

LEI Code	549300C6TUMDXNOVXS82
Country Code	SE

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



Key Metrics

Länförsäkringar Bank AB (publ)

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,968	2,140	2,092	1,669	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,968	2,140	2,092	1,669	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,031	2,270	2,221	1,887	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,031	2,270	2,221	1,887	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,208	2,444	2,393	2,143	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,208	2,444	2,393	2,143	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	11,980	12,816	12,708	11,301	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,980	12,816	12,708	11,301	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.43%	16.70%	16.46%	14.77%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.43%	16.70%	16.46%	14.77%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.96%	17.71%	17.48%	16.70%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.96%	17.71%	17.48%	16.70%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	18.43%	19.07%	18.83%	18.96%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.43%	19.07%	18.83%	18.96%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	40,407	42,883	42,842	44,161	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.03%	5.29%	5.18%	4.27%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Länförsäkringar Bank AB (publ)

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,031	2,270	2,221	1,887	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,031	2,270	2,221	1,887	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	40,407	42,883	42,842	44,161	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	40,407	42,883	42,842	44,161	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.0%	5.3%	5.2%	4.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.0%	5.3%	5.2%	4.3%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Länförsäkringar Bank AB (publ)

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,208	AS 67 31/12/2020 2,444	2,393	2,143	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	1,968	2,140	2,092	1,669	C 01.00 (r020,c010)	Article 50 of CBR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	616	649	636	283	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	instruments) Retained earnings	1,686	1,814	1,798	722	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CBR
	A.1.3	- Accumulated other comprehensive income	-57	-59	-57	-9	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	454	478	469	815	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	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of ORR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article S4 of OR
	A.1.7	Adjustments to CET1 due to prudential filters	14	19	16	16	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of ORR
	A.1.8	(-) Intangible assets (including Goodwill)	-191	-176	-185	-107	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-33	-42	-51	-51	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	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	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	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	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)	Articles 4(56), 36(1) point (b) (i) and 89 to 91 of 08%, Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of CBR; Articles 36(1) point b) (ii) and 379(3) of CBR; Articles 36(1) point b) (ii) and 379(3) of CBR; Articles 36(1) point b) (iv) and 155(4) of CBR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (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	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	-522	-544	-533	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	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	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	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)	64	130	129	218	C 01.00 (r530,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	64	130	129	218	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,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 Ter 1 transitional adjustments	0	0	0	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)	2,031	2,270	2,221	1,887	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	177	174	172	256	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	177	174	172	256	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 01.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r970,c010) + \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	в	TOTAL RISK EXPOSURE AMOUNT	11,980	12,816	12,708	11,301	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of C9R
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	12,010	12,700	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.43%	16.70%	16.46%	14.77%	CA3 {1}	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.95%	17.71%	17.48%	16.70%	CA3 (3)	
Transitional period	C.2	TOTAL CAPITAL RATIO (transitional period)	18.43%	19.07%	18.83%	18.96%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,968	2,140	2,092	1,669	[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-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.43%	16.70%	16.46%	14.77%	A.4.3.0).0)] [D.1]/[B-B.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	mulatory point of view at the re-	I		1	1	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Länförsäkringar Bank AB (publ)

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	5,362	5,784	5,748	4,955	C 02.00 (044, c010) -[C 07.00 (049, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (049, c260, s002) + C 08.01 (040, c260, s002) + C 08.0
Of which the standardised approach	1,759	1,929	1,907	1,082	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	781	831	831	861	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	2,823	3,025	3,010	3,012	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	133	120	105	71	C 07.00 (rb90, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	111	98	82	53	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	٥	٥	C 1900_010_50*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_01
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,401	1,476	1,447	597	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	1,401	1,476	1,447	597	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	4,972	5,337	5,326	5,625	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	11,980	12,816	12,708	11,301	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.





(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	528	741	183	366
Of which debt securities income	13	18	4	8
Of which loans and advances income	464	651	156	315
Interest expenses	174	244	63	122
(Of which deposits expenses)	10	14	3	7
(Of which debt securities issued expenses)	155	212	47	94
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	75	97	0	0
Net Fee and commission income	-42	-56	-10	-17
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	-2	-1	1	2
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	0	0	1
Gains or (-) losses from hedge accounting, net	1	0	1	1
Exchange differences [gain or (-) loss], net	0	-1	0	0
Net other operating income /(expenses)	198	288	68	1
TOTAL OPERATING INCOME, NET	584	824	182	231
(Administrative expenses)	324	469	111	95
(Cash contributions to resolution funds and deposit guarantee schemes)	12	16	5	10
(Depreciation)	32	45	12	12
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	26	32	-7	-8
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	26	32	-7	-8
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	190	261	61	121
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	160	221	48	96
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	160	221	48	96
Of which attributable to owners of the parent	160	221	48	96

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



Total Assets: fair value and impairment distribution

Länförsäkringar Bank AB (publ)

(min EUR)	ļ	As of 30/09/20	20			As of 31/	12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hierarc	hy		Fa	ir value hierar	hy		Fa	ir value hieran	:hy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	837				69				645				830				IAS 1.54 (i)
Financial assets held for trading	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	273	273	0	0	292	292	0	0	263	260	0	3	4	0	0	4	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	5,456	5,448	6	3	5,852	5,843	6	3	5,809	5,804	2	3	6,382	6,378	2	2	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	31,186				34,102				33,493				34,906				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	714	0	714	0	540	0	540	0	455	0	455	0	419	0	419	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	43				30				15				5				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,256				1,330				1,331				279				
TOTAL ASSETS	39,766				42,213				42,010				42,825				IAS 1.9(a), IG 6

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

(min i	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31/	03/2021					As of 30/	06/2021			
		Gross carry	ying amount		Accu	mulated impair	rment	Gros	ss carrying amo	unt	Accu	mulated impai	rment	Gro	oss carrying amo	unt	Accu	mulated impain	ment	Gross	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	5,447	0	0	0	0	0	5,842	0	0	0	0	0	5,803	0	0	0	0	0	6,377	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	30,475	694	88	-17	-22	-33	33,304	760	116	-17	-21	-40	32,709	730	121	-11	-14	-42	34,132	723	108	-10	-12	-44	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Länförsäkringar Bank AB (publ)

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	0	1	1	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	36,235	38,392	38,320	40,295	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	80	101	60	79	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	211	180	99	74	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	10	10	9	4	IAS 37.10; IAS 1.54(I)
Tax liabilities	61	66	60	62	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	319	290	305	258	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	36,917	39,041	38,854	40,772	IAS 1.9(b);IG 6
TOTAL EQUITY	2,850	3,172	3,156	2,054	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	39,766	42,213	42,010	42,825	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Länförsäkringar Bank AB (publ)

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		80	102	61	80	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	189	199	195	198	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5	5	5	3	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1	1	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	694	538	490	358	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	500	341	374	66	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	718	777	616	695	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	717	775	614	608	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,146	1,318	1,241	1,333	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,070	1,237	1,166	1,262	ECB/2013/33 Annex 2.Part 2.9.1
	Households	10,646	11,458	11,453	12,035	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	7,522	8,115	8,171	8,669	Annex V.Part 1.42(f), 44(c)
Debt securities issued		22,533	23,755	24,016	25,546	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	247	261	402	257	Annex V.Part 1.37
Other financial liabilities		304	343	304	126	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		36,315	38,494	38,382	40,375	

2021 EU-wide Transparency Exercise Market Risk

Market Kisk Länförsäkringar Bank AB (publ)

	SA						M									IN					
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP			VaR <i>(Memora</i>	andum item)	STRESSED VaR (A	lemorandum item)	DEFAU MIGRAT	MENTAL ILT AND ION RISK L CHARGE		ISKS CAPITAL 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		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 (SVaR 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		TOTAL EXPO AMO ASURE
	As of 30/09/2020	As of 31/12/2020				As of 30,	/09/2020									As of 31/1	2/2020				
ed Debt Instruments f which: General risk	0	0	0	0	0	0							0	0	0	0					
f which: Specific risk	0	0	ő	0	0	0							0	ő	0	0					
ties If which: General risk	0	0	0	0	0	0							0	0	0	0					
of which: Specific risk	ő	ő	ő	ŏ	ŏ	ő							ŏ	ŏ	ŏ	ŏ					
eign exchange risk nmodities risk	0	0	0	0	0	0							0	0	0	0					
al	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021				
ed Debt Instruments	0	0	0	0	0	0							0	0	0	0					
f 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					
ities)f which: General risk	0	0	0	0	0	0							0	0	0	0					
Of which: Specific risk	ő	0	ő	ő	ŏ	ő							ŏ	ő	ő	ő					
eign exchange risk	0	0	0	0	0	0							0	0	0	0					
nmodities risk	0	0	0	0	0	0				0	0		0	0	0	0	0	0	0	0	0 0

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

Credit Risk - Standardised Approach

Länförsäkringar Bank AB (publ)

					Standardise	ed Approach						
			As of 30	/09/2020		As of 31/12/2020						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)	2,280	2,397	0		2.165	2 272	0				
	Central governments or central banks			0		2,165	2,273	0				
	Regional governments or local authorities	18	527	0		18	520	0				
	Public sector entities	148	0 333	0		115	0	0				
	Multilateral Development Banks	333 0	333	0		363 0	363	0				
	International Organisations Institutions	2,052	0 641	168		0 1,931	0 646	159				
		2,052	251	226		244						
	Corporates of which: SME	176	174	149		244 156	239 154	218 133				
	or which: SME	445	279	209		477	299	224				
	of which: SME	445	2/9	209		4//	299	224				
Consolidated data		2	2	1		2	2	1				
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0				
	Exposures in default	5	2	2	4	0	2	2	5			
	Exposures in default Items associated with particularly high risk	0	2	0	4	0	0	0	5			
	Covered bonds	3,550	3,550	355		3,856	3,856	386				
	Claims on institutions and corporates with a ST credit assessment	3,550	0	0		0	000	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	258	258	633		278	278	681				
	Equity Other exposures	238	292	299		367	367	378				
	Standardised Total ²	9,636	8,528	1,892	13	9,820	8,844	2,049	14			

⁽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).

EBA EUROPEAN

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Credit Risk - Standardised Approach

Länförsäkringar Bank AB (publ)

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	2,255	2,413	0		3,210	3,379	0	
	Regional governments or local authorities	16	573	0		16	602	0	
	Public sector entities	164	0	0		175	0	0	
	Multilateral Development Banks	364	364	0		344	344	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,727	562	142		988	397	104	
	Corporates	242	239	205		253	251	214	
	of which: SME	152	151	117		163	162	125	
	Retail	492	305	228		517	318	238	
	of which: SME	3	3	2		3	3	2	
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	2	3	4	6	2	2	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,796	3,796	380		3,824	3,824	382	
	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	271	271	666		9	9	10	
	Other exposures	393	393	389		194	194	201	
	Standardised Total ²	9,727	8,918	2,012	10	9,537	9,320	1,153	9

⁽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).

EBA EUROPEAN BANKING AUTHORIT

⁽²⁾ Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

Credit Risk - IRB Approach

Länförsäkringar Bank AB (publ)

							IRB Ap	proach					
				As of 30/	09/2020					As of 31/	/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln 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	2,074	11	2,054	781	0	1	2,251	13	2,228	831	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,072	11	2,052	779	0	1	2,249	13	2,226	829	0	1
	Retail	30,463	65	29,848	2,823	48	61	32,505	89	31,957	3,025	73	67
	Retail - Secured on real estate property	27,450	18	26,911	1,756	19	1	29,336	24	28,867	1,880	26	1
Consolidated data	Retail - Secured on real estate property - Of Which: SME	2,374	4	2,371	258	5	1	2,548	8	2,544	276	10	1
Consoliuateu uata	Retail - Secured on real estate property - Of Which: non-SME	25,076	14	24,541	1,498	14	0	26,788	16	26,323	1,603	16	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,013	47	2,937	1,067	29	60	3,169	65	3,089	1,145	47	66
	Retail - Other Retail - Of Which: SME	1,384	19	1,342	403	15	31	1,468	29	1,422	458	28	33
	Retail - Other Retail - Of Which: non-SME	1,629	28	1,595	664	15	28	1,701	36	1,667	687	20	33
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				3,603						3,855		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Länförsäkringar Bank AB (publ)

							IRB Ap	proach					
				As of 31/	03/2021					As of 30/	06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	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	2,268	20	2,242	831	0	1	2,354	18	2,328	861	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,266	20	2,241	829	0	1	2,352	18	2,326	859	0	1
	Retail	32,517	89	31,867	3,010	76	59	33,823	90	33,115	3,012	75	58
	Retail - Secured on real estate property	29,382	23	28,813	1,877	25	1	30,610	21	29,982	1,871	23	1
Consolidated data	Retail - Secured on real estate property - Of Which: SME	2,547	6	2,544	277	8	0	2,636	4	2,631	286	4	0
Consoliuateu uata	Retail - Secured on real estate property - Of Which: non-SME	26,834	17	26,269	1,600	17	0	27,974	17	27,351	1,585	19	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,135	66	3,054	1,133	52	58	3,213	69	3,132	1,141	52	57
	Retail - Other Retail - Of Which: SME	1,461	30	1,415	456	32	26	1,489	29	1,443	460	32	24
	Retail - Other Retail - Of Which: non-SME	1,674	36	1,639	677	19	32	1,724	40	1,690	681	19	33
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				3,841						3,873		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





						L	anförsäkringar Bank AB (publ)						
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive 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 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 Total	Austria													
[0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Belgium													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Czech Republic													
Total [0-3M] [3M-1Y] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
10-3M [[3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						Lä	införsäkringar Bank AB (j	publ)						
							As of 31/12/2020							1
				On balance sl		Dire	ct exposures		Devive	tives		Off halos	ee ekoot	
	(mln EUR)			Un balance si	ieet				Deriva	tives		Off balar	ice sneet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive 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 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
ΓΟ-3ΜΓ Γ3Μ-1ΥΓ		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 13 0 0 13	0 0 13 0 0 13	0 0 0 0	0 0 0 0	0 0 13 0 0	0 0 0 0		0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France		~~~~~										•	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	26 0 0 0 0 0 0 26	26 0 0 0 0 0 26	0 0 0 0 0 0 0	0 0 0 0 0 0	26 0 0 0 0 0 26		0 0 0 0 0 0		0 0 0 0 0 0		0 0 0 0 0		0
10-3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Croatia													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Greece													
137 - 371 157 - 1071 107 - more Total 10 - 3M f 137 - 27 f 127 - 37 f 137 - 57 f 157 - 107 f 107 - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Lä	införsäkringar Bank AB (publ)						
							As of 31/12/2020							
				On holorest		Dire	ct exposures		Doning	tives		Off hele	ee ekset	
	(mln EUR)			On balance s					Deriva	lives		Off Balar	1ce sheet	
												Off-balance st	neet exposures	
				[Derivatives with pos	itive 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 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 Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Malta													
100 - more Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [3Y - 5Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total [0 - 3M f [0 - 3M f]	Netherlands													
[1Y - 2Y [[2Y - 3Y [[2Y - 5Y]	Poland													
137 - 1071 130 - more Total 10 - 3M1 138 - 171 127 - 371 137 - 571 137 - 571 1577 - 1071 107 - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
10-3M [[3M - 1Y] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Stovakia													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



						Lá	anförsäkringar Bank AB (publ)						
							As of 31/12/2020							
						Dire	ct exposures					0111		
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive 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 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 Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	0 1 254 105 34 259 0 653	0 1 254 105 34 259 0 653	0 0 0 0 0 0	0 0 0 0 0 0	0 0 252 103 34 259 0 648	0 1 2 2 0 0 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 1	0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	United Kingdom													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Liechtenstein													
101 - 011 15Y - 10Y (100 - more Total 10 - 3M (1 3M - 1Y (1 2Y - 2Y (1 3Y - 5Y (1 3Y - 5Y (1 5Y - 10Y (1 0Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Lá	införsäkringar Bank AB (publ)						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	eet exposures	
								Derivatives with pos	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 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 Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tratal	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
Total [0 - 3M [[3M - 1Y [[2Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[3Y - 10Y [[0 - 3M] [3M - 1Y [[3M - 1Y [Middle East													
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						Lå	införsäkringar Bank AB (publ)						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others		0 0 0 0 0 0	0 0 0 0 0 0										0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

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

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

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

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

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



						L	änförsäkringar Bank AB (publ)						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	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 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 Total	Austria													
[0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Belgium													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M] [3M - 1Y [[3Y - 2Y [[3Y - 3Y [[5Y - 10Y] [10Y - more Total	Estonia													



						Lá	anförsäkringar Bank AB (j	publ)						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			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
ΓΟ-3ΜΓ Γ3Μ-1ΥΓ		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y_more	Finland	0 0 13 0	0 0 13 0	0 0 0	0 0 0	0 0 13 0	0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	
[10Y - more Total [0 - 3M [13	13	0	Ő	13	Ő	0	ő	Ő	ő	Ő	0	0
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [Germany	0 0 42 0	0 0 42 0	0 0 0	0 0 0	0 0 42 0	0 0 0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	
[3Y - 5Y] [5Y - 10Y [[10Y - more Total		0 0 42	0 0 42	0	0	0	0	0	0	0	0	0	0	0
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	34	92		U	42		U						
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Greece													
137 - 371 157 - 1071 107 - more Total 10 - 3M f 137 - 27 f 127 - 37 f 137 - 57 f 157 - 107 f 107 - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Lá	införsäkringar Bank AB (j	publ)						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	lives		Off balar	1ce sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	itive 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 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]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Luxembourg													
Total	-													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y]	Malta													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 2Y - 3Y	Poland													
137 - 371 157 - 1071 107 - more Total 1 0 - 3M f 1 37 - 27 f 1 27 - 37 f 1 37 - 57 f 1 37 - 57 f 1 57 - 107 f 1 07 - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
10-3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Słovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Lå	införsäkringar Bank AB (j	publ)						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	1ce sheet	4
												Off-balance sl	neet exposures	
								Derivatives with pos	itive 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 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 Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	1,083 287 47 23 33 348 0 1,826	1,088 287 47 23 33 348 0 1,826	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 286 46 21 33 348 0 732	1,088 1 2 0 0 0 1,094	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 1	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0-3M] [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y]	Liechtenstein													
137 - 371 157 - 1071 107 - more Total 10 - 3M f 137 - 27 f 127 - 37 f 137 - 57 f 157 - 107 f 107 - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Lá	anförsäkringar Bank AB (publ)						
							As of 30/06/2021							
						Dire	ct exposures							4
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balaı	nce 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)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				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] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Japan													
Total	-													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
	U.S.													
[107 - more Total [0 - 3M [[3M - 1Y [-													
[3M - 17] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China													
[3Y - 5Y] [5Y - 10Y [[10Y - more Total														
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Switzerland													
[5Y - 10Y [[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]														
[5Y - 10Y]	Other advanced economies non EEA													
[10Y - more Total														
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Other Central and eastern													
	Europe countries non EEA													
[10Y - more Total [0 - 3M [1													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Middle East													
13Y - 5Y 1 15Y - 10Y 1 10Y - more														
10cal [0 - 3M [[3M - 1Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [0 - 3M] [0 - 3M] [3M - 1Y] [3M - 1Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Latin America and the Caribbean													
[5Y - 10Y [[10Y - more Total														



General governments exposures by country of the counterparty

						Lá	anförsäkringar Bank AB (publ)						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	1
												Off-balance st	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (nue 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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	-1,088 -287 -69 -23 -46 -348 0 -1.861	-1,068 -287 -89 -23 -46 -348 0 -1.881	0 0 0 0 0 0		0 -286 -87 -21 -46 -348 0 - 787	-1,088 -1 -2 -2 0 0 0 0 -1,094							

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th

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

Regions:

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

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

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

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

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

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

Performing and non-performing exposures

Länförsäkringar Bank AB (publ)

					As of 30/09/202	0								As of 31/12/202	D			
		Gro	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial guarantees		Gre	oss carrying amo	int		Accumulate changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	received on non- performing exposures		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing exposures ²	On non-perform		received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	837	0	0	0	0	0	0	0	0	69	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	5,720	0	0	0	0	0	0	0	0	6,133	0	0	0	0	0	0	0	0
Central banks	389	0	0	0	0	0	0	0	0	489	0	0	0	0	0	0	0	0
General governments	700	0	0	0	0	C	0	0	0	686	0	0	0	0	0	0	0	0
Credit institutions	4,514	0	0	0	0	C	0	0	0	4,849	0	0	0	0	0	0	0	0
Other financial corporations	117	0	0	0	0	C	0	0	0	109	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	C	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	31,257	25	103	81	88	38	33	33	59	34,179	36	135	109	116	37	40	40	78
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	418	0	0	0	0	1	0	0	0	993	0	0	0	0	1	0	0	0
Credit institutions	207	0	0	0	0	0	0	0	0	230	0	0	0	0	0	0	0	0
Other financial corporations	6	0	0	0	0	C	0	0	0	7	0	0	0	0	0	0	0	0
Non-financial corporations	1,823	4	21	18	18	21	10	10	8	1,996	12	30	28	29	21	12	12	11
of which: small and medium-sized enterprises at amortised cost	1,756	4	20	17	17	19	9	9	8	1,920	12	29	28	28	18	12	12	11
of which: Loans collateralised by commercial immovable property at amortised cost	610	0	2	1	1	0	0	0	1	693	0	1	1	1	0	0	0	1
Households	28,803	21	82	63	71	16	23	23	52	30,954	24	105	80	87	16	28	28	67
of which: Loans collateralised by residential immovable property at amortised cost	23,907	5	24	15	17	0	0	0	24	25,835	5	32	17	19	0	0	0	31
of which: Credit for consumption at amortised cost	1,471	14	29	29	29	11	18	18	5	1,535	13	38	37	38	11	23	23	8
DEBT INSTRUMENTS other than HFT	37,814	25	103	81	88	38	33	33	59	40,382	36	135	109	116	38	40	40	78
OFF-BALANCE SHEET EXPOSURES	2,580		1	1	1	4	0	0	0	2,522		2	1	1	4	0	0	0

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Final FITI ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (They are discreding in far value of the formation is discloaded with the popole sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign cometion, hier and a triange in far value of the sign (They are discreding the cometion here), the provisions (instruments at an instrument) is discloaded with a policity sign. The sign evolution is discloaded with the policity reports in horizone and triange in far value of the sign (They are discloaded value) and they are discloaded value and the sign (They are discloaded value) and they are discloaded value and the sign (They are discloaded value) and the sign (They are discloaded value) and they are discloaded value and the sign (They are discloaded value) and they are discloaded value and the sign (They are discloaded value) and they are discloaded value anorthy interviewer, The discloaded value and the sign (They are d



Performing and non-performing exposures

Länförsäkringar Bank AB (publ)

					As of 31/03/202	1								As of 30/06/202	11			
		Gro	ss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gro	oss carrying amou	unt ⁵			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfori	ming ¹	On performing exposures ²	On non-perform	ming exposures ³	guarantees received on non- performing
(min EUR)	,	days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	645	0	0	0	0	0	0	0	0	830	0	0	0	0	0	C	0	0
Debt securities (including at amortised cost and fair value)	6,063	0	0	0	0	0	o	0	0	6,377	0	0	0	o 0		c	0	0
Central banks	357	0	0	0	0	0	0	0	0	543	0	0	c				0 0	0
General governments	708	0	0	0	0	0	c	0	0	787	0	0	c	o c		(o a	0
Credit institutions	4,840	0	0	0	0	0	c	0	0	4,868	0	0	c	o 0		(o 0	0
Other financial corporations	158	0	0	0	0	0	c	0	0	179	0	0	c	D 0			o a	0
Non-financial corporations	0	0	0	0	0	0	C	0	0	C	0	0	c	D 0		(o 0	0
Loans and advances(including at amortised cost and fair value)	33,561	30	145	115	121	25	42	42	87	34,971	26	140	112	108	21	44	44	81
Central banks	0	0	0	0	0	0	c	0	0	a	0	0	c				o a	0
General governments	613	0	0	0	0	1	c	0	0	1,103	0	0	c	D C) (o o	0
Credit institutions	178	0	0	0	0	0	c	0	0	23	0	0	C	o c			o 0	0
Other financial corporations	9	0	0	0	0	0	C	0	0	8	0	0	C	o c) (0 0	0
Non-financial corporations	1,998	8	31	29	29	12	13	13	11	2,084	4	27	26	5 26	5 9	13	3 13	9
of which: small and medium-sized enterprises at amortised cost	1,921	8	30	29	29	10	13	13	11	2,006	4	27	26	5 25	5 8	13	3 13	9
of which: Loans collateralised by commercial immovable property at amortised cost	708	0	2	1	1	0	C	0	2	775	0	1	1	ι <u>1</u>		c	0 0	1
Households	30,763	22	114	86	92	13	29	29	76	31,753	22	113	86	5 82	2 12	31	1 30	72
of which: Loans collateralised by residential immovable property at amortised cost	25,917	5	34	18	20	0	a	0	33	27,146	7	32	18	3 20) a	a	0 0	31
of which: Credit for consumption at amortised cost	1,495	13	38	38	38	10	23	23	8	1,556	12	42	41	L 39	9	25	5 25	9
DEBT INSTRUMENTS other than HFT	40,268	30	145	115	121	25	42	42	87	42,179	26	140	112	2 108	21	44	44	81
OFF-BALANCE SHEET EXPOSURES	2,768		1	1	1	3	C	0	0	3,126		1	1	1 1	2	c) 0	0

(1) for the diffetition of non-performing exposures please refer to COMPESION INFLICHENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREX V, Pat 2-1-emplate related instructions, substate 3 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the romating exposures due to credit risk and provisions (finituments at fair value of there than HFT) (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there is allowed in the opposite sign of what is reported according to the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convertion, information is disclosed with a posite sign. There is a non-instituted instruments at a condicated convertion, the provisions (non-instituted instruments at e particuted or positions) is disclosed with the positions of instituted instruments at encounted and convertion. Information is disclosed with the positions of institutes experiments and accomately (10) 106 (30) (31-11-11-100), which follows a sign convertion. Information is disclosed with a positien sign convertion in formation are defined in convertion. This is because, based in this resported according to the reprodued a construment with the FIREP sign convertion. Information is disclosed with the position of instituted instruments are particulated convertions informations and the positing in the reprodu

Forborne exposures

Länförsäkringar Bank AB (publ)

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	o
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
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)	241	11	3	1	218	10	244	18	5	3	219	11
Central banks	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
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	52	4	2	0	35	3	55	10	4	3	36	4
of which: small and medium-sized enterprises at amortised cost	52	4	2	0	35		55	10	4	3	36	
Households	188	7	1	0	183	7	189	8	1	1	183	7
DEBT INSTRUMENTS other than HFT	241	11	3	1	218		244	18	5	3	219	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F13.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

Länförsäkringar Bank AB (publ)

			As of 31,	/03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with re measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	Ĵ
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)	232	17	5	4	208	10	223	16	6	5	53	8
Central banks	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
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	o
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	52	10	4	3	33	4	52	9	5	4	17	2
of which: small and medium-sized enterprises at amortised cost	51	10	4	3	33		51	9	5	4	17	
Households	180	8	1	1	175	7	172	7	1	1	36	6
DEBT INSTRUMENTS other than HFT	232	17	5	4	208		223	16	6	5	53	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²					·							
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of Ioans and advances to non-financial corporations other than held for trading Länförsäkringar Bank AB (publ)

		As of 30/09/2020 Gross carrying amount							AS OF .	31/12/2020					AS 01 31	1/03/2021					AS OF 3U	0/06/2021		
	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rrying amount				Accumulated
(min EUR)		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment		negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	134	1	1	134	1	0	140	1	1	140	1	0	147	1	1	147	1	0	154	1	1	154	0	0
B Mining and guarrying	4	0	0	4	0	0	4	0	0	4	0	0	5	0	0	5	0	0	6	0	0	6	0	0
C Manufacturing	150	1	1	150	3	0	161	3	3	161	3	0	160	3	3	160	2	0	167	3	3	167	2	0
D Electricity, gas, steam and air conditioning supply	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
E Water supply	12	0	0	12	0	0	13	0	0	13	0	0	12	0	0	12	0	0	12	0	0	12	0	0
F Construction	283	4	3	283	5	0	299	9	9	299	6	0	296	8	8	296	5	0	310	7	7	310	5	0
G Wholesale and retail trade	156	3	3	156	5	0	176	4	3	176	5	0	176	3	3	176	4	0	170	3	3	170	3	0
H Transport and storage	129	4	2	129	3	0	136	4	4	136	3	0	131	4	4	131	3	0	130	3	3	130	2	0
I Accommodation and food service activities	71	3	3	71	6	0	80	4	4	80	7	0	79	5	5	79	5	0	80	5	5	80	5	0
3 Information and communication	21	0	0	21	0	0	23	0	0	23	0	0	24	0	0	24	0	0	25	0	0	25	0	0
K Financial and insurance activities	10	0	0	10	0	0	12	0	0	12	0	0	14	0	0	14	0	0	18	0	0	18	0	0
L Real estate activities	623	2	1	623	1	0	704	1	1	704	1	0	710	2	1	710	1	0	763	1	1	763	0	0
M Professional, scientific and technical activities	79	1	1	79	2	0	86	1	1	86	2	0	85	1	1	85	1	0	86	1	1	86	1	0
N Administrative and support service activities	71	1	1	71	1	0	78	1	1	78	2	0	78	1	1	78	1	0	82	1	1	82	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0
P Education	18	0	0	18	1	0	18	0	0	18	0	0	17	0	0	17	0	0	16	0	0	16	0	0
Q Human health services and social work activities	13	1	1	13	1	0	13	1	0	13	0	0	13	0	0	13	0	0	14	0	0	14	0	0
R Arts. entertainment and recreation	26	1	1	26	1	0	29	0	0	29	1	0	29	1	1	29	1	0	30	1	1	30	1	0
S Other services	23	1	1	23	1	0	22	1	1	22	1	0	22	0	0	22	1	0	21	0	0	21	0	0
Loans and advances	1,823	21	18	1,823	31	0	1,996	30	28	1,996	33	0	1,998	31	29	1,998	25	0	2,084	27	26	2,084	22	0

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Länförsäkringar Bank AB (publ)

								As of 30	09/2020															As of 31	/12/2020							
		carrying amount							Accumulated ing						Maximum amount of the guarantee that can be considered	Gross carrying amount		i carrying amount							Accumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaurance measures	Of which: Unlikely to pay that are not past-due c= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit tisk since initial necognition but not credit- impaired (Stage 2)		ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guaranthe received in the context of the CDVID-19 crisis	ânflows to non- parforming exposures		Performing	Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in exact raik since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days		Performing	Of which: exposures with forbeasinge measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-parform	ing of which: soposums with forbaarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	non- performing
Loans and advances subject to active EBA-compliant monitoria	739	738	41	•	1	٥	1	۰	٥	٥	٥	0	۰	0	0	٥	914	913	24	13	2	۰	2	٥	۰	٥	۰	٥	٥	٥	0	1
of which: Households	739	738	41		1	0	1	0	0	٥	٥	0	٥	0	0	0	914	913	74	13	2	0	2	0	0	0	٥	0	0	0	0	1
of which: Collateralised by residential immovable property	739	738	41		1	٥	1	۰	0	0	٥	0	۰	0	0	٥	914	913	24	13	2	۰	2	0	۰	0	۰	0	0	٥	٥	1
of which: Non-financial corporations	۰	0	٥	۰	0	٥	٥	۰	0	0	٥	0	۰	0	0	٥	0	0	0	۰	0	۰	0	0	۰	0	۰	0	0	٥	٥	۰
of which: Small and Medium-sized Enterprises	٥	0	٥	0	٥	۰	٥	۰	0	0	٥	0	۰	0	0	٥	0	0	0	۰	٥	۰	0	٥	۰	٥	۰	0	0	٥	٥	۰
of which: Collateralised by commercial immovable property	٥	٥	٥	•	0	۰	0	۰	0	٥	0	0	0	٥	0	0	0	0	٥	۰	٥	۰	0	٥	۰	٥	۰	0	0	0	0	0

								As of 30	09/2020															As of 31	/12/2020							
	Gross	canying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount		canying amount							Accumulated imp		ulated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-performi			ļ			Performing			Non-performi				Performing							
(min EuR)			Of which: exposures with forbearance measures	Of which: h Enstruments with significant increases in credit risk since initial recognition but recognition but repained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19	performing
Loans and advances with sopined EBA-compliant monatoria	34	٥	0	۰	0	0	0	٥	0	0	0	٥	٥	٥	٥	0	76	٥	0	0	٥	0	0	٥	٥	0	0	٥	٥	0	٥	•
of which: Households	34	٥	0	۰	0	٥	0	۰	0	0	0	٥	۰	٥	۰	0	76	۰	0	٥	0	0	٥	٥	۰	0	0	٥	٥	٥	0	۰
of which: Collateralised by residential immovable property	34	٥	0	۰	0	0	0	۰	0	0	0	٥	0	٥	0	0	76	0	0	0	0	0	0	٥	0	0	0	٥	0	٥	٥	٥
of which: Non-financial corporations	0	٥	0	۰	0	0	0	۰	0	0	0	0	0	٥	٥	0	٥	0	0	0	0	0	0	٥	0	0	0	٥	0	٥	٥	٥
of which: Small and Medium-sized Enterprises	0	٥	0	0	0	0	0	0	٥	0	0	٥	0	٥	٥	0	0	0	0	0	٥	0	0	0	0	0	0	٥	0	0	٥	0
of which: Collateralised by commercial immovable property	0	٥	0	۰	٥	0	٥	۰	0	٥	٥	٥	۰	0	۰	٥	0	۰	0	۰	٥	0	٥	0	٥	0	۰	٥	0	٥	٥	۰

								As of 30,	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increates in credit risk since initial not credit- intpained (Stage 2)	Non perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Andred Impairment, accordent signification designs in the value due to helenergy (C) setup: Markenergy (C) se				Of which: Uralially to play that are not past-due <= 90 days	Public guarantee necetived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearsnoe measures	Of which: Instruments with significant intrasise in credit risk since initial recognition but not credit- itryained (Stage 2)		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	۰	٥	0	۰	0	۰	٥	٥	٥	0	٥	0	۰	٥	٥	٥	٥	۰	٥	۰	٥	۰	٥	٥	٥	0	۰	0	٥	0	۰	۰
of which: Households	۰	٥			0			۰	٥			0				0	٥	0			٥			٥	0			0				0
of which: Collateralised by residential immovable property	۰	٥			0			۰	٥			0				0	٥	0			٥			٥	0			0				0
of which: Non-financial corporations	0	٥	0	٥	0	0	٥	0	0	0	0	0	٥	0	0	0	0	0	٥	0	٥	٥	٥	٥	0	0	0	0	٥	0	٥	0
of which: Small and Medium-sized Enterprises	٥	٥			٥			0	0			٥				0	٥	٥			٥			٥	٥			٥				0
of which: Collateralised by commercial immovable property	•	٥			0			0	٥			0				0	٥	0			0			٥	0			0				0



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Länförsäkringar Bank AB (publ)

								As of 31,	/03/2021															As of 30	/05/2021							
		carrying amount							Accumulated imp						Maximum amount of the guasimtee that can be considered	Gross canying amount	Gross	carrying amount							Accumulated imp			anges in fair vals			Maximum amount of the guarantee that can be considered	amount
(min 138)		Performing	Of which: expositions with forbearance materianes	Of which: Instruments with significant increase in ceedt risk since initial niccognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: expositions with forbearance measures	Of which: Instruments with significant increase in codit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the costact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasinge meakures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)	Non-perform	ing Of which: exposions with forbarrince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in owdit risk since initial necognition but not credit- impained (Stage 2)		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	e performing
Loans and advances subject to active EBA-compliant moratoria	982	980	76	13	2	۰	2	0	٥	0	۰	0	0	٥	٥	٥	967	965	24	12	1	٥	1	٥	۰	٥	۰	٥	0	0	٥	۰
of which: Households	982	980	76	13	2	0	2	0	0	0	0	0	0	0	0	٥	967	965	24	12	1	0	1	0	0	0	۰	0	0	0	0	٥
of which: Collateralised by residential immovable property	982	980	76	13	2	۰	2	0	0	٥	0	0	0	٥	0	٥	967	965	24	12	1	٥	1	0	۰	٥	0	٥	٥	0	٥	۰
of which: Non-financial corporations	۰	٥	٥	۰	0	۰	0	0	٥	٥	٥	0	0	٥	0	٥	٥	۰	0	۰	٥	0	۰	٥	۰	0	٥	٥	٥	0	٥	۰
of which: Small and Medium-sized Enterprises	۰	0	٥	0	0	۰	0	0	0	٥	0	0	0	٥	0	٥	٥	۰	0	0	٥	٥	٥	٥	۰	0	٥	٥	٥	0	٥	۰
of which: Collateralised by commercial immovable property	۰	٥	٥	٥	٥	٥	0	0	٥	0	0	٥	0	٥	٥	٥	٥	۰	٥	۰	٥	٥	0	٥	٥	٥	۰	٥	0	0	٥	٥

	Au of 31/62/2021														As of 30/06/2021																		
	Gross							Accumulated impairment, accumulated negative changes in fair value due to credit mix. Accumulated impairment, accumulated negative changes in fair value due to credit mix parameter bits created accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated impairment, accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative changes in fair value due to credit mix accumulated negative chan									9 Gross amying amount								Accumulated impairment, accumulated negative charges in fair value due to credit risk								
		Performing			Non-performing			Performin				Non-performing								Non-performing				Performing				Non-performing					
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis				Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeanance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19		
Loans and advances with expired EBA-compliant monatoria	102	٥	0	0	٥	٥	٥	0	0	0	۰	٥	٥	٥	٥	٥	126	٥	٥	0	٥	0	۰	٥	٥	0	0	٥	٥	۰	٥	•	
of which: Households	102	٥	0	0	٥	٥	0	٥	٥	0	٥	٥	٥	٥	٥	٥	126	٥	٥	0	٥	0	٥	٥	٥	٥	۰	٥	0	0	٥	۰	
of which: Collateralised by residential immovable property	102	٥	0	0	٥	٥	0	0	0	0	۰	٥	0	٥	٥	٥	126	۰	٥	0	0	0	٥	٥	0	0	0	٥	0	0	٥	۰	
of which: Non-financial corporations	۰	٥	0	0	٥	0	0	0	0	0	۰	0	0	٥	٥	٥	0	۰	٥	0	0	0	0	0	0	0	0	٥	0	0	٥	۰	
of which: Small and Medium-sized Enterprises	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	٥	٥	٥	٥	0	٥	٥	0	
of which: Collateralised by commercial immovable property	۰	٥	0	0	٥	۰	0	٥	0	0	•	٥	۰	٥	٥	٥	0	۰	٥	0	0	0	۰	٥	۰	٥	0	0	0	•	٥	0	

		Au of 31(0)/301														As of 30/56/2021																
																Gross canying amount	Gross arrying amount								Miximum amount of the guarantee that can be considered							
		Performing			Non-performing				Performing			Non-performing						Performing		Non-performing							Non-performing					
(min EUR)			Of which: sopoismei wit forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance metalsures	Of which: Instruments with significant increase in credit fak since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due or 90 days			Of which: exposures will forbearance measures	Of which: th Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	0	٥	٥	۰	0	۰	٥	0	٥	٥	0	٥	۰	٥	0	٥	0	٥
of which: Households	0	٥			٥			0	٥			٥				٥	0	٥			٥			0	0			٥				۰
of which: Collateralised by residential immovable property	۰	0			٥			٥	٥			٥				٥	٥	۰			٥			٥	0			٥				•
of which: Non-financial corporations	0	0	٥	0	٥	0	٥	0	٥	0	0	0	٥	0	0	٥	0	٥	0	٥	٥	0	0	0	0	٥	0	0	0	0	٥	٥
of which: Small and Medium-sized Enterprises	0	٥			٥			0	٥			٥				٥	٥	٥			٥			٥	0			٥				0
of which: Collateralised by commercial immovable property	•	0			٥			0	٥			0				٥	٥	•			٥			0	0			0				•

