

Bank Name	Swedbank - group
LEI Code	M312WZV08Y7LYUC71685
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

Swedbank - 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	11,013	12,008	12,182	12,615	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	11,013	12,008	12,182	12,615	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,885	12,841	13,044	13,465	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	11,885	12,841	13,044	13,465	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	13,466	14,424	14,623	15,017	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	13,466	14,424	14,623	15,017	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	65,416	68,724	67,845	68,096	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	65,416	68,724	67,845	68,096	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.83%	17.47%	17.96%	18.53%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.83%	17.47%	17.96%	18.53%	(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	18.17%	18.68%	19.23%	19.77%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.17%	18.68%	19.23%	19.77%	(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	20.58%	20.99%	21.55%	22.05%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.58%	20.99%	21.55%	22.05%	(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	249,438	251,808	271,521	280,737	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	4.76%	5.10%	4.80%	4.80%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Swedbank - 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	11,885	12,841	13,044	13,465	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	11,885	12,841	13,044	13,465	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	249,438	251,808	271,521	280,737	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	249,438	251,808	271,521	280,737	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.8%	5.1%	4.8%	4.8%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	5.1%	4.8%	4.8%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Swedbank - group

	A	(min EUR, %) OWN FUNDS	As of 30/09/2020 13,466	As of 31/12/2020 14,424	As of 31/03/2021 14,623	As of 30/06/2021 15,017	COREP CODE C 01.00 (r010,c010)	REGULATION Atticles 4(118) and 72 of CRR
	A A.1	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (r010,c010) C 01.00 (r020,c010)	Articles 4(118) and 72 of CBR Article 50 of CBR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,474	12,008 3,659	12,182 3,603	12,615 3,649	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 20, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	6,787	7,245	7,363	7,645	C 01.00 (r130.c010)	Articles 26(1) pairs (c) and (c) 27 or 2.5, dr(1) pairs (c) and 45 or Croc Articles 26(1) pairs (c), 26(2) and 36 (1) pairs (a) and (i) of GR
	A.1.3	Accumulated other comprehensive income	-555	-353	-281	-223	C 01.00 (r180.c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of OR
	A.1.3	Other Reserves	3.067	3,286	3.288	3.359	C 01.00 (r200.c010)	Articles 4(127) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	-,	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (1) and 36 (1) point (1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of ORR
	A.1.7	Adjustments to CET1 due to prudential filters	-66	-55	-80	-85	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-1,677	-1,747	-1,682	-1,704	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CI8t. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs	-15	-8	-11	-12	C 01.00 (r370,c010)	or CDR Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 39 to 51 of CRR; Articles 36(1) point (k) (i), 24(2) point (k), 24(
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR $$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	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 36(1), point (m) and Article 47c OBR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-15	-14	-11	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-3	-3	-3	-4	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	872	832	862	850	C 01.00 (rS30,c010)	Article 63 of CRR
	A.2.1	Additional Tier 1 Capital instruments	877	837	867	855	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		-5	-5	-5	-5	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional 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)	11,885	12,841	13,044	13,465	C 01.00 (r015,c010)	Article 25 of ORR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,581	1,583	1,579	1,552	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,474	1,481	1,468	1,465	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		107	103	111	87	C 01.00 (1910,c010) + C 01.00 (1920,c010) + C 01.00 (1930,c010) + C 01.00 (1940,c010) + C 01.00 (1950,c010) + C 01.00 (1970,c010) + C 01.00 (1974,c010) + C 01.00 (1978,c010)	
	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	8	TOTAL RISK EXPOSURE AMOUNT	65,416	68,724	67,845	68,096	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	168	92	90	1,942	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.83%	17.47%	17.96%	18.53%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.17%	18.68%	19.23%	19.77%	CA3 (3)	
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	20.58%	20.99%	21.55%	22.05%	CA3 {5} [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,013	12,008	12,182	12,615	[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)]	•
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.88%	17.50%	17.98%	19.07%	[D.1]/[B-B.1]	
	E.	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	E.	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 ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n	0	0	0	0	C 05.01 (r440,c040)	

(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

Swedbank - 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) ¹	31,202	32,999	32,278	31,521	C 02.00 (1946, c010) -[C 07.00 (1969, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (130, c220, s001) + C 08.01 (1940, c260, s001) + C 08.01 (1940, c260, s001) + C 08.01 (1940, c260, s002) + C 08.01 (1950, c260, s002)] - C 08.01 (100) - C 08.01 (1950, c260, s002)] - C 08.01 (100) - C 08.01 (1950, c260, s002)] - C 08.01 (1950, c260
Of which the standardised approach	4,164	4,484	4,283	4,617	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	6,024	6,116	6,192	6,464	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	20,115	21,156	20,779	19,472	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,879	1,733	1,709	1,769	C 07.00 (r090, 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 (r050, c260, s002) + C 08.01 (r050, c2
Credit valuation adjustment - CVA	518	438	430	322	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)	1,922	1,725	2,039	1,933	C 02.00 (R520, c010)
Of which the standardised approach	562	331	532	499	C 02.00 (R530, c010)
Of which IMA	1,360	1,394	1,507	1,434	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+M4X(C 24.00_010_090,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	6,759	7,327	7,181	7,271	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	6,759	7,327	7,181	7,271	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	23,136	24,500	24,207	25,279	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	65,416	68,724	67,845	68,096	

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

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



2021 EU-wide Transparency Exercise

P&L Swedbank - group

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	2,990	4,099	897	1,840
Of which debt securities income	62	73	7	14
Of which loans and advances income	2,510	3,492	792	1,603
Interest expenses	854	1,120	191	393
(Of which deposits expenses)	74	84	11	23
(Of which debt securities issued expenses)	641	837	142	281
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	59	5	6	13
Net Fee and commission income	832	1,193	306	651
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	4	10	4	10
Gains or (-) losses on financial assets and liabilities held for trading, net	87	167	62	84
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	32	39	-6	11
Gains or (-) losses from hedge accounting, net	-4	-3	0	0
Exchange differences [gain or (-) loss], net	30	42	-11	-13
Net other operating income /(expenses)	-290	-268	27	60
TOTAL OPERATING INCOME, NET	2,885	4,166	1,093	2,263
(Administrative expenses)	1,317	1,906	448	910
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	70
(Depreciation)	112	159	40	81
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	141	170	14	-29
(Payment commitments to resolution funds and deposit guarantee schemes)	94	142	26	-13
(Commitments and guarantees given)	47	28	-12	-15
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ¹	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	360	474	48	57
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	360	474	48	57
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	6
(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	25	199	57	117
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	979	1,656	601	1,285
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	730	1,283	486	1,042
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	730	1,283	486	1,042
Of which attributable to owners of the parent	730	1,283	486	1,042

⁽²⁾ 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

Swedbank - group

(min EUR)	٨	ls of 30/09/202	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	:hy		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	37,201				30,113				49,102				59,531				IAS 1.54 (i)
Financial assets held for trading	19,013	4,230	14,783	0	14,413	3,852	10,561	0	19,380	7,161	12,219	0	15,405	6,459	8,946	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,178	1,735	1,340	102	3,387	1,810	1,469	108	3,738	1,909	1,722	107	3,805	1,988	1,704	113	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	167,561				180,426				172,079				177,969				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,589	0	1,589	0	1,355	0	1,355	0	1,122	0	1,122	0	1,024	0	1,024	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	228				177				86				40				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,482				3,621				3,591				3,781				
TOTAL ASSETS	232,252				233,491				249,098				261,554				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)		٨	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 impair	ment	Gro	ss carrying amo	ount	Accu	mulated impai	rment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 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-impairec 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 since initial recognition	increase in	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
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	8,599	0	0	0	0	0	11,435	0	0	0	0	0	7,429	0	0	0	0	0	10,556	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	147,070	11,539	1,305	-114	-240	-598	157,811	10,925	1,195	-118	-255	-568	153,647	10,804	919	-103	-280	-338	157,104	10,151	853	-99	-249	-359	Annex V.Part 1.32, 44(a)

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

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

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Breakdown of liabilities

Swedbank - group

(mln EUR)

		Carrying	J 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	10,065	10,042	11,389	7,856	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	173	109	14	14	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	206,381	206,415	221,356	236,651	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	290	270	203	193	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	568	460	279	244	IAS 37.10; IAS 1.54(I)
Tax liabilities	263	313	319	350	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	406	416	518	482	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	218,146	218,025	234,079	245,789	IAS 1.9(b);IG 6
TOTAL EQUITY	14,106	15,466	15,019	15,764	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	232,252	233,491	249,098	261,554	IAS 1.IG6

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



Breakdown of liabilities

Swedbank - 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		3,883	5,419	3,421	2,659	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	411	56	12	58	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	1,998	2,266	2,376	1,359	Annex V.Part 1.31
	Central banks	8,016	7,944	5,355	5,022	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	5,635	5,555	2,975	1,656	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,210	7,010	7,531	7,371	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,058	6,145	5,925	6,543	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,142	6,276	8,690	10,374	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	5,792	5,023	5,597	6,916	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	Other financial corporations	10,788	12,615	15,051	13,663	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10,017	12,277	13,711	13,541	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	35,925	34,356	38,673	42,690	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	28,890	33,137	33,516	34,664	ECB/2013/33 Annex 2.Part 2.9.1
	Households	57,393	61,571	62,049	65,035	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	54,048	58,198	58,727	61,765	Annex V.Part 1.42(f), 44(c)
Debt securities issued		80,480	76,399	85,393	92,943	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	2,358	2,335	2,345	2,344	Annex V.Part 1.37
Other financial liabilities		4,663	2,924	4,412	3,539	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		216,909	216,836	232,962	244,714	

2021 EU-wide Transparency Exercise Market Risk

Market Risk Swedbank - group

r	SA					I	M									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR (Memorandum item)	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITAL C FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		EX	OTAL RISK EXPOSURE AMOUNT
	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 Of which: Specific risk Foreign exchange risk Commodities risk	536 0 536 0 0 0 26 0 26 0	315 0 315 1 1 1 15 0	20 20 7 7 0 5 0	7 7 3 3 0 2 0	88 88 6 6 0 8 0	32 32 0 3 3 0 3 0 0							22 22 0 8 8 0 3 0	7 7 2 2 0 5 0	90 90 0 11 11 0 7 0	27 27 3 3 0 7 0						
Total	562 As of 31/03/2021	331 As of 30/06/2021	21	8	88	32 As of 31/	0 /03/2021	0	0	0	0	1,360	23	9	88	27 As of 30/0	0 6/2021	0	0	0	0	1,394
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	508 0 508 2 1 1 22 0	469 0 469 0 0 0 30 30 0	25 25 4 4 0 5 0	7 0 1 1 0 1 0	96 96 6 6 0 12 0	39 39 0 2 2 0 2 0							19 19 0 4 4 0 3 0	5 5 1 1 2 0	99 99 0 7 7 7 9 9	30 30 1 1 3 0 3 0						
Total	532	499	25	6	95	37	0	0	0	0	0	1,507	19	5	96	27	0	0	0	0	0	1,434

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

Swedbank - group

					Standardise	ed Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(min 50,8 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	6	6	0		6	6	0	
	Regional governments or local authorities	265	251	39		280	276	44	
	Public sector entities	229	150	17		184	104	18	
	Multilateral Development Banks	414	414	0		370	369	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,732	4,732	104		5,549	5,549	121	
	Corporates	1,007	682	669		765	500	492	
	of which: SME	105	79	65		80	54	45	
	Retail	4,114	1,934	1,395		4,264	1,992	1,439	
Consolidated data	of which: SME	522	316	181		533	315	182	
consolidated data	Secured by mortgages on immovable property	571	569	199		558	557	195	
	of which: SME	0	0	0	57	0	0	0	72
	Exposures in default	124	6/	69	57	151	/9	81	/2
	Items associated with particularly high risk Covered bonds	0	0	0		0	10	0	
	Covered bonds Claims on institutions and comorates with a ST credit assessment	12	42	3		34	34	3	
	Collective investments undertakings (CIU)	ő	0			ő	0	0	
	Equity	872	872	1,874		992	992	2.290	
	Other exposures	274	274	192		230	230	131	
	Standardised Total ²	12,658	10,001	4,564	115	13,382	10,687	4,814	135
-		(1) Original exposure, unlike Ex-	posure value, is reported befo	re taking into account any effect	t due to credit conversion facto	ors or credit risk mitigation techn	iques (e.g. substitution effect	st	

sure, unlike booksive value, is reported before taking into account any effect due to credit conver-Total dises not include the Secutarization excition unlike in the results reine to the 2019 eventse

		Standardised Approach									
			As of 30/	09/2020			As of 31	/12/2020			
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
SWEDEN	Central assessments for central tasks i Bachand assessments of local autohomises Publicitizer 2 Development Backs International Constraints Control tasks Control tasks Control tasks Control tasks Control tasks Control tasks Control tasks Constraints of central Control tasks Control tasks Con	1 44 3 0 0 0 519 1 1 2,578 175 175 175 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 41 41 0 0 0 0 1,048 326 0 1,108 26 0 0 28 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 222 3365 0 855 15 15 15 0 0 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 548	21	1 1 465 3 0 0 0 1,077 3,791 1 2,701 185 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 43 6 0 0 1,077 266 1 1,155 22 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 37 1 0 0 1 921	33		
	Other exposures Standardised Total ²	130	130	130	54	73	73	73	74		

¹⁰ Orderal exocurs, unite Econcer value, is recorded afters taking into account any effect due to cells conversion factors or order risk instantion technologies (i.e., sub-taking order)
¹⁰ Total value achamenta and medians are accounting of contension exocurs, and total valued on all united on the resolutions valued on the exocurs, additional valued on all united on the resolutions valued on the exocurs, additional valued on all united on the resolutions valued on all united on the resolutions valued on the exocurs, additional valued on all united on the resolutions valued on the exocurs, but finding and an exocurs of risk adjustments.

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks Regional governments or local authorities Public sector entities	0 0 150	0 0 74	0 0 15		0 0 150	0 0 75	0 0 15		
	Multilateral Development Banks International Oroanisations Institutions Corporates	000000000000000000000000000000000000000	0	0000		0 0 21	0 0 13	0		
FINLAND	of which: SME Retail of which: SME	21 7 0	13 3 0	13 2 0		21 5 0	13 4 0	13 3 0		
	Secured by mortoaces on immovable property of which: SNE Excosures in default Trems associated with particularly high risk	0	0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0 0	0		0	0	0		
	Eouitv Other exposures Standardised Total ²	0	0	0	1	0	0	02		

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		Statuaruiseu Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min 848. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities Public sector entities	5	4	2		5	5	2		
	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 of which: SME	/9	4/	4/		88	63	63		
	Retail	28	16	11		28	15	10		
LITHUANIA	of which: SME	22	11	7		22	10	6		
LITTOANIA	Secured by mortgages on immovable property	214	214	75		210	210	73		
	of which: SME Exposures in default	0	0	0		0	0	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	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Eaulty Other exposures	28	28	5		25	25	4		
	Chandrad Taba ²				1				1	

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		Standardised Approach								
			As of 30,	/09/2020			As of 31	/12/2020		
	(min 506, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
	Central assemments or central banks Resional assemments or local autoffision Fublic scatter entities Huilblateral Oreanizations Banklahken Oreanizations Santtinkken Oreanizations Consorates	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		
UNITED STATES	of which SHE Read Securit De Annotacies an of which SHE Economic In default Ruma assochatica with particularly high risk Conomic Jondo Conomic Jondo Conomic Jondo	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000			0	
	Eaulty Other exposures Standardised Total ²	135 0	135	135	0	60 0	60	60 0	0	
		⁽¹⁾ Original exposure, unlike Er ⁽²⁾ Total value adjustments an exposures, but includes gene	provisions per country of cou		ct due to credit conversion facti curistisation exposures. additio					



Credit Risk - Standardised Approach Swedbank - group

					Standardise	ed Approach			
			As of 30,	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ESTONIA	Control economicantics of control and the Dist Sci Section 2 conversion of control and the Dist Sci Public access certifies Public access certifies Public access and the Dist Sci Distribution construction Comported Public Composition Field and Composition Field and Composition Field access and the Distribution Field access and the Distribution Collection beamstanding and constructions with 3 57 coeff assessment Collection beamstanding and Explored access and the Collection beamstanding access and the Distribution Collection b	0 199 0 0 0 0 0 25 298 298 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 185 0 0 0 0 259 259 259 259 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 377 0 0 0 0 44 15 148 148 148 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 213 0 0 0 0 0 23 299 299 299 0 0 0 0 0 0 0 0 0 0 0 0 0 0	210 210 38 20 264 264 264 264 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 44 40 0 0 0 15 151 151 151 151 0 0 0 0 0 0 0	
	Standardised Total ²				1	ers or credit risk mitigation techn			1 1

¹⁰ Obtain assume, write besours value is recorded below balance the accord any office due to cost conversion factors or cost it is instanton ultransional case, substanton official ¹⁰ Table and accorders in any conversion of conversion factors and the substantian accordence. Additional aduational aduations, ISBNI and other are factor inductions related to the substantian advantumes. Table and other are factors in advantumes in the substantian advantumes. Tables and advantumes. Tables advantumes in the substantian advantumes. Tables advantumes in the substantian advantumes. ISBNI advantumes in the substantian advantumes. Tables advantumes in the substantian advantumes. Tables advantumes advantumes advantumes advantumes advantumes advantumes advantumes advantumes advantumes advantumes. ISBNI advantumes advantu

		Standardised Approach								
			As of 30	/09/2020			As of 31	/12/2020		
	(mb F18 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
LATVIA	Card an average series of a cell at halos Resided average series for local at halos halos card welling halos card welling halos card welling halos halos halos halos of a halos of a halos of a halos for a halos	0 2 22 0 0 0 1 3 3 1 1 3 3 5 5 46 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 1 3 1 1 3 3 5 5 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 222 0 0 3 1 1 265 6 0 1 1 9 46 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 2 2 2 0 0 0 2 0 1 1 3 3 5 4 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 22 0 0 0 1 1 25 1 8 6 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 1 1 16 10 16 0 0 0 0 0 0 0 0 0	0	
	Standardised Total ²				1				1	

¹⁰ Operative accesses, while Besserv what, is recorded before states or the access of the field as due content before or end of all excessions (bricks and end of the content before). ¹⁰ Total and address and an access and the content before a

		Standardised Approach									
			As of 30)	09/2020			As of 31,	12/2020			
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks Regional governments or local authorities	0 17	0	0		0 16	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	4	4	0		4	4	0			
	International Organisations	0	0	0		0	0	0			
	Institutions Corporates	0 26	12	12		0	12	12			
	of which: SME										
	Retail	834	321	241		860	333	250			
NORWAY	of which: SME	1	0	0		1	0	0			
NORWAT	Secured by mortgages on immovable property	1	1	0		1	1	0			
	of which: SME Exposures in default	0	0	0	20	0	0	0			
	Items associated with particularly high risk	0	0		20	0					
	Covered bonds	39	39	4		22	22	2			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Eaulty Other exposures	8	8	8		8	8	8			
	Other exposures Standardiend Total ²	3	,	3	47			-	44		

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			As of 30,	/09/2020			As of 31	/12/2020	
	(min E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Control anovements or control basis Autorial anovements fanks basis b				0				•

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		Standardised Approach									
			As of 30,	09/2020			As of 31	/12/2020			
	(min E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 9	Control anowneeds or control backs Activation anowneed or local antibations backstanding anowneed backs backstanding anowneed backs backstanding backst	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•		
	Standardised Total ²				0						

Output encourse, while finance values, as recorder blance taken and will be accurate any effect date to could conversion of an instantors technicase in a. addition effects.
 ¹⁰⁷ Datanti encourse, while finance values are exceeder and or finance values and additional values additional values in additional effects.
 ¹⁰⁷ Taking encourse, take to be preserved in additional preserves and bottle preserves that additional preserves and bottle preserves that additional effects.

		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 848, %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 10	Control accountering or control backs in Acadia accountering or local automatics Acadia accountering of local automatics Acadia control and accountering of local Mathematics in a second accountering of loca					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		
	Other exposures Standardised Total ²	0		0	0	0	0	0	0		

¹⁰ Oscial assumer white Bosoner while, a record laffer beine this account any dhict due to cosit convertion that or cosit site bosoner while, a statistical before them.
¹⁰ Table due during the set of available of due to convert and due to be for accordination econours, additional visuation advantation (NMA) and other ann Endo reductions what to be approached be follower and that in each reductions where the set of available of the set of the



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Swedbank - group

		Standardised Approach									
			As of 31,	03/2021			As of 30	06/2021			
	(m) B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks										
	Regional governments or local authorities	292	287	43		287	283	43			
	Public sector entities	183	104	17		183	103	17			
	Multilateral Development Banks	574	573	0		682	681	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	6,079	6,079	130		1,036	1,036	29			
	Corporates	816	560	551		763	499	489			
	of which: SME	82 4.209	55	46		84 4,275	59 1.980	50 1.429			
	Retail	9,209	1,941 310	1,402 179		4,276	1,980	1,429			
Consolidated data	of which: SME Secured by mortgages on immovable property	543	310	1/9		553	322	185			
	of which: SMF	243	540	109		544	541	103			
	Exposures in default	164	85	86	80	175	89	90	87		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	52	52	5		58	58	6			
	Claims on institutions and comporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	4			
	Eaulty	919	919	2,107		988	988	2,283			
	Other exposures	255	255	154		370	370	269			
	Standardised Total ²	14,094	11,401	4,685	144	9,369	6,634	4,848	146		

(c) or gram septeme, unset toposare value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation to (2) Standardised Total does not include the Secutarisation 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 ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	7	7	0		2	2	0		
	Regional governments or local authorities	55	52	0		50	47	0		
	Public sector entities	3	0	0		3	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1,113	1,113			386	386			
	Corporates	382	270	270		381	258	257		
	of which: SME	1	0	0		1	1	0		
	Retail	2,627	1,108	829		2,695	1,153	862		
SWEDEN	of which: SME	179	20	13		182	22	14		
SHIEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	84	42	43	42	99	49	50	5	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	10	10	1		16	16	2		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	733	733	1,810		790 157	790 157	1,951 157		
	Other exposures	/3	/3	/3			15/	157	89	
	Standardired Total ²				80					

12/ 13/ B0 and the feature where is reported fielden taking the account any effect data to exist connexion factors or cost risk mitigation techniques (s.g., substitution effects). (7) fact where a provincies procurely of control party excludes those for securitation exposure, additional valuation adjustments (AVA) and there are finded students where the the economics. but includes arener and risk advantumests.

					Standardisi	ed Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central ovvernments or central banks Regional governments or local authorities Public sector entities	0 0 150	0 0 75	0 0 15		0 0 150	0 0 75	0 0 15	
	Multilateral Development Banks International Oroanisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME Retail	21 20 6	12 12 5	12 12 4		18 18 9	11 11 7	11 11 6	
FINLAND	of which: SME Secured by mortoacoes on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk Covered bonds	0	0	0	0	0	0 0 0	0	
	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0 0 0	0	
	Other exposures Standardised Total ²	7	7	2	0	4	4	2	

Control of the second sec

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(m) E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Contral assessments or costal abadis Exclusional assessments Padia costor entities Exclusional assessments Institutiona Composites Institutiona Composites Institutiona diversites and assessments diversites and assessment Contral for anotherance and composite with all Contral on anotherance and composite with all Contral on anotherance and composite with all Contral contral Contral contral contral contral with all Contral contral contral contral with all Contral Contral contral contract contral with all Contral Contral contral contract contral contral with all Contral Contral contral contract contral contral with all Contral Contral contral contract contral contral contral contral contral Contral contral contral contral contral contral contral contral contral contral Contral contral contral contral contral contral contral contral contral Contral contral contrad	0 3 3 0 0 0 28 9 28 23 20 5 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0 0 0 5 5 4 15 10 205 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 5 5 4 4 10 7 7 2 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 2 5 0 0 9 2 10 30 24 198 1 3 0 0 0 0 0 0 0 1 1 1 3 1 3 1 3 1 3 1	C 3 4 6 5 5 5 5 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	0 2 0 0 0 0 0 5 5 1 1 7 6 9 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²	44	44	44	1	67	67	67	1

Coupled segment, unlike Engineer value, a reported frank balang vite couple and with the couple of the couple

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central exercises in central backs Bachard exercises of local anthonics Multitude (Inclusion) Bachard Development Backs International Orestensions Backs Bac				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
L	Standardised Total ²				0				0
			nd provisions per country of co		ect due to credit conversion fact ecuristisation exposures, additio				



Credit Risk - Standardised Approach Swedbank - group

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ESTONIA	Contral severy music or central basis Recised or every music Packs and every music Packs and every music Defension of the severy severy severy severy Defension of the severy severy severy severy of which : SHC Second by montanes on inner selection of the severy of severy severy severy severy severy severy Defension of the severy severy severy severy severy Defension of the severy severy severy severy severy Defension of the severy severy severy severy severy severy Defension of the severy severy severy severy severy severy Defension of the severy severy severy severy severy severy severy Defension of the severy	0 224 0 0 75 287 287 287 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 210 20 0 0 0 36 21 281 281 281 281 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 124 124 124 124 124 124 124 124 124 124	0 42 42 0 0 0 31 16 169 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 208 0 0 0 77 31 320 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 205 0 0 0 0 0 37 250 270 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect dwa to readi conversion factors or credit nik mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and providences per country of construing-and values for securitation exposures, additional valuation adjustments (AVA) and other own funds reduccions related to the measures bein (values and control and distributions).

				Standardise	d Approach			
		As of 31,	03/2021			As of 30,	06/2021	
(mh B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central enversements or concert hands Readout al conversion of solid attributions in the filter and provide interfilter and provide interfilte	0 2 21 0 0 0 1 1 33 3 5 6 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 21 0 0 3 1 1 25 18 4 4 0 1 1 1 0 0 0 0 0 0 0 0 0 0 1 1	0 1 0 0 0 1 0 1 0 1 0 1 1 1 0 0 1 1 1 0 0 1	•	0 2 2 1 0 0 0 1 1 3 3 2 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 21 0 0 8 1 24 1 7 7 2 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 15 10 10 10 10 10 0 0 0 0	

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					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	19	19	0		20	20	1	
	Multilateral Development Banks	9	9	0		5	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME		14					10	
	Retail	866	334	250		836	318	238	
NORWAY	of which: SME	1	0	0		1	0	0	
HORWAI	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME Exposures in default	67	37	17	30	64	35	35	2
	Items associated with particularly high risk	0	0	0	30	0	0		· · · · ·
	Covered bonds	42	42	4		42	42	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Other exposures	8 4	8	8 4		3	3	3	
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					Standardise	a Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh 2.8, %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Oroanisations Institutions Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 8	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Eouitv	0	0	0		0	0	0	
	Other exposures	0	0	0	-	0	0	0	

Control results of the second se

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	/06/2021	
	(mh 2.96, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Control oversmensk er control banks Residenti oversmensk er ford authorites Residentioner Hullinske State Residentioner Control oversmensk er forder Kanter				•••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²				0				

Control contro control control control control control control control control co

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(m)n EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Contral exercements or central backs Relational conversions: A cell a albudiness Paths and the central backs Relational conversions: A cell a albudiness Development of the cell and the cell Development of the cell and the cell Development of the cell and the cell and the cell Conversion of the cell and the cell and the cell and the cell Development of the cell and the cell and the cell and the cell and the cell Development of the cell and the cell					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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).



Swedbank - group

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original I	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)	Of which: Of which: provisions Of which: defaulted defaulted defaulted										Of which: defaulted	provisions
	Central banks and central governments	49,140	0	49,315	610	0	1	47,191	0	47,367	672	0	0
	Institutions	6,077	0	5,736	1,090	0	2	6,160	0 845	5,770	1,145	0	1
	Corporates Corporates - Of Which: Specialised Lending	64,164 56	1,052	51,354 53	18,578	374	804	67,428 36	845	53,416 33	19,250	525	758
	Corporates - Of Which: SME	16.885	160	15.622	4,707	202	77	17.643	72	16.170	4.702	46	64
	Retail	120.040	221	115,089	7,275	170	132	125,809	223	120.778	7.552	181	129
	Retail - Secured on real estate property	110,562	139	105,099	4.693	52	64	116.074	139	111.559	4,909	58	64
Conservation of the last	Retail - Secured on real estate property - Of Which: SME	9,398	4	9,298	618	3	6	9,678	4	9,572	656	3	7
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	101,163	135	96,802	4,075	49	58	106,396	135	101,987	4,253	54	57
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,479	82	8,990	2,582	118	68	9,735	84	9,219	2,643	124	65
	Retail - Other Retail - Of Which: SME	3,984	38	3,822	1,324	69	29	4,101	38	3,926	1,358	71	29
	Retail - Other Retail - Of Which: non-SME	5,495	43	5,168	1,258	49	39	5,633	46	5,293	1,285	53	36
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				899 28.452						1,244 29,863	_	
	IRB Total ²												
					eported before taking in position unlike in the n			dit conversion fac	ctors or credit ris	sk mitigation tech	iniques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original Exposure * Exposure Risk exposure amount adjustments Origina		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and				
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
SWEDEN	Control Sank and cosh of prevenuests instructions Corporate: Corporate: Of Whith: Specialized Lending Markan Real: Accord on real data property: Of Which, Ster. Real: Accord on real data property: Of Which, Ster. Real: Accord Ster. Real: Accord Ster. Real: One Ster. Real: Other Ster. S	22,312 3,108 43,748 0 16,334 107,925 101,727 9,216 92,510 0 6,199 2,677 3,522 0	0 166 0 158 130 71 2 69 0 59 59 24 35 0	23,290 2,905 35,345 0 15,148 103,497 97,339 9,116 88,223 0 6,158 2,640 3,518 0	299 344 10,061 0 4,325 4,521 2,981 557 2,424 0 1,540 925 615 0	0 205 0 202 130 36 2 33 0 94 57 37 0	0 1844 0 75 33 34 0 49 19 19 0 0	30,143 3,192 46,456 0 17,121 107,019 9,494 97,525 0 6,435 2,774 3,661 0	0 79 0 138 76 2 74 0 62 2 4 38 0	30,135 2,964 37,017 0 15,722 108,960 102,573 9,380 9,381 0 6,387 2,731 3,656 0	433 353 10,496 0 4,335 4,709 3,116 596 2,520 0 1,593 951 642 0	0 48 0 46 138 42 2 40 0 96 54 41 0	0 176 0 62 34 31 0 50 22 29 0
	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2020				As of :	31/12/2020			
		Original	Original Exposure ¹ Exposure Risk exposure amount Value adjustment						Original Exposure ¹		Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value ^s		Of which: defaulted	provisions
	Central banks and central governments	8,147	0	8,148	78	0	0	1,956	0	1,957	20	0	0
	Institutions	248	0	264	40	0	0	170	0	186	36	0	0
	Corporates	3,231	28	2,219	917	24	26	3,395	28	2,300	924	29	25
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	3	3	0		3	0	3	3	0	
	Retail	17	0	17	5	0	0	17	0	17	5	0	0
	Retail - Secured on real estate property	15	0	15	1	0	0	14	0	19	9	0	0
FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	15	0	15	0	0	0	14	0	14	0	0	0
	Retail - Qualifying Revolving	15	0	15	1		0	14	0	14		0	0
	Retail - Other Retail	2	0				0	2	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	2	0	0	0	3	0	3	0	0	0
	Retail - Other Retail - Of Which: Inn-SME	2	0	2	1	0	0	2	ő	2	1	0	0
	Equity	-				0		-	-	-			0
	Other non credit-obligation assets		0			Ű		0	Ŭ	Ű	0	, in the second s	
	IRB Total												

							IRB Ap	proach						
				As of	30/09/2020					As of	31/12/2020			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	
	(min EUR, %)	Of which: defaulted Of which: consulted Of which: consulted Of which: defaulted Of which: defaulted <thof which:<br="">defaulted Of which: defaulted</thof>												
	Central banks and central governments	5,127	0	5,189		0	0	6,684		6,756		0	0	
	Institutions Corporates	2 2.138	0	1	0 1.201	0	0	2 1.970	0	1 1 730	0	0	0	
	Corporates Corporates - Of Which: Specialised Lending	2,138	1/	1,/9/	1,201	0	8	1,970	18	1,/30	1,182	0	10	
	Corporates - Of Which: SME	164	0	135	110	0	1	160	0	131	118	0	1	
	Retail	4,356	40	4.188	896	18	16	4,485	36	4,303	923	17	14	
	Retail - Secured on real estate property	3,383	33	3,363	591	10	9	3,493	30	3,474	616	9	10	
I ITHUANIA	Retail - Secured on real estate property - Of Which: SME	9	1	9	4	0	0	9	1	9	4	0	0	
LITHUANIA	Retail - Secured on real estate property - Of Which: non-St		32	3,354	586	10	9	3,484	30	3,465	612	9	10	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail Betail - Other Betail - Of Which: SMF	973	6	825 308	305	8	6	993 348	6	829 315	307	9	4	
		339 634	4	308	124	ь	3	348	4	315	125 182	6	2	
	Retail - Other Retail - Of Which: non-SME Equity	0.04	0	310	101	0	0	0	2	515	102	0	0	
	Other non credit-obligation assets		0	Ŭ		, in the second s	, in the second s		Ŭ	, i i i i i i i i i i i i i i i i i i i				
	IRB Total													

							IRB Ap	proach						
				As of	30/09/2020					As of	31/12/2020			
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	
	(min EUR, 56)											Of which: defaulted	and provisions	
	Central banks and central governments	defaulted defaulted defaulted defaulted defaulted 6,634 0 6,634 62 0 0 2,046 0 2,046 19 0 0												
	Institutions	259	0	252	72	0	0	333	0	327	101	0	0	
	Corporates	651	10	449	260	0	4	726	9	513	282	0	3	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0	
	Retail	5	0	5	1	0	0	5	0	- 4	1	0	0	
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Ut Which: non-sit Retail - Qualifying Revolving		0	4	1	0	0	4	0	4	1	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	ő	ő	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	ő	0	0	0	0		0	0	ő	0	
	Equity	ő	ő	ŏ	ő	ő	ő	ő	ő	ő	0	ŏ	ő	
	Other non credit-obligation assets													
	IRB Total													
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substi	tution effects).			

Swedbank - group

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	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	3,287	0	3,363	37	0	0	3,231	0	3,308	41	0	0
	Institutions Corporates	4 3,514	30	4 3.111	1.790	0	22	3	22	4 3.100	1 1.813	0	16
	Corporates Corporates - Of Which: Specialised Lending	3,514	30	3,111	42	0	22	26	22	24	30	0	10
	Corporates - Of Which: SME	248	2	219	167	0	1	233	1	205	154	0	1
	Retail	5,169	22	4,934	900	11	11	5,238	22	5,007	927	12	13
	Retail - Secured on real estate property	3,721	13	3,693	556	3	3	3,801	12	3,777	584	3	6
ESTONIA	Retail - Secured on real estate property - Of Which: SME	91	1	90	38	0	1	89	1	89	38	0	2
LUIVIA	Retail - Secured on real estate property - Of Which: non-SI	3,630	12	3,602	518	3	3	3,712	11	3,689	546	3	4
	Retail - Qualifying Revolving		0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1,448 598	9	1,241 539	345	8		1,437 598	10	1,230	343 145	9	6
	Retail - Other Retail - Of Which: non-SME	850	3	339	200	-		839	3	537	198	4	3
	Equity	0	0	0	0			0	0	0,55	0		0
	Other non credit-obligation assets		-		-					-	-		
	IRB Total												
		(1) Original expose	ure. unlike Exposu	re value, is reporte	d before taking into accourt	nt any effect due I	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substi	ution effects).		

							ікв ар	proacti					
				As of :	30/09/2020					As of :	31/12/2020		
		Original I	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	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	2,625	0	2,639	55	0	0	3,098	0	3,112	59	0	0
	Institutions	1	0	0	0	0	0	1	0	0	0	0	0
	Corporates	1,660	24	1,462	1,067	0	3	1,601	24	1,426	1,029	0	3
	Corporates - Of Which: Specialised Lending	11	0	11	13	0	0	10	0	10	11	0	0
	Corporates - Of Which: SME	106	0	90	78	0	0	99	0	83	75	0	0
	Retail	2,407	26	2,291	914	10	17	2,423	24	2,305	941	12	16
	Retail - Secured on real estate property	1,576 13	20	1,550	535	3	12	1,598 12	19	1,575	562	3	12
LATVIA	Retail - Secured on real estate property - Of Which: SME		20		8 577	0	0		18		/	0	12
	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	1,563	20	1,537	52/	3	11	1,586	18	1,563	555	2	12
	Retail - Other Retail	831	0	741	390		0	825	2	730	379	10	0
	Retail - Other Retail - Of Which: SME	352	6	316	121	2	2	346	2	308	120	10	
	Retail - Other Retail - Of Which: pon-SME	479	2	424	258	é.	2	478	3	422	259	5	2
	Equity	0	â	0	0	ő	â	0	â	0	0	0	â
	Other non credit-obligation assets	-	-		-	-		-		-	-	-	-
	IRB Total												
		(1) Original expose	are. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	sk mitigation tech	niques (e.o. substit	ution effects).		

							IRB Ap	proacn					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	2 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	8	0	8	0	0	0
	Institutions	435	0	429	95	0	0	421	0	415	74	0	0
	Corporates	4,977	425	3,721	1,461	133	260	5,167	335	3,805	1,712	400	181
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	2	0	2	3	0	0
	Retail	46	0	46	8	0	1	48	1	48	9	0	1
	Retail - Secured on real estate property	41	0	41	6	0	1	43	1	43	7	0	0
NORWAY	Retail - Secured on real estate property - Of Which: SME	34	0	34	5	0	1	36	0	36	5	0	0
NORWAT	Retail - Secured on real estate property - Of Which: non-Si	7	0	7	1	0	0	7	0	7	1		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	2	0	0	5	0	5	2	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	0	5	0	5	2	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 ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)	Of which: Value ¹ Of which: Of which: <th< th=""></th<>											
	Central banks and central governments	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
	Corporates - Of Which: SME Retail	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 - Secured on real estate property	0	0	0		0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		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
	Retail - Other Retail - Of Which: SME	ő	0	ő	0	0		0	ő		0	ő	0
	Retail - Other Retail - Of Which: SHE	ă	0	ő	0	0	ő	0	ő	ő	0	ő	0
	Equity	ő	0	ő	0	0	ő	0	ő	ő	0	0	0
	Other non credit-obligation assets					-		-			-	-	-
	IRB Total												
		(1) Orininal owner	une unike Pennou	no valkuo ilis nonvento	d hefree taking into arrow	nt any effort rise (n martit mmuarsinn	factors or credit	rick mitination tark	ninuec le n auhdi	hitine afforts)		

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		iks 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
	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	corporates * or which, sine	0	0	0	0	0	0	0		0	0	0	0
	POPCATI	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	ő
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	ő	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	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: 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												
	IRB Total													

⁽¹⁾ Oticinal ecocure, unlike Ecocure value, is neorited before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach						
				As of 3	30/09/2020					As of	31/12/2020			
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustmen	
	(min EUR, %)	Of which: defaulted Value ³ Of which: defaulted Providing of which: defaulted Of which: defaulted												
	Central banks and central governments	Operation Operation <t< td=""></t<>												
	Institutions 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	ő	ő	0	0	0	ő	0	0	0	
	Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-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 Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Uther Retail - Ut Which: non-SME Equity		0	0	0	0	0	0	0	0	ő	0	0	
	Other non credit-obligation assets	-			-		-	-			-			
	IRB Total													





Swedbank - group

							IRB Ap	oproach							
				As of 3	1/03/2021					As of 1	30/06/2021				
		Original I	xposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and		
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions		
	Catrial lanks and carbial governments 59,92 0 64,199 720 0 72,662 0 73,222 866 0 0 Tartitudios 57,90 0 53,302 953 0 0 5,644 0 5,232 938 0 0														
	Institutions 5,769 0 5,360 953 0 0 5,684 0 5,323 938 0 0														
	Corporates Corporates - Of Which: Specialised Lending	5,769 0 5,360 953 0 0 5,684 0 5,323 938 0 0 67,201 559 53,089 19,050 444 518 68,220 506 54,271 18,089 35 505 73 0 70 401 0 0 410 0 73 79 0 0													
	Corporates - Of Which: SME	17.284	68	15.783	4.578	82	0 67	17,741	49	16.144	4.087	26	58		
	Retail	124,545	211	119.463	7,510	183	129	129.180	197	122,919	7,514	167	123		
	Retail - Secured on real estate property	115,070	129	110,504	4,903	55	59	119,419	117	113,662	4,838	47	55		
Concern Palace and shares	Retail - Secured on real estate property - Of Which: SME	9,346	4	9,243	630	2	5	9,408	3	9,305	687	2	5		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	105,724	126	101,261	4,273	53	54	110,011	114	104,358	4,151	46	51		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	9,475	82	8,958	2,607	128	70	9,761	80	9,256	2,677	120	68		
	Retail - Other Retail - Of Which: SME	4,025	35	3,849	1,346	72	32	4,115	31	3,943	1,407	64	31		
	Retail - Other Retail - Of Which: non-SME	5,450	47	5,110	1,261	57	38	5,646	49	5,313	1,270	56	37		
	Equity	0	0	0	0	0		0	0	0	0	0			
	Other non credit-obligation assets				1,024										
	IRB Total ²				29,246						28,376				
					ported before taking in position unlike in the n				tors or credit ris	sk mitigation tech	niques (e.g. substitutio	n effects).			

Noted to deal property of the log end of the l								IRB Ap	proach					
Sweden Real 4 control layling and your of your					As of 3	31/03/2021					As of 3	0/06/2021		
Control law law law and grant operations Of which (III) %) Of which (IIII) %) Of which (IIIII) %) Of which (IIIII) %) Of which (IIIII) %) Of which (IIIII) %) Of which (IIIIII) %) Of which (IIIIIII) %) Of which (IIIIIII) %) Of which (IIIIII) %) Of which (IIIIIII) %) Of which (IIIIIIII) %) Of which (IIIIIIII) %) Of which (IIIIIIII) %) Of which (IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII			Original	Exposure ¹		Risk exposure	amount	adjustments	Original E	Exposure ¹		Risk exposur	e amount	adjustments
SWEDEN Taking to the second seco							Of which: defaulted						Of which: defaulted	
Swepting Composition Constraint Constrai								0					0	0
SWEDEN operating of Which Spectration (Which Spec								0					0	0
SweDen access of the set o					36,066	10,144	83	149			37,600	9,718	28	144
Netal 110,009 110 1107,301 1,465 140 81 110,209 120 111 SWEDEN Refat Scored on real exits properly 100,409 100,409 101 100,409 65 100,419 64 111 100,409 65 100,419 64 111 100,409 65 100,419 64 111 110 100,499 65 100,419 64 111 100 111 100 111 100 111 100 111 100 111 100					0	0	0	0			0	0	0	0
Bits1 - Scored on real estation property 10,869 70 11,371 1,068 40 31 10,879 65 10,133 2,966 41 31 SWEDEN Bits1 - Scored on real estation property 9,166 9,466 90 9,135 1,674 31 9,296 9,121 67 1 3,3 200 Reat - Scored on real estation property 0,186,10 00 0 <td></td>														
SWEDEN Reat - Scored or reference property of block, Sec. 9, size 1 9, size 1 9, size 0 9, size 60 9, size 1 3, size 60 9, size 60 80 60 80, size 60 80														21
SWEDEN Reat - Score do net actare proporty - 0" (bhich: no-3) 9460 69 92,113 2/44 38 30 102,728 65 95,198 2,139 23 20 Reat - Outer Read 0 <t< td=""><td></td><td></td><td></td><td>1</td><td></td><td></td><td>2</td><td>3</td><td></td><td></td><td></td><td></td><td>1</td><td>3</td></t<>				1			2	3					1	3
Real-operMytex Beowlog 0	SWEDEN			69		2 474	38	30		65		2 319	33	29
Retail - Other Retail 6,80 6,31 6,14 1,577 101 50 6,377 6,11 5,508 1,594 9,9 9,0 Retail - Other Retail - Other, Statl 2,071 2,271 2,27 2,260 1,944 5,0 2,37 1,81 2,57 1,81 2,101 2,76 44 1,93 Retail - Other Retail - Of Which; Statl 2,077 4,0 1,00 2,07 4,0 1,00 1,00 1,00 1,00 4,0 1,00			0		0	0	0	0			0	0	0	0
Rtall - Other Reall - O' Whidt: non-SHE 3,497 41 3,493 623 47 311 3,642 42 3,538 665 465 30 Equity 0			6,190	63	6,143	1,557	103	50	6,397	61	6,350	1,584	94	49
Equity 0 <td></td> <td>Retail - Other Retail - Of Which: SME</td> <td>2,693</td> <td>22</td> <td></td> <td>934</td> <td>56</td> <td>20</td> <td></td> <td>18</td> <td></td> <td>978</td> <td>48</td> <td>19</td>		Retail - Other Retail - Of Which: SME	2,693	22		934	56	20		18		978	48	19
Other non credit-obligation assets			3,497	41	3,493	623	47	31		42	3,638	605	46	30
		Equity	0	0	0	0	0	0	0	0	0	0	0	0
IR8 Total		Other non credit-obligation assets												
		IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2021					As of :	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	V alue		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	11,778	0	11,779	111 45	0	0	16,757 84	0	16,757	159 30	0	0
	Institutions	165	29	215 2.308	45 973	0	0		0	131 2.248		0	12
	Corporates Corporates - Of Which: Specialised Lending	3,321	29	2,308	9/3	30	20	3,306	0	2,248	875	0	12
	Corporates - Of Which: SPECiatised bending Corporates - Of Which: SME	2	0	2	2		0	6	0	6	4	0	0
	Retail	17		16	4	ő	0	16		16	5	0	
	Retail - Secured on real estate property	15	ő	14	3	ő	0	13	0	13	3	0	ő
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	ō	ō	ō	0	ō	0	ō	ō	ō
FINLAND	Retail - Secured on real estate property - Of Which: non-SP	15	0	14	3	0	0	13	0	13	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	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 :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	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	8,233	0	8,304	107	0	0	7,764	0	7,834	105	0	0
	Institutions Corporates	2	0	1	0 1.154	0	0 13	2 2.056	0	1	1	0	0
	Corporates - Of Which: Specialised Lending	1,950	13	1,707	1,134	0	15	2,030	10	1,795	1,15/	0	0
	Corporates - Of Which: SPECiatised bending Corporates - Of Which: SME	153	0	127	107	0	2	164	0	138	118	0	1
	Retail	4.567	33	4.383	960	16	14	4,721	29	4,540	993	14	13
	Retail - Secured on real estate property	3,567	29	3,545	647	9	9	3,682	25	3,658	661	8	9
I ITHUANIA	Retail - Secured on real estate property - Of Which: SME	9	0	8	3	0	0	9	0	9	3	0	0
LITHUANIA	Retail - Secured on real estate property - Of Which: non-SP	3,559	28	3,536	644	9	9	3,673	24	3,649	657	8	9
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0 883	0 333	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1,000 356	5	838 372	313 128	/	5	1,039 369	5	338	333		4
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	356	3	322	128	5	3	369	3	338	134	4	2
	Equity	0	ô	0	0	ô	ô	0	ô	0	0	ô	ô
	Other non credit-obligation assets		-					-	-				
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	it conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	1

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	6,237	0	6,237	58	0	0	12,910	0	12,910	121	0	0
	Institutions	166	0	159	46	0	0	161	0	152	44	0	0
	Corporates	721	10	515	279	0	3	692	9	498	287	0	5
	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	4	0	4	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property	4	0	1	1	0	0	1	0	4	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Ut Which: hon-SF Retail - Qualifying Revolving	4	0		1	0	0	2	0	4	1	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	ő	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: shiL	0		0	0	ő	0		0	0	-	0	0
	Equity	ő	ő	ŏ	0	ő	0	ő	ő	0	ő	0	ő
	Other non credit-obligation assets		-		-				-		-		
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	it conversion fai	ctors or credit ris	k mitigation tech	niques (e.g. substituti	on effects).	



Swedbank - group

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	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	3,747	0	3,823	53	0	0	3,501	0	3,576	51	0	0
	Institutions	6	0	7	3	0	0	2	0	3	1	0	0
	Corporates	3,592	22	3,187	1,928	0	25	3,708	33	3,263	2,063	0	27
	Corporates - Of Which: Specialised Lending	23	0	22 205	30	0	0	28	0	24	29 159	0	0
	Corporates - Of Which: SME Retail	235 5.297	1	206	158	0	3 12	244 5.397	17	214 5.148	950	0	11
	Retail - Secured on real estate property	3,297	18	3,839	600	2	12	3,397	1/	3,913	609	2	
	Retail - Secured on real estate property - Of Which: SME	88		88	35			90	í.	89	35		
ESTONIA	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-St	3.789	10	3.751	565	2	1	3.872		3,824	574	1	2
	Retail - Qualifying Revolving	0	0	0	0	ő	ő	0	0	0	0	ô	0
	Retail - Other Retail	1.420	8	1.213	334	6	8	1.435	8	1,235	341	7	6
	Retail - Other Retail - Of Which: SME	596	6	537	145	4	5	604	6	545	149	5	4
	Retail - Other Retail - Of Which: non-SME	823	2	676	189	2	2	831	2	690	191	2	2
	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 :	31/03/2021					As of :	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %i)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	3,353	0	3,391	51	0	0	3,562	0	3,600	54	0	0
	Institutions	1	0	1	0	0	0	1	0	1	0	0	0
	Corporates	1,694	22	1,529	1,072	0	8	1,627	25	1,423	1,046	0	8
	Corporates - Of Which: Specialised Lending	9	0	9	10	0	0	6	0	6	8	0	0
	Corporates - Of Which: SME	102	0	84	77	0	1	97	0	81	74	0	1
	Retail	2,440	24	2,310	960 577	14	18	2,503	21	2,364 1.613	983 587	14	17
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1,617	18	1,585	5//	3	11	1,659	15	1,613	58/	2	10
LATVIA	Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: non-SI			1.573	570	2	11	1.641	15	1.600	580	0	10
	Retail - Qualifying Revolving	1,605	1/	1,5/3	370	3	11	1,041	15	1,600	380	2	10
	Retail - Other Retail	823	ě	725	383	12	7	849	6	751	397	12	7
1	Retail - Other Retail - Of Which: SME	346	4	306	122	6	á l	356	4	318	127	7	é
	Retail - Other Retail - Of Which: SHE	476	2	419	260	5	2	493	2	434	220	ś	2
1	Equity	0	ô	0	0	ő	ô	0	ô	0	0	ő	ô
1	Other non credit-obligation assets		-							-			
	IRB Total												
	•	(1) Original even	osure unlike Ex	osure value is r	eported before taking in	to account any e	effect due to crea	St conversion fa	ctors or credit ris	k mitigation tech	niques (e o substitutio	n effects)	

						IRB Ap	proach					
			As of 3	1/03/2021					As of 3	30/06/2021		
	Original E	xposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
vernments	39	0	39	0	0	0	69	0	69	1	0	0
	585	0	579	94	0	0	678	0	672	78	0	0
	5,469	350	4,040	1,725	328	198	5,133	345	3,920	1,329	4	221
hich: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
hich: SME	2	0	1 47	2	0	0	2	0	2	3	0	0
	48	1		8	0	1	51	1	51	14	0	1
on real estate property	43	1	42	6	0	0	41	1	40	8	0	0
all - Secured on real estate property - Of Which: SME	35	0	35	5	0	0	35	0	35	6	0	0
all - Secured on real estate property - Of Which: non-St	8	0	8	1	0	0	6	0	5	1	0	0
ng Revolving	0	0	0	0	0	0	0	0	0	0	0	0
al - Other Retail - Of Which: SME	5	0	5	2	0	0	10	0	10	6	0	0
	5	0	5	2	0	0	10	0	10	6	0	0
all - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0
serts	0	0	0	0	0	0		0	0	0	0	
												1
ssets	(1)	0 (1) Original expo	0 0 (1) Original exposure, unlike Exp	0 0 0 (1) Original exposure, unlike Exposure value, is re	0 0							Comparison of the second

(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 of	31

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ^s	Exposure Value ¹	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: SPEcialized 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	ő	0	0	0	0	0	ő	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	ō	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	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
1	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)

							ткв Ар	sproacn					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending 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
	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	0	0	0	0	0	ő	ő	0	0	0	ő
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	n.	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ō	ō	ō	0	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: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	TPP Total												

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

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	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	Ō	0	0	0	0	0	0	0	Ō	Ū	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0		0	0	0	0
	Retail - Qualifying Revolving	0	ő	0	0	0	0	0	ő	0	0	0	ő
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	0	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												



							Swedbank - group							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					chilough pront of loss	comprehensive income								
[0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0	0	0 0	0	0	0	0	0	0 0 0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0			0			0
[2Y - 3Y [[3Y - 5Y]	Bulgaria													
[5Y - 10Y [[10Y - more Total														
[0-3M]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Cyprus													
Total														
[0-3M] [3M-1Y] [1X-2X]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 5 0	0 5 0	0 5 0	0	0	0 0	0 0	0	0 0	0	0 0 0	0 0	
1 22 22 1	Denmark	0	0	0	0	0	0	0	0 0	0	0	0 0 0	0	
121-31 13Y-5Y [15Y-10Y [10Y-more Total		0 5	0 5	0 5	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 [2 51 12	51	0	0	0	2 21 12	0	0	0	0	1 4 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Estonia	2 11 12 12 53 104 62	12 12 53 104	0	0	0	21 12 12 53 104 62	0 0	0	0	0	0 0 6	0 0 0	
[10Y - more Total		62 297	62 297	0	0	0	62 267	0	0	0	0	2 13	0	54



							Swedbank - group							
						Diro	As of 31/12/2020)						
	(mln EUR)			On balance s	heet	Dire	ct exposures		Deriva	tives		Off balar	ice sheet	
	(INIT EOK)											Off-balance sh	eet exposures	
						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	Finland			0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 2 0 52 55	87 0 0 70 0 80 237	0 0 0 0 0 0	10 0 0 0 0 0 0 10	0 0 0 0 0		2
[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 Total	Germany													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	0 1 56 40 28 2 0 127	0 1 56 40 28 2 0 127	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 1 0 12 9 2 0 24	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	100 0 0 0 0 0 0 101	0 0 0 0 0 0 0	28



							Swedbank - group							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	_
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets heid for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 07 115 112 57 3 0 354	0 67 116 112 57 3 0 0 354				0 0 1 2 1 3 0 7			71 0 0 0 0 0 0 2	543 0 0 0 0 0 0 543	0 1 0 0 0 0		33
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Luxembourg	354	334	1	U	U			0	A	543	2	0	33
131' 2011 100' - more Total [0 - 3M [[3M - 1Y [12Y - 2Y [[3Y - 2Y] [3Y - 5V] [5Y - 10Y [100' - more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
Total [0-3M[13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Y[[5Y-10Yf [10Y-more Total	Poland													
[0-3M] [3M-1Y] [1Y-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 Total	Romania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Stovakia													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Swedbank - group							
							As of 31/12/2020							
						Dire	ct exposures		Device	tives		Off hele		
	(mln EUR)			On balance sl					Deriva	tives		Off balaı	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] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	4,047 857 60 327 97 457 16 5,862	4,047 857 60 327 97 457 16 5,862	1,536 748 11 160 86 455 15 3,011	0 0 0 0 0 0	0 0 0 0 0 0 0	2,512 31 25 45 12 2 1 1 2,627	8 8 28 10 9 15 2 80	398 301 392 233 271 292 12 1,899	140 63 1 0 3 13 0 220	3,171 1,350 205 35 188 392 5 5,346	1,613 508 116 55 312 0 0 2,604	0 0 0 0 0 0	178
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
Total [0-3Mf [3M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 0 25 14 9 7 0 55	0 0 25 14 9 7 0 55	0 0 25 14 9 7 0 55	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 2 1 2 0 4	0 0 29 10 0 0 38	0 1 4 0 0 0 6	0 33 24 48 29 24 0 157	0 0 0 0 0 0	0 0 0 0 0 0	1
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10] - more	Canada													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Swedbank - group							
							As of 31/12/2020							
						Dire	ct exposures					1		
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	nce sheet	-
												Off-balance st	neet exposures	
								Derivatives with pos	itive 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)											Risk weighted exposure amount
Residual Platurity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid för trading	through profit or loss	comprehensive income	amortised cost							
[0.3M]														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan													
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [U.S.													
ſ5Y - 10Y ſ ſ10Y - more Total	-													
[0 - 3M [[3M - 1Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China													
[10Y - more														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Switzerland													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other advanced economies													
[3Y - 5Y [[5Y - 10Y [10Y - more Total	non EEA													
[0-3M] [3M-1Y]		6	6 0	0	0	0	6	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Other Central and eastern Europe countries non EEA	0 0	0 0 0	0 0 0	0 0 0	0 0	0	0 0 0	0 0	0 0 0	0 0 0	0 0	0 0 0	
f5Y - 10Y f f10Y - more Total	1	0 0 6	0 0 6	0 0 0	0 0 0	0 0 0	0 0 6	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 [0	0 0	0	0 0	0	0 0	5 1 0	210 20 0	0 0 0	0 0	0 0 0	0 0 0	
13Y - 5Y I 15Y - 10Y I	Middle East	0 0	0	0 0	0 0 0	0	0	0 0	0 0	0 0 0	0 0	0	0 0	
[10Y - more Total		0 0	0	0	0 0	0 0	0 0	0 6	230	0	0	0	0	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]	Latin America and the													
[3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Caribbean													
Total	1													



General governments exposures by country of the counterparty

							Swedbank - group							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance sl	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 (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	2 1 6 0 0 0 0 9	2 1 6 0 0 0 0 0 9	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	2 1 6 0 0 0 0 0 9	0 0 0 0 0 0 0 0 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	Others	1 3 0 0 0 0 0 0	1 0 0 0 0 0 0		0 0 0 0 0 0 0		1 0 0 0 0 0 0	0 0 0 0 0 0				0 0 0 0 0	000000000000000000000000000000000000000	0

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

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

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

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

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

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

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

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

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

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

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

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



							Swedbank - group							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	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 [[107 - more Total	Austria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 1 42 13 56	0 0 0 1 42 13 56	0 0 0 1 42 13 56	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
10431 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria	56			0			0	0		0	U	0	U
10-3M [[3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
10041 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 10Y [[10Y - more Total	Czech Republic													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	0 5 0 0 0 0 0 5	0 5 0 0 0 0 0 5	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	
10431 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia	2 268 16 39 125 45 510	2 268 15 16 39 125 45 510				2 23 15 16 39 125 45 265			000000000000000000000000000000000000000		0 4 0 0 2 2		62
Total	1	510	510	0	0	0	265	0	0	. Ú	0	8	0	62



							Swedbank - group							
							As of 30/06/2021							
				On balance sl		Dire	ct exposures		Devive			Off balar		
	(mln EUR)			On balance si	ieet				Deriva	tives		Off balar	ice sheet	•
												Off-balance sh	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 [0	0	0	0	0	0	0	168 0	1	84 0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Finland	0 0 0	0 0 0	0	0 0 0	0	0 0 0	0 1 0 0	0 70 0	0 0 0	0 0 0	0 0 0	0 0 0	
Total		0	0 0	0 0	0	0	0 0	38 40	80 318	0	0 84	0	0	3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	France													
Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [Germany													
	Germany													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0.3M]														
[3] - 1Y [[3] - 1Y [[2] - 2Y [[3] - 5Y [[3] - 5Y [[10] - more Total	Greece													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary													
[10Y - more Total	-													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [3 56 28 11	59 0 28	0	0	0	3 0 0	0	0	0	0	0	0	
10 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	11 28 4 0 130	22 19 2 0	1 2 0 0	0	0 0 0 0	1 9 2 0 25	0 0 0 0	0 0 0 0 0	0 0 0	0	0	0	17
Iotai		130	130	3	Ű	0	25	8	i U	J J	0	U U	J	1/



							Swedbank - group							
						Dire	As of 30/06/2021 ct exposures							
	(min EUR)			On balance sl	heet	Dire	rt exposures		Deriva	tives		Off balar	ice sheet	
	(INIT EOK)											Off-balance sh		
								Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 107 119 101 49 4 6 387	0 107 119 101 49 4 6 387	0 0 1 6 0 2 6 15		0 0 0 0 0 0 0 0	0 1 1 1 1 1 1 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 1 0 0 0 0 7		39
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
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	Netherlands													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [2Y - 5Y]	Poland													
137 - 107 f 130 - more Total f 0 - 3M f f 3M - 1Y f f 2Y - 3Y f f 3Y - 5Y f f 3Y - 5Y f f 3Y - 5Y f f 0Y - more Total	Portugai													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Swedbank - group							
							As of 30/06/2021							
				On balance sl	heet	Dire	ct exposures		Deriva	tives		Off balar	ice sheet	
	(mln EUR)			On balance si					Deriva					
												Off-balance st	neet 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	Spain													
IOLAII [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-more Total	Sweden	2,031 1,099 69 143 266 914 44 4,566	2,031 1,099 69 143 266 914 44 4,566	1,974 1,006 2 18 255 895 43 4,192	0 0 0 0 0 0 0	0 0 0 0 0 0 0	23 49 23 23 11 1 1 1 132	1 22 6 4 10 2 49	54 557 273 189 128 298 17 1,515	1 0 1 6 2 0 10	39 222 61 107 370 128 0 927	148 1.667 4 120 376 0 0 2,316	0 0 0 0 0 0	100
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
Total [0-3M[[3M-1Y] [1Y-2Y[[2Y-3Y[[3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	1 3 22 67 4 18 0 116	1 3 22 67 4 18 0 116	1 3 22 67 4 18 0 116		0 0 0 0 0 0		0 1 1 0 1 0 2	0 20 10 10 25 0 64	1 1 4 0 0 6	34 0 25 49 29 0 0 138		0 0 0 0 0 0	
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia							£		3	0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Swedbank - group							
							As of 30/06/2021							
						Dire	ct exposures							-
	(mln EUR)		1	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			
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]					through profit of loss	comprenensive income								
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [5Y - 10Y [[10Y - more Total	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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	Middle East	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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] [5Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Swedbank - group							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	1ce sheet	
												Off-balance sl	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 (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	3 3 4 0 0 0 0 11	3 3 4 0 0 0 0 0 11	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	3 4 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 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	Others		1 2 0 0 0 0 0		0 0 0 0 0 0		1 2 0 0 0 0 0	0 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		3	3	0	0	0	3	0	0	0	0	0	0	0

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

Performing and non-performing exposures

Swedbank - group

				1	s of 30/09/202	0								As of 31/12/202	D			
		Gross	carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gre	oss carrying amou	nt		Accumulat changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ing ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	iich non-perfori	ming ¹	On performing exposures ²	On non-perforn	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	caposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	36,925	0	0	0	0	0	0	0	0	29,825	0	0	C	0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)	11,561	o	0	0	0	0	0	0	0	14,686	0	0	C	o 0	0	0	0	0
Central banks	8,594	0	0	0	0	C	0	0	0	11,435	0	0	(D 0	0	0	0	0
General governments	683	0	0	0	0	C	0	0	0	704	0	0	(D 0	0	0	0	0
Credit institutions	484	0	0	0	0	C	0	0	0	461	0	0	(D 0	0	0	0	0
Other financial corporations	1,792	0	0	0	0	C	0	0	0	1,980	0	0	(D 0	0	0	0	0
Non-financial corporations	7	0	0	0	0	C	0	0	0	106	0	0	(D 0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	159,925	104	1,332	1,291	1,305	354	598	598	652	169,941	119	1,230	1,182	1,195	372	569	568	560
Central banks	0	0	0	0	0	C	0	0	0	5	0	0	c	0 0	0	0	0	0
General governments	414	0	0	0	0	a	0	0	0	2,943	0	0	C	D 0	0	0	0	0
Credit institutions	2,028	0	0	0	0	2	0	0	0	2,730	0	0	C	D 0	2	0	0	0
Other financial corporations	1,707	0	0	0	0	4	0	0	0	2,750	0	0	0	D 0	4	0	0	0
Non-financial corporations	53,615	4	977	968	969	238	492	492	485	53,558	19	846	830	0 831	258	446	445	397
of which: small and medium-sized enterprises at amortised cost	28,847	4	235	227	228	53	62	62	173	29,650	19	156	143	3 143	68	31	31	123
of which: Loans collateralised by commercial immovable property at amortised cost	13,740	1	116	110	110	44	21	21	83	14,113	2	96	87	87	51	8	8	77
Households	102,162	100	355	323	336	109	107	106	167	107,956	100	384	351	1 364	108	123	123	163
of which: Loans collateralised by residential immovable property at amortised cost	88,292						28	27	143	93,519	22	167	139	151	23	28	28	138
of which: Credit for consumption at amortised cost	5,883	71	163	161	162	74	73	73	9	6,084	75	195	192	2 193	75	89	89	10
DEBT INSTRUMENTS other than HFT	208,411	104	1,332	1,291	1,305	354	598	598	652	214,452	119	1,230	1,182	1,195	372	569	568	560
OFF-BALANCE SHEET EXPOSURES	39,076	of non-nerforming errors	111		107				76	41,080		53	52	2 52	66	16	16	34

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and changes in far value of the context is an orised cost) and changes in far value of the context at an orised cost and the provisions (instruments at far value of the triange) ¹⁰ For the evolution of non-performant and the cost and the provision (instruments at the value of the triange) ¹⁰ For the evolution of non-performant and the evolution of the specified evolution of the provision (instruments at a relative due) ¹⁰ For the evolution of non-performant and the provision (instruments at the instrument). The specified evolution of non-performant and and the provision (instruments at the instrument) is discloaded with provision (instruments at the instrument). The specified evolution of non-performance and a relative due of the specified evolution of non-performance and the provision of non-performance and the pr



Performing and non-performing exposures

Swedbank - group

					As of 31/03/202	1								As of 30/06/202				
		Gre	oss carrying amount	t			ed impairment, acc fair value due to c		Collaterals and financial		Gross	carrying amo	int ⁵			ed impairment, a fair value due to 1,5		Collaterals and financial
		Of which performing but past due >30	Of whic	ch non-perforr	ning ¹	On performing	On non-performi	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage 3	exposures
(min EUK) Cash balances at central banks and other demand deposits	48,788	0	0	0	0	0	0	0	0	59,217	0	0	0		G) 0	
Debt securities (including at amortised cost and fair value)	11,027		0	0	0	0	0	0	0	14,202	0	0	0				0	
Central banks	7,429		0	0	0	0	0	0	0	10,556	0	0	0				0 0	
General governments	915		0	0	0	c	0	0	0	955	0	0	0				0 0	
Credit institutions	453	0	0	0	0	c	0	0	0	449	0	0	0				0 0	
Other financial corporations	2,119	19 0 0 0 0 111 0 0 0 0					0	0	0	2,074	0	0	0				0	
Non-financial corporations	111		0	0	0	0	0	0	0	168	0	0	0				0	
Loans and advances(including at amortised cost and fair value)	165,383	120	950	905	919	382	339	338	503	168,133	101	890	848	853	346	360	359	41
Central banks	0	0	0	0	0	c	0	0	0	11	0	0	o				o a	
6	462									447								
General governments	462	U	0	U		L. L.	U	U	U	442	U	U	U	, i				
Credit institutions	1,435	0	0	0	0	C	0	0	0	1,596	0	0	0				0 0	
Other financial corporations	3,676	0	0	0	0	2	0	0	0	1,478	0	0	0			2 (o a	
Non-financial corporations	53,279	6	560	547	548	272	209	208	347	55,278	7	501	491	494	246	i 224	4 223	26
of which: small and medium-sized enterprises at amortised cost	29,211	6	145	135	136	84	28	27	116	29,779	7	133	126	128	77	3	2 32	10
of which: Loans collateralised by commercial immovable property at amortised cost	14,035	2	89	82	82	52	8	8	72	14,214	1	80	78	78	48	16	5 16	6
Households	106,531	114	390	358	371	106	130	130	156	109,329	94	390	357	359	97	13	7 136	14
of which: Loans collateralised by residential immovable property at amortised cost	92,404	21	162	134	145	21	26	26	135	94,863	25	149	120	121	. 20	25	5 24	12
of which: Credit for consumption at amortised cost	5,879	89	209	207	207	75	99	99	8	5,979	64	221	219	219	68	107	107	:
DEBT INSTRUMENTS other than HFT	225,198	120	950	905	919	382	339	338	503	241,553	101	890	848	853	346	360	359	41
OFF-BALANCE SHEET EXPOSURES	40,348		52	51	52	55	16	16	34	41,964		46	46	46	50	17	17	2
	 Institutions repo Institutions repo Institutions repo For the on-balan convention based or convention. This is the second sec	rt here collective allow rt here specific allowar ce sheet items, accum h a credit/debit conven because, based on this	posures please refer to 0 ances for incurrred but n nces for financial assets, ulated impairments and i tion, as explained in Ann sign convention, the pro nount of assets and accu	not reported losse individually and o accumulated neg- nex V, Part 1 para ovisions on off-ba	es (instruments at amo collectively estimated ative changes in fair v graphs 9 and 10 of Re lance sheet commitme	rtised cost) and char (instruments at amor alue due to credit ris egulation (EU) No 68 ents are generally rep	ges in fair value of perf tised cost) and changes c are disclosed with a po 0/2014 - ITS on Supervi orted with a positive sig	forming exposures d in fair value of NPE ositive sign if they a isory reporting. How m.	ue to credit risk and p due to credit risk an re decreasing assets. vever, for the off-bala	rrovisions (instrumen d provisions (instrum Following this sign of nce sheet instrument	ents at fair value other th nvention, information is , the same item ('Accum	an HFT) disclosed with the ulated impairment						

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

Swedbank - group

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
		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	Ö	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,274	848	453	440	731	404	1,483	815	486	424	803	374
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	1,123	776	441	429	608	347	1,290	727	468	410	667	316
of which: small and medium-sized enterprises at amortised cost	269	56	21	17	206		314	68	21	12	244	
Households	151	71	12	11	122	57	193	88	17	14	136	58
DEBT INSTRUMENTS other than HFT	1,274	848	453	440	731		1,483	815	486	424	803	
Loan commitments given	24	4	1	0	3	2	45	1	5	0	4	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

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

Swedbank	-	group	
Sweabank		group	

						Sweaban						
			As of 31/ Accumulated in						As of 30/ Accumulated in			
		ying amount of with forbearance	accumulated c value due to cr	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	accumulated c value due to cr	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	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)	1,226	511	271	183	795	294	1,345	523	278	216	827	257
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	1,016	423	254	169	646	236	1,120	432	261	203	669	198
of which: small and medium-sized enterprises at amortised cost	325	63	29	10	289		450	84	28	18	371	
Households	209	88	17	14	149	58	224	91	17	13	157	59
DEBT INSTRUMENTS other than HFT	1,226	511	271	183	795		1,345	523	278	216	827	
Loan commitments given	42	1	6	0	6	0	67	1	6	0	7	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

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

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

			AS OF 30	0/09/2020					AS OF 31	1/12/2020					AS OT 31	/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ³	negative changes in fair value due to credit risk on non-performing		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing
(IIIII EOK)						exposures ¹						exposures ¹						exposures ¹						exposures ¹
A Agriculture, forestry and fishing	1,264	8	6	1,262	3	0	1,306	14	7	1,304	3	0	1,294	11	6	1,292	3	0	1,313	4	4	1,311	2	0
B Mining and guarrying	955	429	429	954	326	0	948	396	396	948	379	0	645	101	101	645	144	0	791	346	346	791	243	0
C Manufacturing	3.508	36	35	3.506	31	0	3.445	30	29	3.444	29	0	3.361	24	23	3.357	34	0	3.159	19	18	3.156	30	0
D Electricity, gas, steam and air conditioning supply	1,245	4	4	1,245	4	0	1,361	1	1	1,361	1	0	1,481	1	1	1,481	1	0	1,332	0	0	1,332	1	0
E Water supply	140	0	0	138	1	0	156	0	0	155	0	0	147	0	0	146	0	0	165	0	0	165	0	0
F Construction	1.982	39	38	1.981	23	0	2.091	17	16	2.091	21	0	2.086	14	14	2.084	18	0	1.867	13	12	1.866	15	0
G Wholesale and retail trade	2.836	59	58	2.835	61	0	2.885	54	53	2.884	56	0	2.725	50	49	2.724	53	0	3.079	12	12	3.078	38	0
H Transport and storage	2,283	236	235	2,282	123	0	2,141	234	230	2,140	75	0	2,148	254	250	2,147	102	0	1,908	6	2	1,906	16	0
I Accommodation and food service activities	833	32	32	833	10	0	846	32	32	846	38	0	798	34	33	798	42	0	733	46	46	733	44	0
J Information and communication	1.117	2	2	1.117	7	0	1.344	1	1	1.343	5	0	1.307	1	1	1.307	3	0	1.403	1	1	1.403	3	0
K Financial and insurance activities	4,512	2	2	4,512	5	0	1,020	2	2	1,020	3	0	344	0	0	344	0	0	3,109	1	1	3,108	1	0
L Real estate activities	29,587	73	73	29,587	90	0	32,868	39	38	32,867	71	0	33,625	47	47	33,624	61	0	33,226	32	29	33,226	61	0
M Professional, scientific and technical activities	1,376	18	18	1,376	17	0	1,221	5	5	1,220	9	0	1,301	3	3	1,301	5	0	1,254	3	3	1,254	4	0
N Administrative and support service activities	777	26	26	776	20	0	680	9	9	678	7	0	673	9	9	672	6	0	645	8	8	644	3	0
O Public administration and defence, compulsory social security	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	9	0	0	9	0	0
P Education	106	0	0	106	0	0	114	0	0	114	0	0	111	0	0	111	0	0	111	0	0	111	0	0
Q Human health services and social work activities	388	6	6	388	4	0	422	4	4	422	3	0	473	4	4	473	3	0	400	3	3	400	2	0
R Arts. entertainment and recreation	346	6	6	346	2	0	329	5	5	329	2	0	327	4	4	327	2	0	489	5	4	489	4	0
S Other services	351	1	1	351	1	0	373	1	1	372	1	0	422	1	1	421	4	0	283	1	1	283	0	0
Loans and advances	53,615	977	968	53,604	730	0	53,558	846	830	53,548	704	0	53,279	560	547	53,266	482	0	55,278	501	491	55,264	470	0

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

EBA EUROPEAN BANKING AUTHORITY

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

Swedbank - group

								As of 30	09/2020															As of 31	/12/2020							
		carrying amount							ccumulated imp		lated negative char				Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			inges in fair vals			Maximum amount of the guarantee that can be considered	amount
(min EJR)		Performing	Of which: seposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposions with forbaarance measures	o 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 orealt risk since initial net orealt- impained (Stage 2)		ng Of which: exposions with forbairance melasures	Of which: Urdikely to play that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis	Inflows to not- performing exposures		Performing	Of which: exposures with forbeasinge maisures	Of which: Instruments with significant increase in codit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	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 risk since initial recognition but not credit- impained (Slage 2)	Non-performi	ing 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	a non- performing
Loans and advances subject to active EBA-compliant monitoria	7,611	7,602	52	779	9	2	7	11	10	1		1	۰	1	2	3	7,297	7,292		402	5	۰	3	3	3	1	2	٥	٥	٥	0	3
of which: Households	6,657	6,651	15	482	s	0	4	5	5	0	4	٥	0	0	0	3	7,285	7,290	6	299	5	٥	3	2	2	0	2	0	0	0	0	3
of which: Collateralised by residential immovable property	6,452	6,445	6	429	4	۰	4	2	2	٥	2	٥	۰	0	۰	3	7,281	7,276	6	294	5	٥	1	2	2	٥	2	0	0	٥	٥	3
of which: Non-financial corporations	951	947	38	296	4	1	3	6	5	1	4	1	۰	1	2	0	13	13	2	3	٥	۰	٥	1	1	1	1	٥	0	٥	0	0
of which: Small and Medium-sized Enterprises	920	916	37	278	4	1	3	5	4	1	4	1	0	1	1	0	12	12	2	3	0	۰	٥	1	1	1	1	0	0	٥	0	0
of which: Collateralised by commercial immovable property	545	545	22	158	٥	0	٥	2	2	٥	2	٥	٥	0	2	0	11	11	2	3	٥	۰	٥	1	1	1	1	0	0	٥	0	۰

								As of 30	09/2020															As of 31	/12/2020							
	Gross	i canying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	carrying amount							Accumulated imp		ulated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform							Non-performi						Performing			Non-performi				Performing							
(min EUR)			Of which: exposures with forbeanance 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 forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantier received in the context of the CDVID-19 crisis				Of which: exposures with forbeasence measures	Of which: Instruments 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 paint-due or paint-due <= 90 days			Of which: exposures wit forbearsinge measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	context of the COVID-19	non-
Loans and advances with expired EBA-compliant monatoria	534	0	0	0	٥	٥	٥	٥	٥	٥	0	٥	٥	٥	٥	0	1,793	٥	٥	0	٥	۰	0	٥	٥	0	0	٥	٥	0	٥	۰
of which: Households	181	٥	0	0	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	558	٥	٥	0	٥	٥	0	0	٥	٥	۰	٥	0	٥	٥	۰
of which: Collateralised by residential immovable property	124	0	0	0	٥	٥	0	۰	0	٥	0	٥	0	٥	0	0	312	0	٥	0	0	۰	0	٥	0	0	0	٥	0	٥	٥	0
of which: Non-financial corporations	353	0	0	0	٥	۰	0	۰	0	٥	0	٥	۰	٥	0	0	1,231	۰	٥	0	0	۰	٥	٥	۰	0	0	٥	٥	٥	٥	۰
of which: Small and Medium-sized Enterprises	329	٥	٥	٥	٥	٥	٥	۰	٥	٥	٥	٥	٥	٥	٥	٥	1,146	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	٥	۰
of which: Collateralised by commercial immovable property	152	٥	0	۰	0	٥	٥	۰	0	0	٥	٥	۰	0	۰	٥	659	۰	0	۰	٥	٥	٥	0	٥	0	۰	0	0	٥	٥	۰

								As of 30,	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EXR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increates in credit risk since initial not credit- intpained (Stage 2)	Non perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial necognition but net credit- impained (Stage 2)		ing Of which: exposures with forbuarance 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- parferming exposures		Performing	Of which: exposures with forbearsnoe measures	Of which: Instruments with significant intrasise in credit risk since initial recognition but not credit- itryained (Stage 2)		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	informs to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	71	69	0	26	2	۰	2	2	1	0	1	1	۰	1	51	٥	99	94	1	33	5	۰	2	4	3	1	3	1	٥	1	71	•
of which: Households	1	1			0			۰	٥			٥				٥	2	2			٥			٥	0			0				۰
of which: Collateralised by residential immovable property	۰	0			0			۰	٥			٥				٥	٥	۰			٥			٥	0			0				۰
of which: Non-financial corporations	70	65	٥	2	2	٥	2	2	1	٥	1	1	٥	1	50	٥	97	92	1	33	5	٥	2	4	3	1	3	1	٥	1	69	0
of which: Small and Medium-sized Enterprises	62	62			٥				1			٥				٥	91	55			3			3	3			1				0
of which: Collateralised by commercial immovable property	4	4			0			٥	0			0				٥	13	30			3			2	2			0				0



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

Swedbank - group

								As of 31,	(03/2021															As of 30	0/06/2021							
		carrying amount						,	Accumulated imp					k	Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			nges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min 136)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in condit risk since initial necognition but not condit- impained (Stage 2)	Non-perfort	ting Of which: exposures with fortwarance 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 creater ink since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbaaranoe measures	Of which: Unikaly to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows 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: exposures 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)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neositved in the content of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant moratoria	5,707	5,703	6	312	4	۰	з	2	1	٥	1	0	۰	٥	0	2	3,925	3,923	6	150	2	٥	2	٥	۰	٥	۰	٥	۰	۰	٥	1
of which: Households	5,705	5,701	6	312	4	۰	3	2	1	0	1	0	٥	0	0	2	3,924	3,922	6	150	2	٥	2	٥	0	٥	0	0	0	0	0	1
of which: Collateralised by residential immovable property	5,704	5,700	6	311	4	0	3	2	1	٥	1	0	۰	٥	0	2	3,924	3,922	6	150	2	٥	2	٥	٥	٥	0	٥	0	۰	٥	1
of which: Non-financial corporations	2	2	٥	۰	0	٥	0	٥	0	٥	۰	0	۰	٥	٥	٥	1	1	0	۰	٥	0	۰	٥	0	٥	٥	٥	0	۰	٥	0
of which: Small and Medium-sized Enterprises	2	2	0	۰	0	0	0	٥	0	٥	0	0	۰	٥	0	٥	1	1	0	۰	0	٥	0	٥	٥	٥	0	٥	0	۰	٥	۰
of which: Collateralised by commercial immovable property	1		0	٥	0	0	0	٥	0	٥	۰	٥	٥	٥	0	0	1	1	0	۰	0	0	0	٥	٥	٥	0	٥	0	٥	٥	۰

								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	carrying amount							Accumulated imp			inges in fair valu		a	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in	Non-perform	ing Of which: exposures with forbearance measures	Of which:			Of which: exposures will forbearance measures	with significant increase in	Non-perform	ng Of which: exposures with forbearance measures	Of which:	Public guarantee received in the			Performing	Of which: exposures with forbeariance measures	with significant increase in	Non-pirform	ing Of which: exposumes with forbearance measures	Of which:			Of which: exposures with forbearance measures	Of which: 5nstruments with significant increase in	Non-parformi	ing Of which: exposures with forbearance measures	Of which:	Public guarantee	Inflows to
(min EUR)				credit nisk since initial recognition but not credit- impaired (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days				credit risk since initial recognition but not credit- impaired (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19 crisis	non- performing exposumes				credit risk since initial recognition but not credit- impained (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days				credit risk sinos initial recognition but not credit- impaired (Stage 2)			Unlikely to pay that are not past-due or past-due <= 90 days	received in the content of the COVID-19 crisis	performing exposures
Loans and advances with expired EBA-compliant monatoria	3,150	٥	٥	0	0	0	٥	0	0	٥	۰	٥	٥	٥	0	0	4,552	٥	٥	0	٥	0	0	0	٥	0	۰	٥	٥	0	0	۰
of which: Households	2,040	٥	٥	0	0	0	0	0	0	٥	۰	0	•	٥	0	0	3,578	•	٥	0	٥	٥	0	٥	۰	0	۰	0	٥	0	0	۰
of which: Collateralised by residential immovable property	1,819	٥	٥	0	0	0	0	0	0	٥	۰	0	0	٥	0	0	3,298	0	٥	0	٥	٥	0	٥	۰	0	۰	0	0	0	0	۰
of which: Non-financial corporations	1,110	٥	٥	0	0	0	0	0	0	٥	۰	0	0	٥	0	0	974	0	٥	0	٥	٥	0	٥	۰	0	۰	0	0	0	0	۰
of which: Small and Medium-sized Enterprises	1,031	0	0	0	0	0	0	0	0	٥	0	0	0	0	0	0	909	0	0	0	٥	٥	0	0	0	٥	0	٥	0	0	0	۰
of which: Collateralised by commercial immovable property	595	0	0	۰	٥	0	٥	0	0	٥	۰	0	۰	0	0	٥	529	۰	0	۰	٥	٥	۰	0	٥	٥	۰	٥	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	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min BJR)		Performing	Of which: exposures with forbearinge measures	Of which: Instruments with significant increase in credit hick since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: exposures with fobearance measures	Of which: Instruments with significant increase in could raik since initial recognition but recognition but recognition tot credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: opposures with forbeasinge molecines	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	-	Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit nek since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee neositived in the context of the CONTEN-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	90	45	6	35	5	2	4	3	2	0	2	1	۰	1	65	٥	87	13	4	41	4	2	2	2	1	٥		1	0	1	63	۰
of which: Households	1	1			0			0	٥			٥				0	1	1			٥			0	۰			٥				•
of which: Collateralised by residential immovable property	٥	0			٥			0	0			٥				٥	0	٥			0			0	0			٥				۰
of which: Non-financial corporations	89	54	6	35	s	2	4	3	2	0	2	1	0	1	64	0	85	82	4	41	4	2	2	2	1	٥	1	1	0	1	62	0
of which: Small and Medium-sized Enterprises	83	80			3			2	2			1				٥	80	77			2			2	1			٥				0
of which: Collaboralised by commercial immovable property	12	9			3			2	1			1				0	13	11			2			1	1			٥				•

