557	557	12			
	Corporates	268	163	163		296	209	209			
	of which: SME	1	1	1		1	1	1			
	Retail	1,930	689	512		1,916	708	526			
	of which: SME	151	24	14		142	25	14			
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	62	19	19	42	59	17	17	42		
	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	617	617	1,538		597	597	1,488			
	Securitisation										
	Other exposures	128	128	128		145	145	145			
	Standardised Total <sup>2</sup>				48				56		

Schröderindsen (CAT)

Chiqinal 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 excludes those for accountstaction exposures, additional valuation adjustments (AVRs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions or country of counterparty excludes those for accountstaction exposures, additional valuation adjustments (AVRs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions or country of counterparty excludes those for accountstation exposures, additional valuation adjustments.

			Standardised Approach										
			As of 31/12	2/2017			As of 30/06/	2018					
	(min EUR. %)	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	98	1 0	0		92	0	0					
	Multilateral Development Banks	90	0	0		92	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	10	10			0	0						
	Corporates	43	34	34		26	18	18					
	of which: SME	43	34	34		26	18	18					
	Retail	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
FINLAND	Secured by mortgages on immovable property	0	n	0		0	0	0					
TINDAND	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		48	48	48					
	Securitisation												
	Other exposures	3	3	2		3	3	0					
	Standardised Total <sup>2</sup>				0				0				

10 Chajinal exposure, unlike Exposure value, in control defore taking into account any effect due to credit conversion factors or credit risk mitopation techniques (e.g. substitution effects).
20 Total value adjustments and provisions per country of counterparty excludes those for securistation exposure, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

incla value adjustments and previousite per country of counterplany excludes trace for exclusiosation applications (vivid) and other own turns resources release to the applications, for includes general creat risk adjustments.											
					Standardis	ed Approach					
			As of 31/12/2017 As of 30/06/2018								
	(min EUR. %)	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			
1	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	4	4	4		4	4	4			
	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			
UNITED 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	10	10	10		12	12	12			
	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total <sup>2</sup>				0				0		

O" Original exposure, unitie Exposure value, is reported before taking nice account any effect due to credit conversion factors or credit risk mitoation techniques (e.g., substitution effects).

Total value advantments and convisions cor counter of counterconve excludes those for securistation execuses, additional valuation advantments (AVA) and other own funds enductions related to the encourses, but includes owneral credit risk advantments.



Credit Risk - Standardised Approach

Swedbank - group

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					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
		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>		
	(min EUR, %) Central governments or central banks										
	Regional governments or local authorities	0 104	0 99	0 20		0	0 97	0 19			
	Regional governments or local authorities Public sector entities	104	99	20		102	9/	19			
	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	179	127	101		43	12	10			
	of which: SME	126	108	83		13		7			
	Retail	125	111	63		270	229	131			
	of which: SME	125	110	63		270	229	131			
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	67	67	145		67	67	146			
	Securitisation										
	Other exposures	135	135	42		130	130	44			
	Standardised Total <sup>2</sup>				0						

Total value adjustments and provisions per country of counterparty excludes the property of counterparty excludes the exposures, but includes general credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes the exposures.

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
		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>		
	(min EUR, %) Central governments or central banks	0	0	0		0	^	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	10		5			8	4			
	Multilateral Development Banks	0	, n	0		,	0				
	International Organisations	0	o o	0		0	o o	0			
	Institutions	0	0	0		0	0	0			
	Corporates	75	53	51		62	44	44			
	of which: SME	15	8	6		6	4	3			
	Retail	22	15	10		32	23	16			
	of which: SME	8	4	2		19	13	8			
LITHUANIA	Secured by mortgages on immovable property	284	284	99		265	265	93			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	9	8	9	0	10	10	11	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	93	93	93		106	106	106			
	Other exposures	93	93	93		106	106	106			
	Standardised Total <sup>2</sup> In value, is projected before taking into account any effect due to credit conversion factors or credit risk in				0				1		

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	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	2	0				0	
	Regional governments or local authorities	14	14			29	29		
	Public sector entities	14	14	1		29	29	1	
	Multilateral Development Banks	1	,	0				0	
	International Organisations	1	0	0		,	,	0	
	Institutions	1	1	0		0	0	0	
	Corporates	24	19	19		19	13	13	
	of which: SME	0	19	19		19	13	13	
	Retail	1.007	424	318		1.068	447	335	
	of which: SME	1.007		0		1.000	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	45	20	20	25	43	18	18	24
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	12	12	1		19	19	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	6	6	6		6	6	6	
	Securitisation								
	Other exposures	5	5	5		8	8	8	
	Standardised Total <sup>2</sup>				31				39

Standardised Total\*

33

\*\*Totarial resource, unitie Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk milipation techniques (e.g., substitution effects).

\*\*Total value adjustments and sovisions or counter of counterparty excludes those for securistication exocurse, additional valuation adjustments (AVAs) and other own funds reductions related to the exocurse, but includes owneral credit risk adjustments and sovisions over counter of counterparty excludes those for securistication exocurse, additional valuation adjustments (AVAs) and other own funds reductions related to the exocurse, but includes owneral credit risk adjustments.

					Standardis	ed Approach			
			As of 31/1:	2/2017			As of 30/06	2018	
		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 adjustmen and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	3	6	1		3	5	1	
	Public sector entities	11	10	5		10	9	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	U		U	0	U	
	Corporates of which: SME	31 10	15	13		19	4	4	
	or which: SME Retail		26	17		3	28	1	
	of which: SME	28 14	26 12	1/		33 22	28 17	18 10	
LATVIA	Secured by mortgages on immovable property	65	65	23		61	61	21	
LAIVIA	of which: SME	95	00	23		91	91	21	
	Exposures in default	3	2	2	0	3	2	2	0
	Items associated with particularly high risk	2	, , , , , , , , , , , , , , , , , , ,	0		,	,	0	
	Covered bonds	0	1 0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	1 0	0		0	0	0	
	Collective investments undertakings (CIU)	0	1 0			0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation		l				0		
	Other exposures	10	10	10		1	1	1	
	Standardised Total <sup>2</sup>				0				1

<sup>10</sup> Chairul exposure, unlike Exposure value, proceed before taking into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g., substitution effects).

10 Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AWIo) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Swedbank - group

			5	cabanic group					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		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>
	(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 International Organisations	0		0		0	0	0	
	Institutions		0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME		l °	0		0	0	0	
	Retail	0	ů	0		0	0	0	
Country of	of which: SME	0	n n	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	ō	0		0	0	0	
Counterpart 8	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	
ı	Standardised Total <sup>2</sup>								l 0

(ii) 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).
(ii) Total value, a disturbancy and conscisions are country of countries and the property and continued and countries are country of countries and countries are country of countries are countries considered as a countries are considered as a countries are considered as a countries are countries are considered as a countries are considered as a countries are countries are considered as a cou

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	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	
	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 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 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	U		U		0	U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0		-		0

Thingsid reposure, unlike Exposure value; provide before significant to 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 excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVMc) and other own funds reductions related to the exposures, but includes general credit risk adjustments and adjustments and adjustments and adjustments are considered to the exposures.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	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	^			^	^	
	Regional governments or local authorities	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		Ů	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 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

(II) 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 excludes those for securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



# Credit Risk - IRB Approach Swedbank - group

								IRB Appro	ach					
					As of 31/12	2017					As of 30	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR	k, %)		Of which: defaulted <sup>(2)</sup> 32.293 0 32.7			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governmen	nts			32.739	500	0	0	56.664	0	57.021	698	0	0
	Institutions		6,739	0	6,509	1,142	0	0	5,605	0	5,349	1,019	0	0
	Corporates		62.422	821	51.697	17.250	499	304	62.586	843	51.879	17.217	213	464
	Corporates - Of Which: Specia	ilised Lending	131	32	119	115	0	8	102	15	92	94	0	4
	Corporates - Of Which: SME		4.459	0	4.053	1.585	0	3	18.658	103	16.816	5.355	75	61
	Retail		116,379	232	112,521	7,701	198	103	114,065	237	110,281	7,422	215	122
	Retail - Secured on real es		102.019	161	101.846	4.840	93	48	98.821	159	98.636	4.648	86	68
		n real estate property - Of Which: SME	10,116	0	10,071	678	0	0	10,132	5	10,023	737	6	7
Consolidated data		n real estate property - Of Which: non-	91,903	161	91,775	4,162	93	48	88,689	154	88,613	3,910	80	62
	Retail - Qualifying Revolvi	ng	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		14.360	71	10.675	2.861	105	54	15.244	78	11.645	2.774	129	53
		ail - Of Which: SME	3,539	0	3,472	1,206	0	3	4,373	41	4,207	1,497	86	24
		ail - Of Which: non-SME	10.821	71	7.203	1.655	105	51	10.871	37	7.438	1.277	42	29
	Equity		0	0	0	0	0		0	0		0	0	
	Securitisation	tisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets					385						491		
	IRB Total	· ·				26,978						26,847		

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <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 11,650 0 11,			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	11,650	0	11,793	248	0	0	15,403	0	15,531	242	0	0
	Institution		4.440	0	4.333	458	0	0	3.150	0	3.053	351	0	0
	Corporat		41,246	171	34,684	8,836	136	111	41,423	126	34,642	9,302	81	133
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	3.364	0	3.112	888	0	0	18.104	101	16.334	4.977	75	59
	Retail		107,218	123	103,740	5,382	154	51	103,700	124	100,423	4,985	132	79
		Retail - Secured on real estate property	95.153	70	95.037	3.471	77	10	91.547	70	91.440	3.228	40	41
		Retail - Secured on real estate property - Of Which: SME	9,998	0	9,952	651	0	0	9,948	2	9,841	664	4	4
SWEDEN		Retail - Secured on real estate property - Of Which: non-	85,155	70	85,085	2,820	77	10	81,599	69	81,599	2,564	36	37
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	12.065	53	8.703	1.912	78	42	12.153	54	8.983	1.756	92	38
		Retail - Other Retail - Of Which: SME	3,035	0	2,996	988	0	2	3,093	27	3,048	1,090	67	17
		Retail - Other Retail - Of Which: non-SME	9.030	53	5.706	923	78	40	9.060	27	5.935	667	24	21
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitis													
		n credit-obligation assets												
	IRB Tota	1												

							IRB Appro	ach							
				As of 31/12	2017					As of 30/	06/2018				
		Original Exp	osure <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 9,592 0 9,666			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions		
	Central banks and central governments		0	9.666	104	0	0	23.859	0	23.929	237	0	0		
	Institutions	13	0	13	4	0	0	4	0	4	1	0	0		
	Corporates	2.949	0	1.941	479	0	0	2.876	0	1.954	558	0	3		
	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	10	0	10	14	0	0		
	Retail	14	0	14	4	0	0	17	0	16	4	0	0		
	Retail - Secured on real estate property	11	0	11	3	0	0	13	0	13	3	0	0		
F7111 441D	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-	11	0	11	3	0	0	13	0	13	3	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	3	0	3	1	0	0	4	0	3	1	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0		
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	3	1	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Securitisation Other non credit-obligation assets														

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure 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
		anks and central governments	4,071	0	4,071	38	0	0	10,513	0	10,513	98	0	0
	Institution		505	0	503	165	0	0	474	0	466	147	0	0
	Corporat		463	0	257	144	0	0	694	0	501	281	0	0
		Corporates - Of Which: Specialised Lending	0	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	0
	Retail		39	0	38	23	0	0	5	0	5	1	0	0
		Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-	4	0	4	1	0	0	4	0	4	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	35	0	35	22	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	34	0	34	22	0	0	0	0	0	0	0	0
	Equity Securitis		0	0	0	0	0	0	0	0	0	0	0	0
	Other no	n credit-obligation assets												
	<b>IRB</b> Tota	1											4	



Credit Risk - IRB Approach Swedbank - group

		ı												
								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	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
		ks and central governments	2,212	0	2,299	28	0	0	2,133	0	2,213	27	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		3.530	74	3.142	1.820	0	41	3.519	58	3.131	1.678	0	26
		orporates - Of Which: Specialised Lending	65	18	62	66	0	6	48	3	45	56	0	1
	G	orporates - Of Which: SME	499	0	436	301	0	1	256	1	223	154	0	0
	Retail		4,149	24	3,971	905	22	9	4,642	26	4,402	866	18	7
	R	etail - Secured on real estate property	3.129	19	3.099	504	7	5	3.282	18	3.251	526	12	3
		Retail - Secured on real estate property - Of Which: SME	40	0	40	11	0	0	92	1	91	46	1	1
ESTONIA		Retail - Secured on real estate property - Of Which: non-	3,089	19	3,058	493	7	5	3,190	17	3,159	480	11	2
		etail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	R	etail - Other Retail	1.019	5	872	401	15	4	1.360	8	1.151	340	6	4
		Retail - Other Retail - Of Which: SME	223	0	211	96	0	0	540	6	488	132	4	2
	Foodback	Retail - Other Retail - Of Which: non-SME	797	5	662	305	15	3	820	1	663	208	2	2
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitisatio	on redit-obligation assets												
		redit-obligation assets												
	IRB Total													

								IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
		Or	iginal Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure 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 2.581 0 2.6				Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments		2.581		2.641	35	0	0	2.669	0	2.722	43	0	0
	Institutions		0	0	0	0	0	0	1	0	1	0	0	0
	Corporates		2.488	33	1.987	1.187	0	8	2.428	24	2.042	1.172	0	8
	Corporates - Of Which: Specialised Lending		15	6	14	8	0	1	9	6	9	3	0	2
	Corporates - Of Which: SME		286	0	240	171	0	1	147	1	126	94	0	0
	Retail		2,917	45	2,788	661	15	16	3,355	51	3,201	681	39	15
	Retail - Secured on real estate property		2.257	39	2.244	458	8	13	2.474	42	2.454	405	24	10
	Retail - Secured on real estate property - Of W		4	0	4	3	0	0	10	1	10	6	1	0
LITHUANIA	Retail - Secured on real estate property - Of W Retail - Qualifying Revolving	nich: non-	2,253	39	2,240	455	8	13	2,464	42	2,444	399	23	9
	Retail - Qualifying Revolving  Retail - Other Retail			0		0	0	0	0	0		276		0
	Retail - Other Retail - Of Which: SME		660 124	6	544	203 50	6	4	881 328	9	746 300	123	15 10	5
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		124 536	0	117 427	153	0	0	528 553	1 4	300 446	123	10	2
	Retail - Other Retail - Of Whitch: Hon-smc Equity		536	6	42/	153	6	3	553	4	446	153	6	3 0
	Securitisation		U	0	- 0	0	0	0	0	0	0	U	0	
	Other non credit-obligation assets													
	IRB Total													

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure <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 450 0 4			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments			450	5	0	0	97	0	97	1	0	0
	Institutions	139	0	131	31	0	0	245	0	238	56	0	0
	Corporates	5.623	230	4.583	1.582	53	69	5.735	290	4.640	1.464	0	159
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	4	0	4	4	0	0	14	0	13	19	0	1
		49	0	49	11	0	0	49	0	48	10	0	1
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	37	0	37 34	6	0	0	36	0	36	5	0	0
NORWAY	Retail - Secured on real estate property - Of Which: non-	34	0	34	5	0	0	33	0	33	4	0	0
NORWAT	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	12	0	0	0	0	0		0	12	0	0	0
	Retail - Other Retail - Of Which: SME	12	0	12 11	5	0	0	13 13	0	12	5	0	0
	Retail - Other Retail - Of Which: non-SME	12	0	11	2	0	0	13	0	12	3	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation		Ů	Ů	Ů	Ů	Ů	Ů	Ů	Ů	,		i i
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <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 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	1.694	0	1.747	38	0	0	1.947	0	1.950	42	0	0
	Institutions	1	0	1	2	0	0	0	0	0	0	0	0
	Corporates	1.815	13	1.565	1.218	0	7	1.600	5	1.354	1.019	0	3
	Corporates - Of Which: Specialised Lending	47	5	39	40	0	1	42	5	36	34	0	1
	Corporates - Of Which: SME	303	0	258	218	0	1	107	0	92	84	0	0
	Retail	1,901	36	1,829	693	7	24	2,185	35	2,076	842	25	19
	Retail - Secured on real estate property	1.351	29	1.338	384	1	18	1.390	26	1.365	465	10	14
	Retail - Secured on real estate property - Of Which: SMI		0	8	3	0	0	19	1	19	12	1	0
LATVIA	Retail - Secured on real estate property - Of Which: nor	1,343	29	1,330	381	1	18	1,371	25	1,346	453	9	13
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	549	7	491	309	6	5	795	8	712	377	16	5
	Retail - Other Retail - Of Which: SME	135	0	126	62	0	1	364	4	325	130	5	2
	Retail - Other Retail - Of Which: non-SME	414	7	365	247	6	5	430	5	386	246	10	3
	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 Swedbank - group

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(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	derau ted	0	0	Oelaulteu	0	0	deraulted	0	0	deraulted	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	n	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	o o	0	o o	0	o o	0	0	o o	ň	ı ö	ň
	Corporates - Of Which: SME	0	ō	0	ō	0	0	0	0	0	ō	ō	0
	Retail	0	0	0	ō	0	0	0	ō	0	ō	0	ō
	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 Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	/2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure 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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: no	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 Approx	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	sure¹	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		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	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
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	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
	Securitisation	- 0	0	0	0	- 0	0	0	0	- 0			-
	Securitisation Other non credit-obligation assets												
	IRB Total												_



#### Sovereign Exposure

Swedbank - group

(mln EUR)									As of 31/	12/2017								
				Memo: break	down by acco	ounting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	4,738.1	2,554.3	2,183.8	3,265.8	1,084.0	2,181.8	4.8	2.8	2.0	0.0	0.0	0.0	1,467.6	1,467.6	0.0	0.0	0.0	0.0
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	35.9	0.0	35.9															
Estonia Finland	162.0	162.0	0.0 187.8															
Finland France	187.8 66.7	0.0	187.8															
Germany	39.4	0.0	39.4															
Greece	0.0	0.0	0.0															
Hungary	1.0	0.0	1.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	127.6	13.7	114.0															
Lithuania	73.8	7.7	66.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania Slovakia	0.0	0.0	0.0															
Slovenia	0.0 0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	3,972.8	2,370.9	1.601.8															
United Kinadom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	71.3	0.0	71.3															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan U.S.	0.0 0.0	0.0	0.0															
U.S. Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Note:																		

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
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, 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.

Regions:

Reailans:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania. Bornia and Herezoovira. P.IX Macedonia. Morteneon. Serbia and Turker.
Middle East: Befarin, Dibloot, Brain, Dislora, Colombia, Costa Nata, Dominica, Other Common, Otario, San Advanced, Casta Nata, Dominica, Common, Otario, San Advanced, Estados, Grenarda, Caustemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peu, S. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oynan Islands, Cub, Proreh Caiman, Guadebeupa, Peurinapa, Purinapa, Purinapa, Purinapa, Purinapa, Purinapa, San Tear New St. San Barbellewn, Urus Anderson, San San Barbellewn,

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" 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



	Conc. a. govern	Swedbank - group	and counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			_
					<u> </u>	<u> </u>								Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Austria													
Total [0-3M[ [3M-1Y  [1Y-2Y  [1Y-2Y  [2Y-3Y  [3Y-5Y  [5Y-10Y  [10Y-more Total	Belgium													
Total  [ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Denmark	0 34 1 0 0 0 0 0	0 34 1 0 0 0	0 7 1 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
Total  [ 0 - 3M [	Estonia	8 3 7 7 33 49 56	5 8 3 7 33 49 56	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 8 3 7 33 49 56	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 7 0 0 0 4 2	0 0 0 0 0 0	



		Swedbank - group												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off halanco el	neet exposures	
												OII-Datatice St	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of									1		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		51 130 0	51 130 0	1 0 0	0 0 0	0 0	0 0	0 0 0	0	0 0	0	0	0 0 0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0 0 181	0 0 181	0	0	0	0	0 17 17	30 80 <b>110</b>	0	0	0	0	8
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]				_	_	_				_				
[ 1Y - 2Y [	France													
[5Y - 10Y   [10Y - more														
Total [ 0 - 3M [		0	0	0	0	0	0 0	0	0	0	0	0	0	
	Germany	0 41	0 41	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		0	0	0	0	0	0	0	0	0 0	0	0	0	
Total [ 0 - 3M [		41	41	0	0	0	0	Ö	ŏ	ŏ	ŏ	ŏ	ŏ	0
[ 3M - 1Y [	G													
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「 「10Y - more	Croatia													
10tai [ 0 - 3M [														
[ 3M - 1Y [														
[3Y - 5Y [  5Y - 10Y	Greece													
Total		0	0	0	0	0	0		_		_		^	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Hungary	0	0	0 0	0 0	0 0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 3Y [ [3Y - 5Y ]	Ireland													
Iotai														



	delieral govern	ments exposures by country of  Swedbank - group	the counterparty											
		Sweanank - droup					As of 30/06/2018							
						_Divo	ct exposures							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
												on balance si	icee exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of									-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure amount
,	, /	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets		of which: Financial assets at					Nonmai	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [														
	Italy													
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	,													
[10Y - more Total		1	1	0	0	0	1	0		0		0	0	
[ 0 - 3M [		0 75	0 75	0	0	0	0 8	0	0	0	0	101	0	
13Y - 5Y I	Latvia	0 4	0 4	0	0	0	0	0	0	0	0	0	0	
		3 3 86	3 3 86	0 3	0	0	3 0	0	0	0	0	0 0 <b>101</b>	0	37
[ 0 - 3M [ [ 3M - 1Y [		86 0	0 1	0 0	0	0	0	0	0	0	0	0	0	37
[ 1Y - 2Y [	Lithuania	143 21	143 21	4 20	0	0	1 1	0	0	0 73	0 541	0	0	
[3Y - 5Y [ [5Y - 10Y [	Lithuania	20 6	20 6	4 5	0	0	3 1	0	0	0	0	0	0	
Total  T 0 - 3M F		0 192	0 192	0 33	0	0	7	0 <b>0</b>	0	73	0 541	0 2	0	24
0 - 3M     3M - 1Y     1Y - 2Y														
[ 2Y - 3Y [	Luxembourg													
[ 0 - 3M [														
[ 3M - 1Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Malta													
Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Netherlands													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
[10Y - more Total [ 0 - 3M [		0	0	0	0	0	0	n	0	0	0	0	0	
「3M - 1Y「 「1Y - 2Y「		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [   3Y - 5Y	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0
Iotai			. 0				. 0	0					0	1 0



		Swedbank - group												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
						comprehensive meanic								
[ 0 - 3M [   3M - 1Y [														
[ 17 - 27 ]	Portugal													
12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total														
Total [ 0 - 3M [ [ 3M - 1V [														
[ 0 - 3M [	Romania													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
Total [ 0 - 3M [														
1 2Y - 3Y I 13Y - 5Y I	Slovakia													
[5Y - 10Y [ [10Y - more Total	1													
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
[ 2Y - 3Y [	Slovenia													
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Spain													
Total			3.555	2/			,							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		2,605 348 290	2,605 348 290	2,455 97 12	0	0	151 92 51 23	134 56 18	5.136 1.755 581	23 40 31	1.567 1.016 463	49 1.552 61	0 0	
7 2Y - 3Y F F3Y - 5Y F F5Y - 10Y F	Sweden	2,605 348 290 520 67 210	290 520 67 210	12 464 40 202	0 0	0 0 0	23 27 8	10 35 10	5.136 1.755 581 184 538 181	17 12 2	463 243 377 96	64 48 204	0 0	
[10Y - more Total		97 4,138	97 <b>4,138</b>	96 3,366	0	0	1 353	2 265	12 8,386	0 125	3,762	1,977	0	103
[ 0 - 3M [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	United Kingdom													
f 10Y - more Total														



		Swedbank - group												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											·
			positions)		of which floored accept	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
( a aw (														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Iceland													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
2Y - 3Y     13Y - 5Y     15Y - 10Y	Liechtenstein													
[10V - more														
Total [ 0 - 3M [		3 3 15	3 3 15	3 3 15	0	0	0	0	13 0 23	1 2 3	21 53 53 105	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Norway	15 39 55	39 55	39 55	0	0	0	0	0 21 21	7 4	105 63 53	0	0	
[10Y - more Total		0 122	0 122	0 122	0	0	0	0 4	0 78	0	0 347	0	0	1
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [	Australia													
[ 0 - 3M [														
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Canada													
Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I 13Y - 5Y I	Hong Kong													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Japan													
[5Y - 10Y   [10Y - more Total														
Iotal	l													



	General govern	ments exposures by country of Swedbank - group	the counterparty											
		Swednank - droup					As of 30/06/2018							
						Divo	ct exposures							T
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	u.s.													
[10Y - more	=													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	China													
Total   0 - 3M     3M - 1Y														
「1Y - 2Y 「 「2Y - 3Y 「	Switzerland													
[3Y - 5Y [ [5Y - 10Y [	Switzerialiu													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [	L													
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Other advanced economies non EEA													
Total														
[ 0 - 3M [   3M - 1Y     1Y - 2Y														
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Other Central and eastern Europe countries non EEA													
[10Y - more														
Total [ 0 - 3M   [ 3M - 1Y														
[ 1Y - 2Y [	Middle East													
[3Y - 5Y [ [5Y - 10Y [	Priduce Edge													
[10Y - more Total [ 0 - 3M [	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [	Latin America and the	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Caribbean	0	0	0	0	0	0	0	0	0	0	0 0	0 0	
f 10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0



#### General governments exposures by country of the counterparty

						As of 30/06/2018							
					Dire	ct exposures							
(min FUR)			On balance si	neet .				Deriva	tives		Off balar	ice sheet	
(min Edit)							Derivatives with no	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
										· · · · · · · · · · · · · · · · · · ·			Risk weighted
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Africa	4 1 0 0 0 0 0 0	4 1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	4 1 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Others	4 0 0 0 0 0	4 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	4 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	
	Africa	Total gross carrying amount of non-derivative financial assets  4 1 1 0 Africa 5	Country / Region  Total gross carrying amount of non-derivative financial assets  Total carrying amount of non-derivative financial assets  assets (net of short positions)  Africa  Others	Country / Region  Total gross carrying amount of non-derivative financial assets  Total carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets held for trading  Africa  Africa  Others  Others	Total gross carrying amount of non-derivative financial assets  Total carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets designated at fair value through profit or loss  Africa  Africa  Others	Country / Region  Total gross carrying amount of non- derivative financial assets seets (net of short positions)  Africa  On balance sheet  Total carrying amount of non- derivative financial assets (net of short positions)  of which: Financial assets designated at fair value through profit or loss  fair value through profit or loss  fair value through profit or loss  Others  Others	Country / Region  Total gross carrying amount of non-derivative financial assets of which: Financial assets bield for trading  Total gross carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets designated at fair value through other comprehensive income  Total gross carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets designated at fair value through other comprehensive income  Total gross carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets designated at fair value through other comprehensive income  Total gross carrying amount of non-derivative financial assets (net of short positions)  of which: Financial assets	Country / Region  Total gross carrying amount of non-derivative financial assets held for trading  Africa  Others  Direct exposures  Direct exposures  Derivatives with po  Derivatives with po  Of which: Financial assets of which: Financial assets at fair value through profit or loss  Of which: Financial assets at fair value through other comprehensive income  Others  Others	(min EUR)  Total gross carrying amount of non-derivative financial assets at leavable through profit or loss  Africa  On balance sheet  On balance sheet  On balance sheet  Of which: Financial assets at fair value  for value through other  or which: Financial assets at fair value  of which: Financial assets at fair value  of which: Financial assets at fair value  of which: Financial assets at fair value  for value through other  of which: Financial assets at fair value  for value through other  of which: Financial assets at fair value  of which: Financial assets at fair value  of which: Financial assets at fair	(min EUR)  Total gross carrying amount of monderivative financial assets bed for trading  Africa  On balance sheet  Of which: Financial assets at financial assets and the value of which: Financial assets at through profit or loss  Of which: Financial assets at financial assets at through profit or loss  On which: Financial assets at financial assets at through profit or loss  On which: Financial assets at financial assets at through profit or loss  On which: Financial assets at financial assets at through profit or loss  On which: Financial assets at financial assets at through profit or loss  On which: Financial assets at financial assets at through profit or loss  On which: Financial assets at financial assets at financial assets at through profit or loss  On which: Financial assets at	Country / Region   Total gross carrying amount of non-derivative financial assets with positive financial assets at despitate at all revolve through profit or too.    Africa	Country / Region   Total gross carrying amount of non-derivative financial assets   Notice   Financial assets   Notice   Notice	Country   Region   Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets of which: Financial assets of the first value (through profit or loss of through profit or loss of the first value (through profit or loss of through profit or loss o

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures of the exposures of the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have the same institution.

(4) The exposures recorded noting the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts (offset the assets and the approximation of the controls towards counterparts) and the exposures to counterparts (offset than novereign) with full or partial government guarantees by central, regard and focal governments (offset) and the counterparts (offset than novereign) with full or partial government guarantees by central, regard and focal governments (offset) and the counterparts (offset than novereign) with full or partial government guarantees by central, regard and focal governments.

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Albania, Bossia and Hercepoints, PTR Mecadonia, Montenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Middle Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool. Iran. Iran. Jordan. Sant. Iran. Jordan. Sant. Jorda



#### Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial		
		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing exposures <sup>3</sup>	guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures
(min EUR)			Of which: defaulted							Of which: defaulted	exposures	exposures <sup>3</sup>	CAPOSAICS	
Debt securities (including at amortised cost and fair value)	6,936	0	0	0	0	0	0	14,744	0	0	0	0	0	0
Central banks	6,603	0	0	0	0	0	0	11,002	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	877	0	0	0	0	0	0
Credit institutions	333	0	0	0	0	0	0	849	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	1,988	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	27	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	178,713	107	1,130	1,072	120	344	359	197,524	111	1,230	1,178	249	361	798
Central banks	20,048	0	0	0	0	0	0	41,371	0	0	0	0	0	0
General governments	1,471	0	0	0	0	0	0	542	0	0	0	0	0	0
Credit institutions	1,622	0	0	0	0	0	0	2,989	0	0	0	0	0	0
Other financial corporations	1,565	1	16	16	0	15	0	2,409	0	16	15	1	14	0
Non-financial corporations	55,027	13	741	712	75	218	152	53,891	23	847	832	163	243	588
of which: small and medium-sized enterprises at amortised cost	13,524	6	27	22	13	7	14	15,320	8	10	6	21	2	6
Households	98,980	93	373	344	44	111	207	96,323	88	367	330	84	104	209
DEBT INSTRUMENTS other than HFT	185,649	107	1,130	1,072	120	344	359	212,268	111	1,230	1,178	249	361	798
OFF-BALANCE SHEET EXPOSURES	33,113		19	15	3	10	0	33,760		76	76	37	29	0

<sup>(1)</sup> 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>(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>(1)</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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial	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 <sup>2</sup>		Collateral and financial		
		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		
(min EUR)  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	-	U	0	_	U	U	0	0	U		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,780	678	202	192	1,351	1,684	753	262	206	1,235		
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	7	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	1,608	587	182	172	1,220	1,529	665	249	193	1,108		
of which: small and medium-sized enterprises at amortised cost	46	15	2	2	38	29	5	0	0	24		
Households	165	90	20	20	130	155	89	13	12	128		
DEBT INSTRUMENTS other than HFT	1,780	678	202	192	1,351	1,684	753	262	206	1,235		
Loan commitments given	141	1	0	0	49	164	43	0	0	60		

<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

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