

Bank Name	SBAB Bank AB - group
LEI Code	H0YX5LBGKDVOWCXBZ594
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** 

SBAB Bank AB - group

(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	1,553	1,743	1,740	1,784	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	1,553	1,743	1,740	1,784	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,884	2,092	2,160	2,209	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,884	2,092	2,160	2,209	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,073	2,291	2,355	2,407	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	2,073	2,291	2,355	2,407	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	12,243	12,982	13,291	13,651	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	12,243	12,982	13,291	13,651	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	12.69%	13.43%	13.09%	13.07%	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	12.69%	13.43%	13.09%	13.07%	(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	15.39%	16.11%	16.25%	16.19%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.39%	16.11%	16.25%	16.19%	(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	16.94%	17.65%	17.72%	17.63%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.94%	17.65%	17.72%	17.63%	(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	50,834	52,270	52,785	55,193	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	3.71%	4.00%	4.09%	4.00%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

SBAB Bank AB - group

	(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	1,884	2,092	2,160	2,209	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,884	2,092	2,160	2,209	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	50,834	52,270	52,785	55,193	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	50,834	52,270	52,785	55,193	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.7%	4.0%	4.1%	4.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.7%	4.0%	4.1%	4.0%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital SBAB Bank AB - group

	1	(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
	A	OWN FUNDS	2,073	2,291	2,355	2,407	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,553	1,743	1,740	1,784	C 01.00 (r020,c010)	Articla 50 of CRR.
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	185	195	191	194	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,406	1,579	1,577	1,622	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	241	231	180	148	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-254	-237	-180	-152	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-21	-20	-22	-24	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of ORR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	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	4	-5	-6	-3	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)	Articlas 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (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	$\begin{array}{l} C \ 01.00 \ (r450,c010) \ + \ C \ 01.00 \ (r450,c010) \ + \\ C \ 01.00 \ (r470,c010) \ + \ C \ 01.00 \ (r471,c010) \ + \\ C \ 01.00 \ (r472,c010) \ \end{array}$	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of GNP, Articles 36(1) point (b) (b), 30(1) point (b), 34(1) point (b) (and 256 of GNP, Articles 36(1) point (b) (ii) and 379(3) of GNP, Articles 36(1) point (b) (iii) and 1578(3) of GNP, Articles 36(1) point (b) (iv) and 1558(0) of GNP, articles 378(1) point (b) (v) and 1558(4) of GNP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (b); 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	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 35(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 35(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 35(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)	Articlas 483(1) to (3), and 484 to 487 of CIR
	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)	331	349	420	425	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	331	349	420	425	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 (r990,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)	1,884	2,092	2,160	2,209	C 01.00 (r015,c010)	Article 25 of ORR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	189	199	195	197	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	189	199	195	197	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		1	1	0	0	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 01.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r970,c010) + \\ C \; 01.00 \; (r970,c010) + C \; 01.00 \; (r978,c010) \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \end{array}$	
	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)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	12,243	12,982	13,291	13,651	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.69%	13.43%	13.09%	13.07%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.39%	16.11%	16.25%	16.19%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.94%	17.65%	17.72%	17.63%	CA3 (5)	
CET1 Capital Fully loaded	Þ	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,553	1,743	1,740	1,784	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	•
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.69%	13.43%	13.09%	13.07%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	E.	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	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)	
(1)The fully leaded (TTT) ratio is as a	allowed as a set of the	lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	culatory point of view at the re-	antion date are not taken into a	count in this calculation			

(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** 

SBAB Bank AB - group

		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) <sup>1</sup>	3,408	3,659	3,832	3,924	C 02.00 (1946, c010) -{C 07.00 (1990, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (1940, c260, s001) + C 08.01 (1940, c260, s001) + C 08.01 (1940, c260, s002) + C 08.01 (1940, c260, s002) - C 08.01 (1950, c260, s0
Of which the standardised approach	768	793	881	910	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	1,463	1,652	1,721	1,777	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	1,177	1,214	1,230	1,236	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) <sup>2</sup>	425	403	406	398	C 07.00 (r969, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c2
Credit valuation adjustment - CVA	188	150	155	211	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)	72	35	62	35	C 02.00 (R520, c010)
Of which the standardised approach	72	35	62	35	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100,C 24.00_010_110*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	493	519	542	549	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	493	519	542	549	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	7,657	8,216	8,294	8,535	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	12,243	12,982	13,291	13,651	

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

<sup>2</sup> 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	757	1,057	267	531
Of which debt securities income	32	43	9	18
Of which loans and advances income	439	618	152	308
Interest expenses	484	663	160	315
(Of which deposits expenses)	42	59	15	30
(Of which debt securities issued expenses)	190	254	55	110
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-1	-2	0	2
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	-3	-5	0	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	4	2	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-ŋ	-4	-1	-2
Gains or (-) losses from hedge accounting, net	2	2	-2	-2
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	268	389	106	214
(Administrative expenses)	79	113	29	62
(Cash contributions to resolution funds and deposit guarantee schemes)	11	20	0	8
(Depreciation)	6	8	1	3
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	3	0	5	2
(Payment commitments to resolution funds and deposit guarantee schemes)	3	0	5	2
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3	3	-1	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	3	3	-1	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	7	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	166	237	71	139
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	129	185	57	110
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	129	185	57	110
Of which attributable to owners of the parent	129	185	57	110

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



Total Assets: fair value and impairment distribution

SBAB Bank AB - group

(min EUR)	ı	As of 30/09/20	20			As of 31,	12/2020			As of 31,	03/2021			As of 30,	06/2021		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hierar	chy		Fa	ir value hierarc	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	136				654				57				113				IAS 1.54 (i)
Financial assets held for trading	53	0	53	0	64	0	64	0	44	0	44	0	45	0	45	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily 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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	158	158	0	0	157	157	0	0	146	146	0	0	105	105	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,248	3,248	0	0	3,491	3,491	0	0	3,566	3,566	0	0	3,507	3,507	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	44,439				45,464				45,566				48,516				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,456	0	1,456	0	1,021	0	1,021	0	911	0	911	0	723	0	723	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	25				14				-9				-15				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	125				95				382				177				
TOTAL ASSETS	49,641				50,962				50,664				53,170				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 carr	ying amount		Accu	mulated impai	rment	Gros	ss carrying amo	unt	Accu	mulated impai	irment	Gr	oss carrying amo	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sincu 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	Stage 3 Credit-impaired assets	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	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,248	0	0	0	0	0	3,491	0	0	0	0	0	3,566	0	0	0	0	0	3,507	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	5,413	0	0	0	0	0	3,235	0	0	0	0	0	3,169	0	0	0	0	0	4,752	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	37,336	1,686	19	-5	-7	-3	40,305	1,915	24	-4	-7	-3	40,561	1,826	24	-4	-7	-3	42,008	1,748	23	-5	-6	-3	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> 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

SBAB Bank AB - group

(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	42	42	32	36	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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	46,931	47,996	47,544	50,265	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	143	269	209	253	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	25	22	12	11	IAS 37.10; IAS 1.54(I)
Tax liabilities	71	65	52	44	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	215	213	278	129	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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	47,426	48,607	48,127	50,738	IAS 1.9(b);IG 6
TOTAL EQUITY	2,215	2,355	2,537	2,432	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	49,641	50,962	50,664	53,170	IAS 1.IG6

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



### **Breakdown of liabilities**

## SBAB Bank AB - group

(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		184	311	242	289	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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,230	1,296	1,270	1,286	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	132	135	139	122	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	125	129	133	121	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,180	716	711	446	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4	4	2	1	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2	2	2	1	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,346	3,549	3,522	3,548	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,046	3,241	3,239	3,269	ECB/2013/33 Annex 2.Part 2.9.1
	Households	9,186	9,832	9,669	9,991	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	9,165	9,808	9,646	9,968	Annex V.Part 1.42(f), 44(c)
Debt securities issued		31,847	32,459	32,226	34,849	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	421	199	195	197	Annex V.Part 1.37
Other financial liabilities		7	6	5	22	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		47,115	48,307	47,786	50,554	

### 2021 EU-wide Transparency Exercise Market Risk

### SBAB Bank AB - group

	SA					T	м									IM					
			VaR <i>(Memorai</i>	ndum item)	STRESSED VaR (	• Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP			VaR <i>(Memor</i>	andum item)	STRESSED VaR (A	Aemorandum item)	INCREM DEFAUL MIGRATIC CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITAL O	
(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 (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		TOTAL RIS EXPOSUR AST ASURE
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020				
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk	0 0 0	0 0 0	0 0 0	0 0 0 0 0	0 0 0	0 0 0							000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000					
Of which: Specific risk Foreign exchange risk Commodities risk	0 72 0	0 35 0	0	0	0 0 0	0							0	0	0 0 0	0 0 0					
Total	72 As of 31/03/2021	35 As of 30/06/2021	0	0	0	0 As of 31/	03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	0 6/2021	0	0	0	0 0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 62 0	0 0 0 0 0 35 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0					
Total	62	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0

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



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

SBAB Bank AB - group

					Standardise	ed Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	3,633	3,633			2,052	2,052		
	Central governments or central banks Regional governments or local authorities	1.526	1,571	0		1.516	1.563	ő	
	Public sector entities	.,	-,	-			-,		
	Multilateral Development Banks	202	202	ō		164	164	0	
	International Organisations	45	45	0		105	105	0	
	Institutions	1,022	1,022	425		913	913	403	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	435	318	238		476	347	260	
Consolidated data	of which: SME	0	0	0		0	0	0	
	Secured by mortoaces on immovable property of which: SME	0	0	0		0	U		
	or which: SME Exposures in default	1	1	1	1	1	1	1	1
	Items associated with particularly high risk		-		-		-		
	Covered honds	3.590	3,590	359		3.725	3.725	373	
	Claims on institutions and cornorates with a ST credit assessment	13	13	3		5	5	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	10	10	120		10	10	126	
	Other exposures	74	74	47		58	58	32	
	Standardised Total <sup>2</sup>	10,551	10,479	1,193	1	9,026 ors or credit risk mitigation techn	8,943	1,196	1

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion <sup>(2)</sup> Standardised Trital does not include the Servitarization mobiles unlike in the results raise to the 2019 aversise.

		Standardised Approach							
			As of 30/	09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>8</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	3,263	3,263	0		1,682	1,682	0	
	Regional governments or local authorities	1,156	1,202	0		1,152	1,199	0	
	Public sector entities	0	0	0		0	C	C	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		457	457	0	
	Institutions	463	463	200		45/	45/	208	
	Corporates	0	0	0		0			
	of which: SME Retail	425	219	238		476	347	260	
	of which: SME			1.50		470		100	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0			
	of which: SME	0	0	0		0			
	Exposures in default	i	i	1	1	i	1	1	1
	Items associated with particularly high risk	0	0	0		0	c	0	
	Covered bonds	2,943	2,943	294		3,063	3,063	306	
	Claims on institutions and corporates with a ST credit assessment	13	13	3		5	5	1	
	Collective investments undertakings (CIU)	0	0	0		0	C	C	
	Eaulty	10	10	120		10	10	126	
	Other exposures	74	74	47		58	58	32	
	Standardised Total <sup>2</sup>				1				1

<sup>10</sup> Obtained ensource, write (because value, is recorder tables tables tables tables can an effect due to cost of our effect due to cost of our effect due to cost our effect due t ŕ

		Standarused Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(min EJR, %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central oovernments or central banks Regional governments or local authorities	0	0	0		0	0	C			
	Regional dovernments or local authorities Public sector entities	0	0	0		0	0				
	Multilateral Development Banks	0	0	0		0	a	0			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	a	a			
	of which: SME Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		ō	a	a			
Counterpart 2	Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0			
	Exposures in default	0	ő	0	0	ő	0	G	0		
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Eaulty Other exposures	0	0	0		0					
	Standardised Total <sup>2</sup>				0				0		

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		Standardised Approach								
			As of 30,	/09/2020			As of 31,	/12/2020		
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 3	Central anovements or central banks Medical anovements forks Medical anovements forks Medical anovements forks Medical anovements forks Medical anovements Medical anovements Medi	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			a	
	Standardised Total <sup>2</sup>	-	-	-	0				0	

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					Standardise	ed Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Control argonomenets or control tackins Reviewal averamment or local authoritiss Analise score authoris Analise and Constantiations Maintained Constantiations Maintained Constantiations Constantias of which: 555 Recard for superstantiases and innovable ansacriv or alcoho: 555	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Exosures in default Terms associated the particularly high risk Covered books Calans on inclutions and concortes with a ST credit assessment Collective investments undertakings (CIU) Eaulty Other assocrate Standardised Trad <sup>a</sup>		0 0 0 0 0 0 0 0 0 0 0		0				0
			provisions per country of cou		ct due to credit conversion fact acuristisation exposures, additio				



Credit Risk - Standardised Approach SBAB Bank AB - group

		Standardised Approach								
			As of 30	/09/2020			As of 31	/12/2020		
	(mh E86, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 5	Central quesementes or central hasks. Andrea accurrentes Pacita accurrentes Pacita escurrentes Pacita escurrentes Pacita escurrentes Pacitations Compositantes Pacitations Compositantes Pacitations Compositantes Pacitations Compositantes Pacitations P	000000000000000000000000000000000000000							0	
	Standardised Total <sup>2</sup>	(1)			0					
			d provisions per country of co		ct due to credit conversion facts curistisation exposures. addition					
		Standardised Approach								

		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	0	0	0		0		, i			
	Multilateral Development Banks	0	0	0		0		0			
	International Organisations	0	0	0		0	0	0			
	Institutions Corporates	0	0	0		0					
	of which: SME	0	0	0		0					
C	Retail	0	0	0		0	(	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 6	Secured by mortoaces on immovable property of which: SME	0	0	0		0					
	Exposures in default	0	0	ō	0	0	c c				
	Items associated with particularly high risk	0	0	0		0	0	0 0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0					
	Equity	0	0	0		0					
	Other exposures	0	0	0		0	0				
	Standardised Total <sup>2</sup>				0						

<sup>10</sup> Obtained assesses, while Ensures value, is received and we have a sum of an end of the sum of the sum of an end of the sum of an end of the sum of an end of the sum of the sum of an end of the sum of t

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Catrial accomments or catrial basis Records accomments of local authorities Parallelitical Constants Parallelitical Constants Parallelitical Constants Exercised Section 2014 Exercised Section 2014 Records 10, 2014 Records 10, 2014 Constants in Conference 2014 Constants Interface 2014 Constants Interface 2014 Constants Interface 2014 Conference 2014				• • •	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			c
	Standardized Total <sup>2</sup>				0				

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					Standardise	sed Approacn				
			As of 30,	/09/2020			As of 31	/12/2020		
	(min E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 8	Control account of control backs Actional account of backs Actional account of backs Actional account of backs Interactional Oracinations Interactional Oracinations Interactional Oracinations Interactional Oracinations Interactional Oracinations Interactional Oracinations of action 2018 of action 2018 of action 2018 Interactional Oracle Interactions Interactions Interactions Interactions Control Interactions Intera				• • •				0	
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					Standardise	ed Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min 505, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>8</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Catrial accomments or catrial backs Records overcomments or local authorities Paralletistic of Local authorities Paralletistic of Local authorities Records of Local authorities Records of Local authorities Records of Local authorities Records of Local authorities of authorities Records of Local authorities Collines on Intellines and Concords with 5 ST coeff Sassesment Collines Intellines Records December 2011	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0				0
	Standardised Total <sup>2</sup>				0				0

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					Standardise	ed Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min 505, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	C	C	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0			
	Multilateral Development Banks International Organisations	0	0	0		0			
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	C	0	
	of which: SME	0	0	0		0	C	0	
Country of	Retail of which: SME	0	0	0		0	0		
	Secured by mortgages on immovable property	0	0			0			
Counterpart 10	of which: SME	0	0	0		0	0		
	Exposures in default	0	0	0	0	0	C	0	0
	Items associated with particularly high risk	0	0	0		0	C	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0			
	Equity	0	0	0		0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

<sup>10</sup> Obtain allocates, utilità ficazione value, la recordet allere tatilo into accourte aut effet da la locali conventi nel moltario intervisione in au adultationi effettosi.
<sup>10</sup> Obtaina allocates atta d'avoidante au accutor d'a cuaterante actudos ficas fica accutataria essavanas, additional valuatores tatilo ad other con funda naturcitori se atta da adultatione essavanas. Additional valuatores tatilo ad other con funda naturcitori se atta da adultatione essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilos ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilos ad other con funda naturcitori se adultational de losse firmas da adultationad de losse firmas da adul



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

SBAB Bank AB - group

		Standardised Approach									
			As of 31,	/03/2021			As of 30,	06/2021			
	(mh EUR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EUK, %) Central governments or central banks	1.372	1,372	0		3,052	3.052	0			
	Regional governments or local authorities	1,523	1,568	0		1,454	1,499	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	162	162	0		162	162	0			
	International Organisations	187	187	0		185	185	0			
	Institutions	939	939	406		845	845	398			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0 344	0		0	375	281			
	Retail	480	344	258		530	3/5	281			
Consolidated data	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	1	1	1	1	1	1	1			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	3,737	3,737	374		3,669	3,669	367			
	Claims on institutions and comparates with a ST credit assessment	267	267	104		21	21	6			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Eaulty	10	10	124		17	17	211			
	Other exposures	51	51	22		77	77	45			
	Standardised Total <sup>2</sup>	8,730 8,637 1,288 1 10,015 9,903 1,308 1									

U) Unginal exposure, unlike Exposure value, is reported before taking into account any effect due to endst conversion factors or credit risk mitigation techniques (e.g. s. (2) Standardised Total does not include the Securarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach								
			As of 31,	/03/2021			As of 30,	06/2021		
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	Central governments or central banks	1,012	1,012	0		2,695	2,695	0		
	Regional governments or local authorities	1,096	1,141	0		1,063	1,108	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	Institutions	473	473	211		475	475	224		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	480	344	258		530	375	281		
SWEDEN	of which: SME	0	0	0		0	0	0		
-	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0		
	Exposures in default	1	ĩ	1	1	1	ĩ	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	2,932	2,932	293		2,901	2,901	290		
	Claims on institutions and corporates with a ST credit assessment	267	267	104		21	21	6		
	Collective investments undertakings (CIU) Equity	10	10	124		17	17	211		
	Eduity Other exposures	51	10	22		77	77	45		
	Standardised Total <sup>2</sup>				1				1	

1 10 Orginal exposes, units Exposes value, is reported tables tables tables paint account any effect due to consistent factors are credit risk intrigation todeways (e.g. substitutes effects). (7) Did wild as approximate and provisions per country of constrainty excludes these for securitization exposures, additional valuation adjustments (6/46) and other own funds related to the monaness but his/object secured credit risk adjustments.

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh 8.96, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0			0		0	
	of which: SME	0	0	0		0	0	ō	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 2	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Exosures in default Items associated with particularly high risk	0	0		0	0		0	
	Covered bonds	0	0	0		0	ő	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	ō	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

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					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh 2.96, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central oovernments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Oroanisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		ő	ő	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	a	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	a	0		0	ő	0	
	Equity Other exposures	0	0	0		0	0	0	
	Other exosures Standardised Total <sup>2</sup>	0		0	0		0		

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					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR, %))	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 4	Contral exercises or contral backs Record exercises Record exercises Record the contral back of authorities Back of the contral back of the contral distribution of the contral back of the contral back of the contral distribution of the contral back of the contral								
					· · · · · ·				· ·
		(2) Total value adjustments a			ect due to credit conversion fact ecuristisation exposures, additio				

(1) Organie oppoaure, uniee zepoaure vaaue, a neprano beneu eareij mia accourt any erect due is cheat comension eacher or cheat menganen socimiques (e.g., accountaire er (2) Tatal value adjustments and provisions per county of counterparty excludes those for securidiation exposure, additional valuation adjustments (ARAe) and other own funds red exposures, but includes general needs risk adjustments.



### 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

SBAB Bank AB - group

		Standardised Approach											
			As of 31,	/03/2021			As of 30	/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Country of Counterpart 5	Catch downmants or catch back           Catch downmants or catch back           Palls catch and a back           Palls catch and and and the set down and and and and and and and and and an				0				0				
					ect due to credit conversion fact ecuristisation exposures, additio								

(1) Organia exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mit (2) Total value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjust emposures. But includes careful credit risk adjustments. ts (AVAs) and other own funds

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh 8,8, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Cathol is even municipie or cathol tablisti Andre assertanticipie of local allowations Andre assertanticipie Sector and an annual sector and allowations Exceptions Exceptions Exceptions Control of the assertanticipies Control of the asteranticipies Control of the assertanticipies Contro					000000000000000000000000000000000000000			•
	Standardised Total <sup>2</sup>				0				

CO Digital expense, while Expense value, is equivalent before tables to be second as the conditionance of the adjustment (Additional expense)
 (2) Total value adjustment and provides and provides and exclude these for adjustment (Additional adjustment) (Additional expenses)

				Standardise	d Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(m); F10 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Research of Advances of Advance	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

III Organi speaks, while fermion value, a majorital balans takes the scatter are fitted for a transit of the scatter are scatter and scatter are fitted for a transit or experiment. A balance is a scatter and scatter are scatter and scatter and

					Standardist				
			As of 31	/03/2021			As of 30	06/2021	
	(m) 506 %)	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	u	0		0	0	0	
	of which: SME Secured by mortgages on immovable property	0	u	0		0	0	0	
Counterpart 8	of which: SME	0	u u	0		0	0	0	
	or which: SME Exposures in default	0		0	0	0	0	0	
	Items associated with particularly high risk	0				0			
	Covered bonds	0							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU)	0	0	0		0	0	ō	
	Equity	0		0					
	Other exposures	0	0	0		0	0	ō	

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					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh £88, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Control oversensense or control banks Records oversensense or local authorities Publisher Control authorities Records and Control authorities Records and Control authorities Records and Control authorities of authorities Record of profiles Control of public Control authorities of authorities of authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and author				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total <sup>2</sup>				0				0

Control of the second sec

		Standardised Approach										
			As of 31,	/03/2021			As of 30	06/2021				
	(mh £88, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Country of Counterpart 10	Cathol assessments or cathol backs Records an exercution of local authorities and listic assessment Backs Hallitation Constantions Eartholitations Eartholitations Constantiation Constantiations Eartholitations Constantiation Constantiation Records The Intelligence Constantiation of which 1995 Earconards Incolute Constantiation Constantiation Eartholitation and constantiation (COII) Collision on Intelligence Constantiation Collision Eartholitation and constantiation Collisions Intelligence Collision Collisions Intelligence Collisions Collisions Intelligence Collisions Collisions Intelligence Collisions C				••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•			
	Standardised Total <sup>2</sup>				0							

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist cross end from endershorizons (e.g., a shaftschor effect); (2) Takin value, a displanting of providers crossity of contreparts excludes flow of the contribution subjecterity. (Hold) and ther can find in subclasses additional values adjustments (Hold) and other can find in subclasses effect).



SBAB Bank AB - group

							lpproach								
				As of 3	30/09/2020					As of	31/12/2020				
		Original Exposure <sup>1</sup>		Original Exposure <sup>1</sup> Exposure Risk exposure amount Value adjustments Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Value <sup>1</sup>		Risk exposure	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 Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates Corporates - Of Which: Specialised Lending	5,718	0	5,552	1,463	0	3	6,388	0	6,217	1,652	0	2		
	Corporates - Of Which: SME Retail	3,265 39,289	0	3,251 35.039	619 1.177	0	1	3,149 41.230	0 21	3,127 37,404	614 1.214	0	0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	39,289 4,829	16	35,039 4,784	1,177	13	12	41,230	21	37,404 5.101	1,214	19	13		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI		14	30,255	1,090	12	11	36,085	19	32,303	1,123	17	12		
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity Other non credit-obligation assets	0	0	0	0	0		0	0	0	0	0			
	IRB Total <sup>2</sup>				2,640						2,866				

Comparison of the second second

(min EJR, %) I binink and contral gover models afters after	0	Exposure <sup>1</sup> Of which: defaulted	As of : Exposure Value <sup>1</sup>	10/09/2020 Risk exposure	e amount Of which: defaulted	Value adjustments and provisions	Original I	Of which:	As of 2 Exposure Value <sup>1</sup>	31/12/2020 Risk exposure	amount	Value adjustments and
el banks and central governments utions rates	0	Of which:	Exposure Value <sup>1</sup>		Of which:	adjustments and	Original I	Of which:	Exposure Value <sup>1</sup>	Risk exposure	amount	adjustments
el banks and central governments utions rates	0		0									
utions	0	0	0					defaulted			Of which: defaulted	provisions
rates	0				0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0
	5,718	0	5,552	1,463	0	3	6,388	0	6,217	1,652	0	2
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0			0	0		0
Corporates - Of Which: SME	3,265 39,289	0	3,251 35.039	619 1.177	13	1	3,149 41.230	0 21	3,127 37.404	614 1.214	0	0
Retail - Secured on real estate property	39,289	16	35,039	1,177	13	12	41,230	21	37,404	1,214	19	13
Retail - Secured on real estate property - Of Which: SME	4.829	10	4,784	1,1//	13	12	5.144	21	5.101	91	19	15
Retail - Secured on real estate property - Of Which: non-Si Retail - Secured on real estate property - Of Which: non-Si		14	30.255	1.090	12		36.085	19	32.303	1.123	17	12
	0	0	0	1,0,0	0	0	0	0	0	0	0	0
Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: pro-SME	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
non credit-obligation assets												
stal												
na	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME endit-obligation assets al	Retail - Qualifying Recording         0           Retail - Other Retail - Of Which: SHE         0           Retail - Other Retail - Of Which: SHE         0           on or endit-obligation assets         0	Retail - Outifying Revolving         0         0           Retail - Other Retail - Off Windth, SME         0         0           Retail - Other Retail - Off Windth, SME         0         0           normali- Scher Retail - Off Windth, SME         0         0           normali- Scher Retail - Off Windth, SME         0         0           normali- Scher Retail - Off Windth, SME         0         0           normali- Scher Retail - Off Windth, SME         0         0	Real:         Qualifying Reaching         0         0         0           Real:         Observation         Qualifying Reaching         0         0         0           Real:         Observation         Qualifying Reaching         0         0         0         0           Real:         Observation         Qualifying Reaching         0         0         0         0           Real:         Observation         Qualifying Reaching         Qualifying Reaching         0         0         0           onto         Observation         Qualifying Reaching         Qualifying Reaching	Real:         -Quelifying Reacking         0         0         0         0           Acal:         Oper Mail:         0         0         0         0         0           Acal:         Oper Mail:         0         0         0         0         0         0           Acal:         Oper Mail:         0 <td>Real-         Country of the Next of the Next</td> <td>Real:         Operating Servicing         0</td> <td>Real- Real-Obser Real- color Mode: SPE         0</td> <td>Real-Oper Networking         0</td> <td>Real-Open Renoting         0</td> <td>Radi:         Operating Servicing         0</td> <td>Real:         Open Housing         0</td>	Real-         Country of the Next	Real:         Operating Servicing         0	Real- Real-Obser Real- color Mode: SPE         0	Real-Oper Networking         0	Real-Open Renoting         0	Radi:         Operating Servicing         0	Real:         Open Housing         0

	IRB Approach											
			As of 3	30/09/2020					As of :	31/12/2020		
Or	riginal Exp	posure <sup>1</sup>	Exposure	Exposure Value <sup>1</sup>		Value adjustments and	s Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
in EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
nts	0	0	0	0	0	0	0	0	0	0	0	0
c	0	0	0	0	0	0	0	0	0	0	0	0
C	0	0	0	0	0	0	0	0	0	0	0	0
ecialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Æ C	0	0	0	0	0	0	0	0	0	0	0	0
estate property	0	0	0	0	0	0	0	0	0	0	0	0
sured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
living		0	ő	0	0		0	ő	0	0	ő	0
	ő	0	ő	ő	ő	ő	0	ő	0	0	ő	0
er Retail - Of Which: SME	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
er Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	<sup>(1)</sup> Driei	0 (1) Orisinal exposure	0 0	0 0 0							O     O	

							IRB Ap	oproach					
				As of	30/09/2020					As of	31/12/2020		
		Origina	l Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0		0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which		0	0	0	0	0	0	0	0	0	0	0
council of councerpart of	Retail - Secured on real estate property - Of Which Retail - Qualifying Revolving	non-sz 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	ő	0	0	0	0	0	0	ő		0	ő	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Equity	0	0	0	0	ő	0	0	ő	ő	0	ő	0
	Other non credit-obligation assets						-				-	-	
	IRB Total												
		(1) Original exp	sure, unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due	to credit conversion	factors or credit	risk mitigation tech	niques (e.o. subst	tution effects).		

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposi	ire amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 4	Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0		0	0		0	0		
	IRB Total												

SBAB Bank AB - group

							IRB AF	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	U	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	Uther non credit-obligation assets IRB Total												
	TKB TOTAL												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central ba	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of		Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													
			(I) Original comor	una unite Europa	a united in encoder	d before taking into account	a new effort due I	and maning	fortune on courds a	ick millionting tacks	aiours (e.e. o.det)	tation efforts)		

							ікв ар	proacti					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												-
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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 Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0		0	0	0
	Retail		0	0	0	0	0	0	0		0	0	0
	Retail - Secured on real estate property	ő	0	ő	0	0	0	0	ő	ő	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-		ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
	IRB Total	<sup>(1)</sup> Orininal evene	are unlike Fennes	ne valkue is nennete	d hafnea taking into accou	nt any effort due I	n mafit meuarsine	factors or coafit	rick mitination tark	ninues le n'arheti	hitine affarts)		

							IRB Ap	proach					
				As of	10/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	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 Institutions	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0		0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: on-Si	ő	ő	ő		ő	ő	0	ő	ő	0	ő	0
	Retail - Qualifying Revolving		0	0	0		ő	0		0	0		0
	Retail - Other Retail	0	0	0	0	ő	ő	0	ő	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

<sup>(7)</sup> Original executes, unlike Execute value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					í.
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value.		Of which: defaulted	provisions		Of which: defaulted	Value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME		0	ő	0		0	0		0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	ő	0	ő	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original export	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due I	to credit conversion	factors or credit r	isk mitiaation tech	niques (e.a. substi	tution effects).		





SBAB Bank AB - group

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	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 Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	6,641	0	6.467	1.721	0	0	7.321	0	7.070	1.777	0	0
	Corporates Corporates - Of Which: Specialised Lending	0,041	0	0,407	1,721	0	2 0	7,321	0	7,070	1,///	0	6
	Corporates - Of Which: SME	3.461	ő	3.450	672	ő	0	4.309	ő	4,264	829	0	0
	Retail	42,655	21	37,786	1,230	22	12	43,458	20	38,575	1,236	20	12
	Retail - Secured on real estate property	42,655	21	37,786	1,230	22	12	43,458	20	38,575	1,236	20	12
Consolidated data	Retail - Secured on real estate property - Of Which: SME	5,100	2	5,056	93	1	1	5,183	2	5,140	92	1	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-SP	37,555	20	32,730	1,137	20	11	38,275	19	33,435	1,144	18	12
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Uther Retail - Ur Which: non-SME Equity	0	0	0	0		Ŭ.	0		0	ő		, in the second se
	Other non credit-obligation assets	0			ő					0	ň		
	IRB Total <sup>2</sup>				2,951						3.014		

(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) IR8 Total does not include the Secutarization position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
1	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
1	Corporates Corporates - Of Which: Specialised Lending	6,641	0	6,467	1,721	0	2	7,321	0	7,070	1,777	0	2
1	Corporates - Of Which: SME	3.461	0	3.450	672	0	0	4.309	0	4,264	829	0	0
1	Retail	42.655	21	37,786	1,230	22	12	43.458	20	38.575	1.236	20	12
	Retail - Secured on real estate property	42,655	21	37,785	1,230	22	12	43,458	20	38,575	1,236	20	12
CIVEDEN	Retail - Secured on real estate property - Of Wh	ich: SME 5,100	2	5,056	93	1	1	5,183	2	5,140	92	1	1
SWEDEN	Retail - Secured on real estate property - Of Wh	tich: non-St 37,555	20	32,730	1,137	20	11	38,275	19	33,435	1,144	18	12
1	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
i	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
i	Equity Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	U	0	0
i	Uther non credit-obligation assets IRB Total												
L	TKB LOCAL												

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 2	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 2	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	U	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	, in the second s	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	v	0	
	Other non-credit-obligation assets IRB Total												
	IRB I OCAL												

Value <sup>1</sup> and Value <sup>1</sup> and								IRB Ap	proach					
Country of Counterpart 3         Control fuel (Split)         Country of Counterpart 3         Country of Counterpart 3         Country of Counterpart 4         Country of					As of	31/03/2021					As of	30/06/2021		
Country of Country of Country of Winks of Country of Winks of Country of Cou			Origina	l Exposure <sup>1</sup>		Risk exposure	e amount	adjustments	Original	Exposure <sup>1</sup>		Risk exposur	e amount	adjustments
Statute         Instruction         <		(min EUR, %)			Value		Of which: defaulted				Value		Of which: defaulted	provisions
Country of Counterparts         Country of Max Sector Ma			0	0	0	0	0	0			0	0	0	0
Country of Counterpart 3         Country of Counterpart 4         Country of Counterpart 3         Country			0	0	0	0	0	0		0	0	0	0	0
Country of Counterpart 3         Add: -Scored indicate property         Mail: -Scored indindindicate property         Mail: -Scored in			0	0	0	0	0	0		0	0	0	0	0
Koal         Kual         Kual <th< td=""><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td></th<>			0	0	0	0	0	0			0	0	0	0
Country of Counterpart 3         Rad: -Secure on raid sets property         0			0	0	0	0	ő	0		ő	0	0	0	0
Real         Score of residuate property of Which 1980         0 <td></td> <td></td> <td>ō</td> <td>ō</td> <td>ō</td> <td>ō</td> <td>ō</td> <td>ō</td> <td>ō</td> <td>ō</td> <td>ō</td> <td>0</td> <td>ō</td> <td>ō</td>			ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
Country of Counterpart 3         Read Social Social space/r of Web: not if and analogous/r of Web: not if analogous/			= 0	0	0	0	0	0	0	0	0	0	0	0
Real-Observedal         0	Country of Counterpart 3	Retail - Secured on real estate property - Of Which: no		0	0	0	0	0		0	0	0	0	0
Rate:         Observance         Official         O			0	0	0	0	0	0		0	0	0	0	0
Real - Other Real - Of Which: roor SPE         0			0	0	0	0	0	0		0	0	0	0	0
Specify         Constrained Contractor Control         O			0	0	0	0	0	0		0	0	0	0	0
Other processing         Control			0	0	0	0	0	0		0	0	0	0	0
TRE Total			0	0	0	0	0	0	0	0	0	0	0	0
		IRB I GCAI												

							ткв Ар	proacti					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-St	0			0	ő	0	0		0	ő	0	0
	Retail - Qualifying Revolving	0	0	ő	0	ő	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



SBAB Bank AB - group

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SPEciated Lending Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail	0	ő	ő	0	0	0	0	0	0	ő	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SH	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	0	0	0	U	0	0	0	•	0	U	0	0
	Other non-credit-obligation assets IRB Total												
											hniques (e.g. substitutio		

								IRB Ap	proach					
					As of :	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	credit-obligation assets	U	0	0	0	0	U	0	0	0	0	0	0
	IRB Total													

								IRB Ap	proacn					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												<i>(</i>
	IRB Total													6

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure1	Exposure	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0			0	0	0	0
	Retail	0	ő	ő	0	ő	0	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	0	0	0	U	0	0	0	0	0	0	0	0
	IRB Total												

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

							IRB Ap	proach					1
				As of :	31/03/2021					As of	30/06/2021		1
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
councily of councerpare 5	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0		0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	U	0	0
	Equity Other non credit-obligation assets	0	0	0	.0	0	0	0	0	0	0	0	0
	IRB Total												

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

							IRB Ap	proach					1
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ů ř	ő	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	in effects).	



							SBAB Bank AB - group	0						
							As of 31/12/2020	)						
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (nut 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 [ [ 2Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [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] [5Y - 10Y] [10Y - more Total	Czech Republic													
10 - 3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Denmark	0 33 4 90 41 0 0 168	0 33 4 90 41 0 0 0 <b>168</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 33 4 0 14 0 0 51	0 0 90 26 0 0 116	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [5Y - 10Y [ [10Y - more Total	Estonia													



							SBAB Bank AB - group							
							As of 31/12/2020							
				On balance sl	haat	Dire	ct exposures		Devive	tin con		Off halos	ee ekset	
	(min EUR)			Un balance si	neet				Deriva	tives		Off balar		
												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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Finland	0 0 32 0 209 0	0 0 32 0 209 0		0 0 0 44 0		0 0 32 0 165 0						0 0 0 0 0	
[10Y - more Total [0 - 3M f] [3M - 1Y f] [3Y - 2Y f] [2Y - 3Y f] [3Y - 5Y f] [5Y - 10Y f] [10Y - more Total	France	241	241	0	44	0	197	0	0	0	0	0	0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	10 0 21 150 145 0 0 <b>326</b>	10 0 21 150 145 0 0 326	0 0 0 0 0 0	0 0 21 22 0 0 0 0 43	10 0 0 0 0 0 0 0 0	0 0 129 145 0 0 274		0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0		0
10-3M f [0-3M f [3M-1Yf [1Y-2Yf [2Y-3Y] [3Y-5Yf [5Y-10Yf [10Y-more Total	Croatia													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Greece													
131 - 311 157 - 1071 107 - more Total 10 - 3M1 133 - 171 127 - 271 137 - 571 137 - 571 107 - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tetal	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
10 - 3M [ 1 3M - 1Y [ 1 3Y - 2Y [ 1 2Y - 3Y [ 1 3Y - 5Y [ 1 5Y - 10Y [ 1 10Y - more Total	Latvia													



							SBAB Bank AB - group	)						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	_
												Off-balance s	neet exposures	
								Derivatives with pos	itive 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Luxembourg													
15Y - 10Y   10Y - more Total [0 - 3M [ 3M - 1Y [ 3M - 1Y [ 12Y - 3Y [ 13Y - 5Y ] [5Y - 10Y [ 10Y - more Total	Malta													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Netherlands													
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10 - more	Poland													
130Y - more           Total           [0 - 3M]           [3M - 1Y]           [17 - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [5Y - 10Y]           [10Y - more           Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Stovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							SBAB Bank AB - group							
							As of 31/12/2020							
				On balance sl	boot	Dire	ct exposures		Deriva	tivos		Off balar	co choot	
	(min EUR)			On balance si					Deriva	tives				
												Off-balance st	eet exposures	
					1	1		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	983 315 553 704 212 66 0 2,833	983 315 553 704 212 66 0 0 <b>2,833</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 220 350 227 67 51 0 916	983 95 203 476 145 15 0 <b>1,918</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
10Call           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	United Kingdom													
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 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 [10Y-T	Australia													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 7Y - 3Y ] [ 5Y - 10Y ] [ 10Y - more Total	Canada													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							SBAB Bank AB - group	)						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	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] [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 Total	China													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]	Switzerland													
137 - 311 ( 157 - 107 ( 107 - more Total [0 - 3M [ 13M - 1Y ( 12Y - 2Y ( 12Y - 3Y ( 13Y - 5Y ( 13Y - 5Y ( 10Y - more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



### General governments exposures by country of the counterparty

							SBAB Bank AB - group	)						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	
												Off-balance si	neet 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													

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). 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, Baltie, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Casta Rica, Ominica, Dominica, Dominica, Dominica, Casta Rica, Ominica, Casta Rica, Casta Rista Rica, Casta Rica, Casta

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.



							SBAB Bank AB - group	)						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	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 (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	Austria													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [5Y - 10Y [ [10Y - more Total	Belgium													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [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 ] [5Y - 10Y ] [10Y - more Total	Czech Republic													
100a1 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	0 0 53 25 26 0 160	0 53 55 26 26 0 160	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 4 14 0 26 0 <b>45</b>	0 49 41 26 0 0 115	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 3Y [ [5Y - 10Y [ [10Y - more Total	Estonia													



							SBAB Bank AB - group	ı						
							As of 30/06/2021							
						Dire	ct exposures							-
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
				[				Derivatives with po:	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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	Finland	0 13 20 90 151 0 0 274	0 13 20 90 151 0 0 274		0 0 43 0 0 0 43	0 0 0 0 0 0 0	0 13 20 47 151 0 0 231		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	0 0 128 90 95 0 0 0 314	0 0 128 90 96 0 0 314		0 21 22 0 0 42	0 0 0 0 0 0 0	0 0 107 68 96 0 0 0 272				0 0 0 0 0 0 0			0
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y 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 Yeth]	Ireland													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 5Y - 10Y ] [ 10Y - more Total	Italy													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							SBAB Bank AB - group	)						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)		1	On balance s	heet				Deriva	tives		Off balaı	1ce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with pos	itive 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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Luxembourg													
[0 - 3M f [3M - 1Y] [1Y - 2Y f [2Y - 3Y f [5Y - 10Y f [10Y - more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y	Poland													
130Y - more           Total           [0 - 3M]           [3M - 1Y]           [17 - 2Y]           [2Y - 3Y]           [5Y - 10Y]           [30Y - more           Total	Portugal													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Romania													
101 - more Total [0 - 3M ] [3M - 1Y ] [3M - 1Y ] [3M - 2Y ] [3Y - 2Y ] [3Y - 10Y ] [3Y - 10Y ] [3Y - 10Y ]	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							SBAB Bank AB - group							
							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	Spain													
[3M-1Y] [3M-1Y] [Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	2,180 552 668 157 178 24 0 <b>3,758</b>	2,180 552 668 157 178 24 0 <b>3,758</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	201 339 166 59 92 24 0 <b>881</b>	1,978 213 502 97 86 0 0 2,877	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
Total [ 0 - 3M [	Liechtenstein													
131 2011 100 - more Total 1 0 - 3M 1 1 3M - 1Y 1 1 3Y - 2Y 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1 1 00 - more Total	Norway													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Canada													
100a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



							SBAB Bank AB - group	0						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	nce sheet	4
												Off-balance si	neet exposures	
								Derivatives with po	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 funct 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	Japan													
10641 [0 - 3M [ [3M - 1Y ] [2Y - 2Y ] [3Y - 2Y ] [3Y - 5Y ] [3Y - 10Y ] [5Y - 10Y ] [5Y - 10Y ] [0 - 3M ] [3M - 1Y ] [3M - 1Y ]	U.S.													
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	China													
10-3M [ [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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

							SBAB Bank AB - group	0						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet 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 (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													

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). 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, Baltie, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Casta Rica, Ominica, Dominica, Dominica, Dominica, Casta Rica, Ominica, Casta Rica, Casta Rista Rica, Casta Rica, Casta

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.

## 

### 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

### SBAB Bank AB - group

Image: series						As of 30/09/202	0								As of 31/12/202	0		
Mark         Mark <t< th=""><th></th><th></th><th>Gri</th><th>oss carrying amo</th><th>unt</th><th></th><th>changes in</th><th>fair value due to</th><th></th><th>financial</th><th></th><th>Gre</th><th>oss carrying amou</th><th>unt</th><th></th><th>changes in</th><th>fair value due to credit risk a</th><th>financial</th></t<>			Gri	oss carrying amo	unt		changes in	fair value due to		financial		Gre	oss carrying amou	unt		changes in	fair value due to credit risk a	financial
Land Normal         Oracle Market Norm			performing but past due >30	Of w	hich non-perforr	ning <sup>1</sup>		On non-perform	ning exposures <sup>3</sup>	received on non- performing		performing but past due >30	Of wi	hich non-perforr	ning <sup>1</sup>		On non-performing exposu	es <sup>3</sup> received on non- performing
Data bases at control jowand with deparent of a control jowand with the control for a control jowand with the control for a control jowand with the control jowand wit	(min FIR)		days and <=90 days							exposures				Of which: defaulted				age
Control bars       2,00       0		136	0	0	0	0	0	0	0	0	654	0	0	0	0	0	0	0 0
Generation       2.04       0      <	Debt securities (including at amortised cost and fair value)	8,819	0	0	0	0	0	0	0	0	6,884	0	0	0	0	0	0	o 0
Curle       Mathematication       Mathemati	Central banks	2,400	0	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0 0
Other function corporations $0$ <	General governments	2,843	0	0	0	0	C	0	0	0	2,86	0	0	0	0	0	0	0 0
Interfanced corporations $0$ <t< td=""><td>Credit institutions</td><td>3,576</td><td>0</td><td>0</td><td>0</td><td>0</td><td>C</td><td>0</td><td>0</td><td>0</td><td>3,714</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0 0</td></t<>	Credit institutions	3,576	0	0	0	0	C	0	0	0	3,714	0	0	0	0	0	0	0 0
Learn ad advances (including at amortized cost and fair value)       39,044       39       39       10 <td>Other financial corporations</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>C</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0 0</td>	Other financial corporations	0	0	0	0	0	C	0	0	0		0	0	0	0	0	0	0 0
Central banks       No       No <td>Non-financial corporations</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>a</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0 0</td>	Non-financial corporations	0	0	0	0	0	a	0	0	0		0	0	0	0	0	0	0 0
General governments $1$ <	Loans and advances(including at amortised cost and fair value)	39,041	3	19	19	19	12	3	3	16	42,244	8	24	24	24	12	3	3 20
Credit natibilities $22$ $22$ $20$ <th< td=""><td>Central banks</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>C</td><td>0</td><td>0</td><td>0</td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0 0</td></th<>	Central banks	0	0	0	0	0	C	0	0	0		0	0	0	0	0	0	0 0
Credit natibilities $22$ $22$ $20$ <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>																		
Other francial corporations       One	General governments	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0 0
Other francial corporations       One																		
Non-financial corporations       9,948       0       2       2       2       2       1       1       1       10,919       0       2       2       1       1       1         of which: small and medium-sized enterprises at amortised cost       7,558       0       2       2       2       2       1       1       1       1         of which: Loans calletarisked by commercial immovable property at an of stude-tic cost       2,897       3       1       0 <td>Credit institutions</td> <td>21</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>9</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0 0</td>	Credit institutions	21	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0 0
Non-financial corporations       9,948       0       2       2       2       2       1       1       1       10,919       0       2       2       1       1       1         of which: small and medium-sized enterprises at amortised cost       7,558       0       2       2       2       2       1       1       1       1         of which: Loans calletarisked by commercial immovable property at an of stude-tic cost       2,897       3       1       0 <td></td>																		
of which: scalar and medium-sided enterprises at amortised cost.       7,556       0       2       2       2       1	Other financial corporations	0	0	0	0	0	G	0	0	0		0	0	0	0	0	0	0 0
of which: scalar and medium-sided enterprises at amortised cost.       7,556       0       2       2       2       1																		
of which: Loans collateralised by commercial immovable property at amortised cost.238000 </td <td>Non-financial corporations</td> <td>9,948</td> <td>0</td> <td>2</td> <td>2</td> <td>2</td> <td>1</td> <td>1</td> <td>1</td> <td>1</td> <td>10,91</td> <td>0</td> <td>2</td> <td>2</td> <td>2</td> <td>1</td> <td>1</td> <td>1 1</td>	Non-financial corporations	9,948	0	2	2	2	1	1	1	1	10,91	0	2	2	2	1	1	1 1
amorthsed cost       238       0	of which: small and medium-sized enterprises at amortised cost	7,536	0	2	2	2	1	1	1	1	7,93	0	2	2	2	1	1	1 1
amortheded cost       29,072       3       17       17       11       2       2       15       31,255       8       22       22       22       11       2       2       19         of which: Loans collateralised by residential immovable property at amortised cost       28,639       3       16       16       16       10       1       15       30,988       7       21       21       10       2       2       19         of which: Credit for consumption at amortised cost       233       0       1       1       1       1       0       248       0       1       1       1       1       0		238		0	0				0		219	0	0	0	0			
of which: Lears caletaralised by residential Immovable property at amotified cost         28,839         3         16         16         10         1         15         30,988         7         21         22         21         10         2         2         19           of which: Credit for consumption at amotised cost         233         0         1         1         1         1         0         248         0         1         1         1         1         0	amortised cost	250	Ĭ	•		ľ	ľ	Ĭ	, i				Ĵ	•		ľ	] []	
of which: Lears caletaralised by residential Immovable property at amotified cost         28,839         3         16         16         10         1         15         30,988         7         21         22         21         10         2         2         19           of which: Credit for consumption at amotised cost         233         0         1         1         1         1         0         248         0         1         1         1         1         0	Households	29,072	3	17	17	17	11	2	2	15	31,23	8	22	22	22	11	2	2 19
amortised cost       22,639       3       10       10       10       1       1       15       30,958       7       21       21       10       2       2       19         of which: Credit for consumption at amortised cost       233       0       1       1       1       1       0       248       0       1       1       1       1       0																		
of which: Credit for consumption at amortised cost 233 0 1 1 1 1 1 1 0 248 0 1 1 1 1 1 0		28,839	3	16	16	16	10	1	1	15	30,988	7	21	21	21	10	2	2 19
		233	0	1	1	1	1	1	1	0	245	0	1	1	1	1	1	1 0
DEBINSTRUMENTS other than Har 47,995 3 1 19 19 19 12 3 3 16 49,782 8 24 24 24 12 3 3 20 20	DEBT INSTRUMENTS other than HFT	47,996		19	19	19	12	3	3	16	49,782		24	24	24	12	3	3 20
OFF-BALANCE SHEET EXPOSURES         6,412         0         0         0         2         0         0         5,914         0         0         2         0         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         2         0         0         0         0         2         0         0         0         0         2         0         0         0         0         2         0         0         0         0         0         0         0         0         0         0         0         0         0		-		0	0	0	2	-	0	0	-		0	0	0	2	0	0 0

<sup>10</sup> 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 <sup>10</sup> 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) <sup>10</sup> 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) <sup>10</sup> Institutions report here specified informations, subtleted Part (Part 1) <sup>10</sup> For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) <sup>10</sup> Institutions report in the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant as a reported in reported in reported in the policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with policity sign. The specified information is discloaded with a policity sign (Part 2) <sup>10</sup> For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the specified information is discloaded with a policity sign. (Part 2) <sup>10</sup> For the evolution of non-performation is discloaded with the specified information is discloaded with the specified information is discloaded with the specified information is discloaded consistentify with the FIRREP sign (Part 2) <sup>10</sup> For the specified information is discloaded in the information is discloaded in the impairment stages, as it was the informationation is discloaded.



Performing and non-performing exposures

### SBAB Bank AB - group

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gross	carrying amou	unt <sup>s</sup>			ed impairment, a fair value due to ,5		Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perfor	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	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	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	57	0	0	C	0	0	0	0	0	113	0	0	0	0	0		0 0	0
Debt securities (including at amortised cost and fair value)	6,881	0	0	C	0	0	0	0	0	8,364	0	0	o		0		0 0	0
Central banks	218	0	0	c	0	0	0	C	0	1,846	0	0	c		0		0 0	0
General governments	2,942	0	0	0	0	0	0	C	0	2,868	. o	0	c		0		0 0	0
Credit institutions	3,721	0	0	0	0	0	0	C	0	3,650	0	0	c		0		0 0	0
Other financial corporations	0	0	0	c	0	0	0	C	0	C	0	0	c	) (	0		0 0	0
Non-financial corporations	0	0	0	c	0	0	0	C	0	C	0	0	c	0 0	0		0 0	0
Loans and advances(including at amortised cost and fair value)	42,411	7	24	24	24	11	3	3	21	43,779	2	23	23	23	11	3	3 3	19
Central banks	0	0	0	0	0		0	c	0	C	0	0	0		0		0 0	0
																		1
General governments	0	0	0	C	0	0	0	C	0	0	0	0	C	0 0	0		0 0	0
																		1
Credit institutions	58	0	0	C	0	c	0	C	0	75	0	0	C	0 0	0 0		0 0	0
Other financial corporations	0	0	0	C	0 0		0	C	0	C	0	0	C	0 0	0 0		0 0	0
	11,039									11,603								1 ]
Non-financial corporations	11,039	U	2	-	2		1		1	11,603	U	2	-	4	1		1 1	1
of which: small and medium-sized enterprises at amortised cost	8,359	0	2	2	2	1	1	1	1	9,149	0	2	2	2 2	1	:	1 1	1
of which: Loans collateralised by commercial immovable property at	215	0	0	0	0	0	0	0	0	217	0	0	0		0		0 0	0
amortised cost																		1
Households	31,314	7	23	23	23	10	2	2	20	32,100	2	21	21	21	10	:	2 2	18
																		1
of which: Loans collateralised by residential immovable property at amortised cost	31,074	6	21	21	21	9	2	2	20	31,861	2	20	20	20	10	:	2 2	18
of which: Credit for consumption at amortised cost	239	0	1	1	1	1	1	1	0	239	0	1	1	1	1	1	1 1	o
DEBT INSTRUMENTS other than HFT	49,349	7	24	24	24	11	3	3	21			23	23	23	11	3	3	19
OFF-BALANCE SHEET EXPOSURES	7,411		0	C	0	2			0	7,606		0	C	0 0	2			0
				l	1		1						l	1	1			

(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 29 (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-instrument is and conducted in the provision (informatine is a conducted information) is disclosed consistently with the FIREP sign convertion. This is because, based to first sign convertion, the provisions (non-instrument is addiced consistently with the FIREP sign convertion is and conducted information is disclosed with a posite sign. There is a provision is an informatic and information is disclosed at infinit recognitions experiment information is disclosed with the provision is an informatic and the provision is an infinite and provision is an infinite according to infinite according and

### EBA EUROPEAN BANKING AUTHORITY

### 2021 EU-wide Transparency Exercise

Forborne exposures

### SBAB Bank AB - group

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e 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	
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)	2	1	0	0	0	0	6	5	0	0	0	o
Central banks	0	0	0	0	0	0	0	0	0	0	0	o
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	1	0	0	0	0	0	1	0	0	0	0	0
of which: small and medium-sized enterprises at amortised cost	1	0	0	0	0		1	0	0	0	0	
Households	2	1	0	0	0	0	6	5	0	0	0	0
DEBT INSTRUMENTS other than HFT	2	1	0	0	0		6	5	0	0	0	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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.



Forborne exposures

### SBAB Bank AB - group

			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 exposures with e measures		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	aancial guarantees exposures with ce 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	C	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	a	0	0	0	0	0	0	o
Central banks	0	0	0	0	(		0	0	0	0	C	
General governments	0	0	0	0	(		0	0	0	0	C	,
Credit institutions	0	0	0	0	(		0	0	0	0	C	,
Other financial corporations	0	0	0	0	(		0	0	0	0	C	,
Non-financial corporations	0	0	0	0	C		0	0	0	0	C	
Loans and advances (including at amortised cost and fair value)	8	7	0	0	C	0	8	7	0	0	0	o
Central banks	0	0	0	0	C	0	0	0	0	0	C	0
General governments	0	0	0	0	C	0	0	0	0	0	C	0
Credit institutions	0	0	0	0	C	0	0	0	0	0	C	0
Other financial corporations	0	0	0	0	(	0	0	0	0	0	C	0
Non-financial corporations	1	0	0	0	C	0	1	0	0	0	C	0
of which: small and medium-sized enterprises at amortised cost	1	0	0	0	C		1	0	0	0	C	
Households	7	7	0	0	(	0	7	7	0	0	C	0
DEBT INSTRUMENTS other than HFT	8	7	0	0	0		8	7	0	0	0	
Loan commitments given	0	0	0	0	C	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
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 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 loans and advances to non-financial corporations other than held for trading SBAB Bank AB - group

Sinter damenta         -        <				AS OF 3U	0/09/2020					AS 01 31	L/12/2020					AS 07 31	/03/2021					AS OF 3U	/06/2021		1
nom		Gross carr	ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross car	rying amount				Accumulated
Sinter damenta         -        <	(min EUR)		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing			of which:	and advances subject to	Accumulated	changes in fair value due to credit risk on non-performing			of which:	and advances subject to		changes in fair value due to credit risk on non-performing		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing
Changestram         0 <th< td=""><td>A Agriculture, forestry and fishing</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></th<>	A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Description         Description <thdescription< th=""> <thdescription< th=""></thdescription<></thdescription<>	B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
interval         0        0         0         0 </td <td>C Manufacturing</td> <td>0</td>	C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Picket of the state o	supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ON-1000000000000000000000000000000000000		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HT makes and all decisional and decisional and all decision all decisionall decisional decisional and all decisional and al		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Harman Production and for log		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sindmand and communication and communicatio	H Transport and storage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Share and analyzes         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
Index scattering         9.4         2         2         9.49         2         0         9.49         2         1.69         2         1.69         2         1.69         2         1.69         2         1.69         2         1.69         2         1.69         2         1.69         2         1.60         2 </td <td>3 Information and communication</td> <td>0</td>	3 Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Markessus, scentific and chancel         0         <	K Financial and insurance activities		0	0	0	0	0	0	0	0		0	0		0	0		0	0	0	0	0	0	0	0
United         0 <td></td> <td>9,948</td> <td>2</td> <td>2</td> <td>9,948</td> <td>2</td> <td>0</td> <td>10,919</td> <td>2</td> <td>2</td> <td>10,919</td> <td>2</td> <td>0</td> <td>11,039</td> <td>2</td> <td>2</td> <td>11,039</td> <td>2</td> <td>0</td> <td>11,603</td> <td>2</td> <td>2</td> <td>11,603</td> <td>2</td> <td>0</td>		9,948	2	2	9,948	2	0	10,919	2	2	10,919	2	0	11,039	2	2	11,039	2	0	11,603	2	2	11,603	2	0
Childs         Child         Col         Co	activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OFAIds constrained and shows         0	N Administrative and support service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PEAcoron         0<	O Public administration and defence,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Catholics         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
S (Thersenvices 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S (Thersenvices 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Loans and advances	9,948	2	2	9,948	2	0	10.919	2	2	10.919	2	0	11.039	2	2	11.039	2	0	11.603	2	2	11.603	2	0

<sup>(10</sup> 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

SBAB Bank AB - group

																								As of 31	/12/2020							
		canying amount							Accumulated imp			nges in fair val			amount of the	Gross canying amount		carrying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaarance 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: Instruments with significant increase in credit tisk since initial necognition 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	Public guaranthic received in the context of the CDVID-19 crisis	brillows to not- performing exposures		Performing	Of which: exposures with forbeasince measures	Of which: Enstruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbairance 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:		ng Of which: exposures with forbaarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	performing
Loans and advances subject to active EBA-compliant monitoria	4,202	4,202	٥	287	1	۰	٥	3	з	0	1	0	۰	٥	0	1	4,670	4,659	0	354	1	۰	0	3	3	٥	2	٥	0	٥	٥	1
of which: Households	4,202	4,202	0	287	1	٥	٥	3	3	0	1	0	۰	0	0	1	4,670	4,659	0	354	1	0	0	3	3	0	2	0	0	0	٥	1
of which: Collateralised by residential immovable property	4,202	4,202	٥	287	1	۰	0	3	3	٥	1	0	۰	0	0	1	4,670	4,659	0	354	1	0	0	3	3	٥	2	٥	0	0	٥	1
of which: Non-financial corporations	٥	٥	0	۰	0	۰	0	۰	٥	٥	٥	0	۰	0	0	0	0	0	0	0	٥	٥	0	٥	۰	٥	۰	٥	0	0	٥	۰
of which: Small and Medium-sized Enterprises	۰	٥	٥	•	0	۰	0	۰	0	٥	٥	0	۰	0	0	0	0	0	0	0	٥	٥	0	٥	۰	٥	۰	٥	0	0	٥	•
of which: Collateralised by commercial immovable property	۰	٥	٥	۰	0	۰	٥	۰	٥	0	٥	0	۰	0	۰	0	٥	۰	٥	۰	٥	۰	0	٥	۰	٥	٥	٥	٥	0	٥	0

								As of 30	09/2020															As of 31	/12/2020							
	Gross	canying amount							Accumulated imp			anges 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	ing						Non-performi	ng					Performing			Non-performi	ng							ng			
(min EJR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oradit 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- impained (Stage 2)		Of which: exposures with forbuarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantier received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasence measures	Of which: Instruments with significant increase in credit fink since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days			Of which: exposures wit forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbainance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances with expired EBA-compliant monitoria	115	٥	0	0	٥	٥	0	٥	0	0	0	0	۰	٥	0	0	1,052	٥	٥	0	٥	0	0	0	۰	٥	۰	0	0	0	٥	0
of which: Households	115	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	0	٥	٥	0	٥	1,052	٥	٥	0	٥	0	٥	0	٥	٥	۰	٥	0	0	٥	0
of which: Collateralised by residential immovable property	115	٥	٥	۰	٥	۰	0	۰	0	0	0	0	۰	٥	0	0	1,052	۰	٥	۰	0	0	0	0	۰	٥	0	0	0	0	٥	۰
of which: Non-financial corporations	۰	٥	٥	0	٥	۰	0	۰	٥	0	٥	0	۰	٥	0	0	٥	۰	٥	0	٥	0	٥	٥	۰	٥	0	0	0	0	٥	٥
of which: Small and Medium-sized Enterprises	٥	٥	٥	٥	٥	٥	٥	۰	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥
of which: Collateralised by commercial immovable property	۰	٥	٥	۰	0	٥	0	۰	0	0	٥	0	۰	0	0	٥	0	۰	0	۰	٥	0	0	0	٥	٥	۰	0	0	0	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 canying amount
(win EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increates in credit risk since initial necognition but not credit- impaired (Stage 2)	Non perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but net credit- impained (Stage 2)		ing Of which: exposions with forbearance measures	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- performing 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 wit 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	informs 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	٥	۰	٥	٥	٥	٥	۰	٥	۰	٥	۰	٥	٥	٥	0	۰	0	٥	0	۰	•
of which: Households	•	٥			0			۰	٥			٥				0	٥	0			٥			٥	0			0				۰
of which: Collateralised by residential immovable property	۰	٥			0			۰	٥			٥				0	٥	0			٥			٥	0			0				۰
of which: Non-financial corporations	0	٥	0	٥	0	0	0	0	0	0	0	٥	٥	0	0	٥	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				٥	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



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

SBAB Bank AB - group

								As of 31	/03/2021															As of 30	/06/2021							
		arrying amount							Accumulated imp						Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	carrying amount							Accumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	d Gross carrying amount
(ein 8.8)		Performing	Of which: sopoiums with fobearance maasures	Of which: Instruments with significant increase in condit risk since initial necognition but not condit- impained (Stage 2)	Non-perform	ning Of which: exposures wit fortwarance measures	th Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in creater ink since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance	Of which: Unikaly to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposums 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: Instruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposizins with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	e performino
Loans and advances subject to active EBA-compliant monitoria	4,940	4,929	۰	327	1	۰	٥	з	3	٥	2	٥	۰	٥	0	1	4,816	4,814	0	291	2	۰	۰	2	2	٥	1	0	0	۰	٥	1
of which: Households	4,940	4,929	٥	327	1	0	٥	3	3	0	2	٥	0	0	0	1	4,816	4,814	0	291	2	0	0	2	2	0	1	0	0	0	٥	1
of which: Collateralised by residential immovable property	4,940	4,929	٥	327	1	٥	٥	3	3	٥	2	٥	۰	0	0	1	4,816	4,814	0	291	2	0	0	2	2	٥	1	0	0	۰	0	1
of which: Non-financial corporations	۰	0	٥	۰	0	۰	٥	٥	٥	٥	۰	٥	۰	٥	0	٥	0	۰	0	۰	٥	0	0	٥	۰	٥	٥	0	0	۰	٥	۰
of which: Small and Medium-sized Enterprises	۰	0	٥	0	0	۰	٥	0	٥	٥	۰	٥	۰	٥	0	٥	0	0	0	۰	٥	0	0	٥	۰	٥	٥	0	0	۰	٥	0
of which: Collateralised by commercial immovable property	٥	0	٥	٥	0	0	٥	٥	٥	0	0	0	0	٥	٥	٥	0	٥	٥	0	0	0	0	0	0	٥	0	0	0	0	٥	٥

								As of 31	/03/2021															As of 30	/06/2021							
	Gross	canying amount							Accumulated in			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sanying amount							Accumulated imp			nges in fair valu		sk.	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing		-	Non-perform			ļ			Performing			Non-perform				Performing							
(min ESR)			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 will forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not ovelt- 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	Inflows to non- parforming exposures			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 <= 90 days			Of which: exposures with forbearance measures	Of which: astruments 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 contant of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monitoria	1,633	٥	٥	0	٥	٥	٥	0	0	٥	۰	٥	٥	٥	0	0	1,722	٥	٥	0	٥	0	0	0	٥	٥	0	٥	0	۰	0	۰
of which: Households	1,633	٥	٥	0	٥	٥	0	0	٥	٥	0	٥	٥	٥	0	٥	1,722	٥	٥	0	٥	٥	0	٥	٥	٥	0	٥	0	٥	0	٥
of which: Collateralised by residential immovable property	1,633	٥	٥	0	٥	٥	0	0	0	٥	۰	0	0	٥	0	0	1,722	0	٥	0	0	٥	0	٥	0	٥	0	٥	0	٥	0	۰
of which: Non-financial corporations	۰	٥	٥	0	٥	0	0	0	0	٥	۰	0	0	٥	0	0	٥	0	٥	0	0	٥	0	٥	0	٥	0	٥	0	0	0	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	٥	٥	٥	٥	٥	٥	٥	۰	0	٥
of which: Collateralised by commercial immovable property	٥	0	0	۰	0	٥	٥	0	0	٥	۰	0	۰	0	0	٥	٥	٥	0	۰	٥	٥	۰	0	۰	0	۰	0	0	۰	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross canying amount	Gros													*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform						Performing	_		Non-perform	-						Non-perform	-			
(min EUR)			Of which: sopoismei wit forbearance measures	Of which: Instrumental 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	٥	0	0	٥	٥
of which: Small and Medium-sized Enterprises	٥	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				•



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