



2021 EU-wide Transparency Exercise

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.

2021 EU-wide Transparency Exercise

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

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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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	11,885	12,841	13,044	13,465	C 47.00 (r310,c010)	
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)	
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]	

(mto EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	13,466	14,424	14,623	15,017	C 01.00 (y01c0100)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,013	12,008	12,182	12,615	C 01.00 (y02c0100)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,474	3,659	3,603	3,649	C 01.00 (y02c0100)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 41 of CRR
	A.1.2	Retained earnings	6,787	7,245	7,363	7,645	C 01.00 (y10c0100)	Articles 26(1) point (c), 26(2) and 34 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-555	-353	-281	-223	C 01.00 (y18c0100)	Articles 4(20), 36(1) point (e) and 36 (1) point (i) of CRR
	A.1.4	Other Reserves	3,067	3,286	3,288	3,359	C 01.00 (y20c0100)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (y21c0100)	Articles 4(12), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (y23c0100)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-66	-55	-80	-85	C 01.00 (y25c0100)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,677	-1,747	-1,682	-1,704	C 01.00 (y30c0100) + C 01.00 (y34c0100)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-15	-8	-11	-12	C 01.00 (y37c0100)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfalls of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (y38c0100)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (y39c0100)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (y40c0100)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (y40c0100)	Article 36(1) point (i) 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 (y40c0100) + C 01.00 (y40c0100) + C 01.00 (y47c0100) + C 01.00 (y47c0100)	Articles 4(36), 36(1) point (h) and 88 to 91 of CRR, Articles 36(1) point (h) (b), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (i) (b) and 276(1) of CRR, Articles 36(1) point (i) (v) and 153(3) of CRR and Articles 36(1) point (i) (v) and 153(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (y40c0100)	Articles 36(1) point (i) (v), 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 (y40c0100)	Articles 4(27), 36(1) point (j), 43 to 46, 48 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (y40c0100)	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 (y40c0100)	Articles 4(27), 36(1) point (j), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (y50c0100)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (y51c0100)	Article 36(1) point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (y54c0100)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (y55c0100)	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 (y52c0100)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-3	-3	-3	-4	C 01.00 (y52c0100)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA (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 (y22c0100)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (y30c0100)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (y52c0100)	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 (y53c0100)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	877	837	867	855	C 01.00 (y54c0100) + C 01.00 (y67c0100)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (y72c0100)	
A.2.3	Other Additional Tier 1 Capital components and deductions	-5	-5	-5	-5	C 01.00 (y68c0100) + C 01.00 (y70c0100) + C 01.00 (y71a0100) + C 01.00 (y70c0100) + C 01.00 (y74a0100) + C 01.00 (y74b0100) + C 01.00 (y74c0100)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (y68c0100) + C 01.00 (y68c0100) + C 01.00 (y72c0100)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,885	12,841	13,044	13,465	C 01.00 (y05c0100)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,581	1,583	1,579	1,552	C 01.00 (y70c0100)	Article 75 of CRR	
A.4.1	Tier 2 Capital instruments	1,474	1,481	1,468	1,465	C 01.00 (y70c0100) + C 01.00 (y69c0100)		
A.4.2	Other Tier 2 Capital components and deductions	107	103	111	87	C 01.00 (y69c0100) + C 01.00 (y92c0100) + C 01.00 (y69c0100) + C 01.00 (y94c0100) + C 01.00 (y94c0100) + C 01.00 (y94c0100) + C 01.00 (y94c0100) + C 01.00 (y94c0100)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (y80c0100) + C 01.00 (y95c0100) + C 01.00 (y96c0100)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	65,416	68,724	67,845	68,096	C 02.00 (y01c0100)	Articles 93(2), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	168	92	90	1,942	C 01.00 (y01c0100)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.83%	17.47%	17.96%	18.53%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.12%	18.68%	19.23%	19.77%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.58%	20.99%	21.55%	22.05%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,813	12,008	12,182	12,615	[A1+A.1.13+A.1.21+MIN(A.2+A.1.13+A.2.3+A.2.4+MIN(A.4+A.2.3+A.4.3+0.01))]	-
CET1 RATIO (%) Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.88%	17.50%	17.98%	19.07%	[B1]/[B+6.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (y40c0100)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (y40c0100)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (y40c0100)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (y40c0100)	

(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 regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosures.

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Swedbank - group

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	31,202	32,999	32,278	31,521	C 02.00 (r040, c010) - [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 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
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+MAX(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

(m€ 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 ²	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 subsidiaries, 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 subsidiaries, 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

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Swedbank - group

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
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)(i);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)(i); 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 not GAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020							As of 31/12/2020							As of 31/03/2021							As of 30/06/2021							References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
		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	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	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	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	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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets					
Financial assets at fair value through other comprehensive income	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)				
	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 amortised cost	Debt securities	8,599	0	0	0	0	0	11,435	0	0	0	0	0	0	7,429	0	0	0	0	10,556	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)			
	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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Swedbank - group

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Swedbank - group

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities	1,998	2,266	2,376	1,359	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	5,792	5,023	5,597	6,916	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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

Swedbank - group

(min EUR)	SA		IM											IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020												
Traded Debt Instruments	536	315	20	7	88	32							22	7	90	27									
Of which: General risk	0	0	20	7	88	32							22	7	90	27									
Of which: Specific risk	536	315	0	0	0	0							0	0	0	0									
Equities	0	1	7	3	6	3							8	2	11	3									
Of which: General risk	0	1	7	3	6	3							8	2	11	3									
Of which: Specific risk	0	1	0	0	0	0							0	0	0	0									
Foreign exchange risk	26	15	5	2	8	3							3	5	7	7									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	562	331	21	8	88	32	0	0	0	0	0	1,360	23	9	88	27	0	0	0	0	0	0	1,394		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021												
Traded Debt Instruments	508	469	25	7	96	39							19	5	99	30									
Of which: General risk	0	0	25	7	96	39							19	5	99	30									
Of which: Specific risk	508	469	0	0	0	0							0	0	0	0									
Equities	2	0	4	1	6	2							4	1	7	1									
Of which: General risk	1	0	4	1	6	2							4	1	7	1									
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	22	30	5	1	12	2							3	2	9	3									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	532	499	25	6	95	37	0	0	0	0	0	1,507	19	5	96	27	0	0	0	0	0	0	1,434		

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(m EUR, %)								
	Central governments or central banks	6	6	0		6	6	0	
	Regional governments or local authorities	285	285	29		285	276	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	69		765	500	462	
	of which: SME	105	79	65		80	54	46	
	Retail	4,114	1,934	1,285		4,264	1,992	1,439	
	of which: SME	522	315	181		522	315	182	
	Secured by mortgages on immovable property	571	569	199		539	557	195	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	124	67	69	57	151	79	81	72
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	49	49	5		32	32	3	
	Polices on institutions and corporates with a KT credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	872	872	1,874		992	992	2,290	
	Other exposures	274	274	152		230	230	131	
	Standardised Total ⁴	12,658	10,001	4,564	115	13,382	10,687	4,814	135

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

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWEDEN	(m EUR, %)								
	Central governments or central banks	41	41	0		46	41	0	
	Regional governments or local authorities	0	0	0		0	0	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	1,046	1,046	22		1,077	1,077	21	
	Corporates	219	206	326		246	246	246	
	of which: SME	0	0	0		0	0	0	
	Retail	2,174	1,308	826		2,701	1,150	860	
	of which: SME	175	26	15		185	22	14	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	49	28	29	21	68	36	37	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	10	10	1		10	10	1	
	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	426	426	1,046		776	776	1,026	
	Other exposures	130	130	130		77	77	77	
	Standardised Total ⁴	330	330	130	54	330	330	130	24

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

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FINLAND	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	150	74	15		150	75	15	
	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	21	12	13		21	12	13	
	of which: SME	21	13	13		21	13	13	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	1	1	1	1	1	1	1	1

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

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LITHUANIA	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	3	4	2		3	4	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	79	47	47		88	63	63	
	of which: SME	5	3	3		9	4	4	
	Retail	28	11	11		29	15	15	
	of which: SME	22	11	11		22	10	10	
	Secured by mortgages on immovable property	214	214	75		210	210	73	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	5	5	0	4	4	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	26	26	26		25	25	25	
	Standardised Total ⁴	1	1	1	1	1	1	1	1

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

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	135	135	135		60	60	60	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	1	1	1	1	1	1	1	1

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

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ESTONIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	199	185	37		213	210	42	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	90	49	44		70	36	31	
	of which: SME	25	20	15		22	20	15	
	Retail	298	259	146		299	264	151	
	of which: SME	17	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		387	357	27	0	322	322	25	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LATVIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	2	2	1		2	4	1	
	Public sector entities	22	22	0		22	22	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	13	3	3		20	3	3	
	of which: SME	1	1	1		1	1	1	
	Retail	31	26	16		31	25	16	
	of which: SME	25	19	11		26	18	10	
	Secured by mortgages on immovable property	46	46	16		45	45	16	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		1	1	1	0	1	1	1	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	17	17	2		16	16	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	36	12	12		42	12	12	
	of which: SME	0	0	0		0	0	0	
	Retail	334	201	241		333	250	250	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	60	32	32	20	66	36	36	11
	Items associated with particularly high risk	0	0	0		0	0	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	
Standardised Total ⁴		4	4	4	42	4	4	4	44

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Standardised Total ⁴		0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Swedbank - group

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	7	7	0		7	7	0	
	Regional governments or local authorities	29	29	43		29	29	43	
	Public sector entities	183	104	17		183	103	17	
	Multilateral Development Banks	574	573	0		682	683	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,079	6,079	130		1,036	1,036	29	
	Corporates	856	860	55		762	695	48	
	of which: SME	82	95	46		84	99	50	
	Retail	4,299	1,941	1,402		4,176	1,589	1,409	
	of which: SME	536	210	179		553	222	186	
	Secured by mortgages on immovable property	543	540	189		544	541	189	
	of which: SME	0	0	0		1	1	0	
	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 corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		939	939	2,107		988	988	2,283	
Other exposures		255	255	184		270	270	203	
Standardised Total ⁴		14,094	11,491	4,685	144	9,369	6,634	4,948	146

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	7	7	0		7	7	0	
	Regional governments or local authorities	31	32	0		32	32	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	22		386	386	7	
	Corporates	382	270	220		381	298	267	
	of which: SME	1	0	0		1	0	0	
	Retail	2,627	1,188	80		2,686	1,153	82	
	of which: SME	179	28	13		182	22	14	
	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	41	42	99	49	50	50
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	30	30	1		36	36	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		729	729	1,811		798	798	1,981	
Other exposures		23	23	22		157	157	157	
Standardised Total ⁴					80				85

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	150	75	15		150	75	15	
	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	21	12	12		18	11	11	
	of which: SME	20	12	12		18	11	11	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴					0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	3	4	0		3	3	0	
	Public sector entities	3	4	2		3	4	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	69	56	56		50	59	59	
	of which: SME	9	4	4		10	6	6	
	Retail	28	15	10		30	16	11	
	Secured by mortgages on immovable property	205	205	72		198	198	69	
	of which: SME	3	3	3	0	3	2	2	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	3		1	1	9	
Other exposures		44	44	44		67	67	67	
Standardised Total ⁴					1				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		1	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		59	59	99		67	67	67	
Other exposures		0	0	0		0	0	0	
Standardised Total ⁴					0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ESTONIA	(only EUR - %)	0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	214	210	42	0	208	205	41	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	79	36	31	77	37	37	31	0
	of which: SME	26	11	16	25	10	10	10	0
	Retail	297	261	149	330	270	254	154	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	86	86	194	95	86	86	222	0
	Other exposures	175	174	25	137	137	137	38	0
	Standardised Total ⁽²⁾				2				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LATVIA	(only EUR - %)	0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	2	3	1	2	3	3	1	0
	Public sector entities	21	21	0	21	21	21	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	20	3	3	15	8	8	8	0
	of which: SME	1	1	1	1	1	1	1	0
	Retail	33	25	15	33	24	15	15	0
	Secured by mortgages on immovable property	26	18	10	26	17	10	10	0
	of which: SME	44	44	15	42	42	15	15	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	1	1	1	1	1	1	1	0
	Other exposures	1	1	1	1	1	1	1	0
	Standardised Total ⁽²⁾				4				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NORWAY	(only EUR - %)	0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	37	17	17	26	26	26	26	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	51	14	14	58	16	16	16	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	886	334	20	836	338	228	228	0
	Secured by mortgages on immovable property	1	0	0	1	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	67	37	37	64	35	35	35	29
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	42	42	4	42	42	4	4	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	8	8	3	8	3	3	3	0
	Other exposures	4	4	4	4	3	3	3	0
	Standardised Total ⁽²⁾				42				41

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 8	(only EUR - %)	0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽²⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	(only EUR - %)	0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽²⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	(only EUR - %)	0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽²⁾				0				0

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

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

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

(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).

⁽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).

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

⁽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).

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Svebank - group

(m EUR, %)		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
ESTONIA	Central banks and central governments	3,287	0	3,363	37	0	3,221	0	3,308	41	0	0
	Institutions	4	0	4	1	0	3	0	4	1	0	0
	Corporates	3,514	30	3,111	1,790	0	22	3,528	22	3,100	0	16
	Corporates - Of Which: Specialised Lending	37	0	35	42	0	0	26	0	24	0	0
	Corporates - Of Which: SME	248	2	239	367	0	1	233	1	206	154	1
	Retail	5,569	22	4,834	900	11	11	5,238	22	5,007	927	12
	Retail - Secured on real estate property	3,721	13	3,693	596	3	3	3,693	12	3,777	594	3
	Retail - Secured on real estate property - Of Which: SME	91	1	90	38	0	1	89	1	89	38	0
	Retail - Secured on real estate property - Of Which: non-SME	3,630	12	3,602	558	3	2	3,604	11	3,688	556	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,448	9	1,241	345	8	7	1,437	10	1,220	343	9
	Retail - Other Retail - Of Which: SME	598	5	539	145	4	4	598	7	537	145	5
	Retail - Other Retail - Of Which: non-SME	850	3	702	200	4	4	839	3	683	198	4
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 (i.e., substitution effects).

(m EUR, %)		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
LATVIA	Central banks and central governments	2,625	0	2,639	55	0	3,098	0	3,112	59	0	0
	Institutions	1	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	3
	Corporates - Of Which: Specialised Lending	11	0	11	13	0	0	10	0	10	11	0
	Corporates - Of Which: SME	105	0	90	76	0	0	99	0	83	75	0
	Retail	2,407	26	2,291	934	10	17	2,423	24	2,305	941	12
	Retail - Secured on real estate property	1,376	20	1,550	535	3	12	1,598	19	1,575	552	3
	Retail - Secured on real estate property - Of Which: SME	13	0	13	8	0	0	12	0	12	7	0
	Retail - Secured on real estate property - Of Which: non-SME	1,363	20	1,537	527	3	11	1,586	18	1,563	555	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	831	6	741	380	7	5	825	6	730	379	10
	Retail - Other Retail - Of Which: SME	352	4	316	131	2	3	346	3	308	130	5
	Retail - Other Retail - Of Which: non-SME	479	2	424	258	5	2	478	2	422	259	5
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 (i.e., substitution effects).

(m EUR, %)		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
NORWAY	Central banks and central governments	0	0	0	0	0	8	0	5	0	0	0
	Institutions	435	0	429	95	0	421	0	415	74	0	0
	Corporates	4,577	0	4,721	1,461	0	5,167	335	5,055	1,712	460	181
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	46	0	46	8	0	1	46	1	46	9	1
	Retail	41	0	41	6	0	1	43	1	43	7	0
	Retail - Secured on real estate property	34	0	34	0	0	1	36	0	36	0	0
	Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	7	0	7	1	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	5	0	5	2	0	5	0	5	2	0	0
	Retail - Other Retail	4	0	4	1	0	5	0	5	2	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 (i.e., substitution effects).

(m EUR, %)		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 (i.e., substitution effects).

(m EUR, %)		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	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 (i.e., substitution effects).

(m EUR, %)		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulting				Of which: defaulted	Of which: defaulting		
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0
Sub Totals												

Consolidated data		(mm EUR, %)	IRB Approach											
			As of 31/03/2021						As of 30/06/2021					
			Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
						Of which: defined	Of which: undetected				Of which: defined	Of which: undetected		
	Central banks and central government	0	55,942	0	60,189	708	0	0	73,652	0	73,322	868	0	0
	Institutions	5,769	0	5,360	953	0	0	0	5,684	0	5,323	938	0	0
	Corporates - Of Which: Specialised Lending	47,201	109	53,904	19,580	444	0	0	53,388	508	54,271	19,189	35	405
	Corporates - Of Which: SME	33	0	30	40	0	0	0	0	0	33	39	0	0
	Retail	17,284	68	15,793	4,578	82	62	62	17,741	49	16,144	4,087	26	38
	Retail - Secured on real estate property - Of Which: SME	124,543	211	119,463	7,110	183	129	129	128,180	197	122,933	6,814	187	214
	Retail - Secured on real estate property - Of Which: SME	115,070	129	110,504	4,903	55	59	110,419	117	111,662	4,838	47	55	
	Retail - Secured on real estate property - Of Which: SME	9,246	4	9,246	620	3	3	9,246	620	9,246	620	3	3	
	Retail - Secured on real estate property - Of Which: SME	105,724	126	101,261	4,273	128	54	101,610	114	100,385	4,151	46	51	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	9,475	82	8,958	2,607	128	0	9,351	80	8,256	2,677	128	68	
	Retail - Other Retail - Of Which: SME	4,025	35	3,849	1,346	72	12	4,115	31	3,943	1,407	64	31	
	Retail - Other Retail - Of Which: non-SME	5,450	47	5,110	1,261	57	18	5,046	49	5,313	1,270	64	37	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0
						1,024						986		
						28,245						28,375		

(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)

[illegible]

(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 Approach							
		As of 31/03/2021				As of 30/06/2021			
	(in EUR, %)	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^c	Exposure Value ^d	Risk exposure amount	Value adjustments and provisions
		Of which: defined		Of which: defined		Of which: defined		Of which: defined	
	Central banks and central governments	11,798	0	11,799	111	0	16,750	159	0
	Institutions	165	0	225	45	0	131	30	0
	Corporates	3,321	-29	2,388	893	20	3,286	875	12
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	2	2	0	6	6	4
	Retail	17	0	165	4	0	16	5	0
	Retail - Secured on real estate property	15	0	14	3	0	13	3	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	14	3	0	13	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	2	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	2	1	1
	Equity	0	0	0	0	0	0	0	0
	Other non credit-obligation assets								

(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 Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions
	(in EUR, %)	Of which: defined		Of which: defined		Of which: defined		Of which: defined	
LITHUANIA									
Central banks and central governments		8,233	0	8,304	107	0	0	7,794	0
Institutions		2	0	1	0	2	0	1	1
Corporates		1,056	15	1,207	1,154	0	13	2,086	10
Corporates - Of Which: Specialised Lending		0	0	0	0	0	6	0	3
Corporates - Of Which: SME		151	0	127	107	0	2	164	0
Retail		4,567	33	4,383	164	14	4,521	29	29
Retail - Secured on real estate property		3,567	29	3,545	647	9	3,682	25	3,658
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: Non-SME		3,569	28	3,545	644	9	3,682	24	3,658
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0
Retail - Other Retail		1,000	5	838	313	7	1,039	5	883
Retail - Other Retail - Of Which: SME		356	3	322	128	5	369	3	338
Retail - Other Retail - Of Which: non-SME		644	2	516	185	2	670	2	545
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0

(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)

[illegible]

(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 Approach													
		As of 31/03/2021						As of 30/06/2021							
		Original Exposure ^a		Exposure Value ^b		Risk exposure amount	Value adjustments and provisions		Original Exposure ^a		Exposure Value ^b		Risk exposure amount	Value adjustments and provisions	
			Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)															
ESTONIA	Central banks and central governments	3,747	0	3,823	53	0	0	3,501	0	3,576	51	0	0	0	0
	Institutions	6	0	7	3	0	0	0	0	3	1	0	0	0	0
	Corporates	3,592	22	3,187	1,928	0	25	3,768	33	3,263	2,063	0	27	0	0
	Corporates - Of which: Specialised lending	23	0	22	30	0	0	28	0	24	29	0	0	0	0
	Corporates - Of Which: SME	235	0	206	138	0	3	241	0	214	139	0	0	0	0
	Retail	5,297	18	5,062	934	9	12	5,397	17	5,148	950	9	11	0	0
	Retail - Secured on real estate property	3,077	0	3,079	480	3	5	3,062	11	3,013	469	4	4	0	0
	Retail - Secured on real estate property - Of Which: SME	88	1	86	35	1	1	90	1	89	35	1	1	1	1
	Retail - Secured on real estate property - Of Which: non-SME	3,089	10	3,093	565	3	3	3,052	8	2,924	574	2	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,420	8	1,213	334	6	8	1,405	8	1,235	341	7	6	6	6
	Retail - Other Retail - Of Which: SME	596	6	537	145	4	5	600	5	540	149	5	5	0	0
	Retail - Other Retail - Of Which: non-SME	823	2	676	189	2	2	803	3	695	191	2	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets														
IRB Total															

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Swedbank - group

As of 31/12/2020

(min EUR)		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M]	Austria													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more														
Total														
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Bulgaria													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more														
Total														
[0 - 3M]	Cyprus													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more														
Total														
[0 - 3M]	Czech Republic													
[3M - 1Y]														
[1Y - 2Y]														
[2Y - 3Y]														
[3Y - 5Y]														
[5Y - 10Y]														
[10Y - more														
Total														
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		5	5	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total														
[0 - 3M]	Estonia	2	2	0	0	0	2	0	0	0	0	1	0	0
[3M - 1Y]		51	51	0	0	0	21	0	0	0	0	4	0	0
[1Y - 2Y]		12	12	0	0	0	12	0	0	0	0	0	0	0
[2Y - 3Y]		12	12	0	0	0	12	0	0	0	0	0	0	0
[3Y - 5Y]		53	53	0	0	0	53	0	0	0	0	0	0	0
[5Y - 10Y]		104	104	0	0	0	104	0	0	0	0	6	0	0
[10Y - more		62	62	0	0	0	62	0	0	0	0	2	0	0
Total		297	297	0	0	0	267	0	0	0	0	13	0	54

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Swedbank - group

As of 31/12/2020

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount					
		Direct exposures																		
		On balance sheet						Derivatives				Off balance sheet								
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 52	87 0 0 0 2 70 0 80	0 0 0 0 0 0 0 0	10 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2						
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		France	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0	237 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	10 0 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			Germany	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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				Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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					Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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						Hungary	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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							Ireland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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								Italy	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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	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 0 0 0 0 0 0 0	100 0 0 0 0 0 0 101	0 0 0 0 0 0 0 0

As of 31/12/2020

[illegible]

(min EUR)

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Swedbank - group

As of 31/12/2020

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	2	2	0	0	0	2	0	0	0	0	0	0		
[3M - 1Y]		1	1	0	0	0	1	0	0	0	0	0	0		
[1Y - 2Y]		6	6	0	0	0	6	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		9	9	0	0	0	9	0	0	0	0	0	0	0	
[0 - 3M]	Others	1	1	0	0	0	1	0	0	0	0	0	0		
[3M - 1Y]		3	3	0	0	0	3	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		4	4	0	0	0	4	0	0	0	0	0	0	0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe 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.

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Swedbank - group

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Austria														
Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total			56	56	56	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Bulgaria														
Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Cyprus														
Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Czech Republic														
Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total			5	5	5	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Estonia	2	-2	0	0	0	23	0	0	0	0	4	0	0	
Total			510	510	0	0	0	265	0	0	0	0	8	0	62

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Swedbank - group

As of 30/06/2021

(mln EUR)		As of 30/06/2021														Risk weighted exposure amount
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
												Off-balance sheet exposures				
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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
								Carrying amount	Notional amount	Carrying amount	Notional amount					
[0 - 3M]	Finland	0	0	0	0	0	0	0	168	1	84	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0				
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0				
[2Y - 3Y]		0	0	0	0	0	0	1	70	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	38	80	0	0	0	0			
Total		0	0	0	0	0	0	40	318	1	84	0	0	3		
[0 - 3M]	France															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Germany															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Croatia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Greece															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Hungary															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Ireland															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Italy															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Latvia	3	59	0	0	0	3	0	0	0	0	0	0			
[3M - 1Y]		56	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		28	28	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		11	22	1	0	0	11	0	0	0	0	0	0			
[3Y - 5Y]		28	19	2	0	0	9	0	0	0	0	0	0			
[5Y - 10Y]		4	2	0	0	0	2	0	0	0	0	0	0			
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0			
Total		130	130	3	0	0	25	0	0	0	0	0	0	17		

Swedbank - group

As of 30/06/2021

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Swedbank - group

As of 30/06/2021

(mln EUR)		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M]	Africa	3	3	0	0	0	3	0	0	0	0	0	0	0
[3M - 1Y]		3	3	0	0	0	3	0	0	0	0	0	0	0
[1Y - 2Y]		4	4	0	0	0	4	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
Total		11	11	0	0	0	11	0	0	0	0	0	0	0
[0 - 3M]	Others	1	1	0	0	0	1	0	0	0	0	0	0	0
[3M - 1Y]		2	2	0	0	0	2	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		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 "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 "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 item 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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe 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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Swedbank - group

	As of 30/09/2020									As of 31/12/2020								
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³				Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3			Of which: defaulted	Of which Stage 3			Of which Stage 3			
(mln EUR)																		
Cash balances at central banks and other demand deposits	36,925	0	0	0	0	0	0	0	0	29,825	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	11,561	0	0	0	0	0	0	0	0	14,686	0	0	0	0	0	0	0	0
Central banks	8,594	0	0	0	0	0	0	0	0	11,435	0	0	0	0	0	0	0	0
General governments	683	0	0	0	0	0	0	0	0	704	0	0	0	0	0	0	0	0
Credit institutions	484	0	0	0	0	0	0	0	0	461	0	0	0	0	0	0	0	0
Other financial corporations	1,792	0	0	0	0	0	0	0	0	1,980	0	0	0	0	0	0	0	0
Non-financial corporations	7	0	0	0	0	0	0	0	0	106	0	0	0	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	0	0	0	0	5	0	0	0	0	0	0	0	0
General governments	414	0	0	0	0	0	0	0	0	2,943	0	0	0	0	0	0	0	0
Credit institutions	2,028	0	0	0	0	2	0	0	0	2,730	0	0	0	0	2	0	0	0
Other financial corporations	1,707	0	0	0	0	4	0	0	0	2,750	0	0	0	0	4	0	0	0
Non-financial corporations	53,615	4	977	968	969	238	492	492	485	53,558	19	846	830	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	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	364	108	123	123	163
of which: Loans collateralised by residential immovable property at amortised cost	88,292	26	171	143	155	23	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	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		111	107	107	69	32	32	76	41,080		53	52	52	66	16	16	34

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/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.⁽⁵⁾ 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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Swedbank - group

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	48,788	0	0	0	0	0	0	0	0	0	59,217	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	11,027	0	0	0	0	0	0	0	0	0	14,202	0	0	0	0	0	0	0	0	0
Central banks	7,429	0	0	0	0	0	0	0	0	0	10,556	0	0	0	0	0	0	0	0	0
General governments	915	0	0	0	0	0	0	0	0	0	955	0	0	0	0	0	0	0	0	0
Credit institutions	453	0	0	0	0	0	0	0	0	0	449	0	0	0	0	0	0	0	0	0
Other financial corporations	2,119	0	0	0	0	0	0	0	0	0	2,074	0	0	0	0	0	0	0	0	0
Non-financial corporations	111	0	0	0	0	0	0	0	0	0	168	0	0	0	0	0	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	410		
Central banks	0	0	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	0	0
General governments	462	0	0	0	0	0	0	0	0	442	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,435	0	0	0	0	0	0	0	0	1,596	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3,676	0	0	0	0	2	0	0	0	1,478	0	0	0	0	2	0	0	0	0	0
Non-financial corporations	53,279	6	560	547	548	272	209	208	347	55,278	7	501	491	494	246	224	223	265		
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	32	32	100		
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	16	62		
Households	106,531	114	390	358	371	106	130	130	156	109,329	94	390	357	359	97	137	136	146		
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	24	124		
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	8		
DEBT INSTRUMENTS other than HFT	225,198	120	950	905	919	382	339	338	503	241,553	101	890	848	853	346	360	359	410		
OFF-BALANCE SHEET EXPOSURES	40,348		52	51	52	55	16	16	34	41,964		46	46		50	17	17	22		

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/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.

(5) 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Swedbank - group

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Swedbank - group

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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-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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Swedbank - group

(mn EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
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 quarrying	955	429	429	954	926	0	948	398	398	948	929	0	645	104	104	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	15	14	2,084	18	0	1,887	13	12	1,886	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	2,853	236	235	2,852	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	32,898	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	770	0	53,258	846	830	53,548	704	0	53,279	560	547	53,266	482	0	55,278	501	491	55,264	470	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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) No 680/2014 - ITS on Supervisory reporting.

	As of 30/06/2020															As of 31/12/2020																																																																																																																																																										
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantees that can be leveraged	Gross carrying amount	Gross carrying amount							Maximum amount of the guarantees that can be leveraged	Gross carrying amount																																																																																																																																																
	Performing			Non-performing				Performing			Non-performing							Performing			Non-performing																																																																																																																																																					
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2021 EU-wide Transparency Exercise
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

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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	Gross carrying amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount			Gross carrying amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
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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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of 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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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due 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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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not 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credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which

(mln EUR)	As of 31/03/2021															As of 30/06/2021																	
	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk										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 credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context 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-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures										
90	85	6	35	5	2	4	3	2	0	2	1	0	1	65	87	83	4	41	4	2	2	2	1	0	1	63	0						
Of which: Households	1	1		0			0	0	0				0	1	1	1		0	0			0	0			0	0						
Of which: Collateralised by residential immovable property	0	0		0			0	0	0				0	0	0	0		0	0			0	0			0	0						
Of which: Non-financial corporations	89	84	6	35	5	2	4	3	2	0	2	1	0	1	64	86	82	4	41	4	2	2	2	1	0	1	62	0					
Of which: Small and Medium-sized Enterprises	81	80		2			2	2	2				0	0	80	77			2				2	1			0	0					
Of which: Collateralised by commercial immovable property	12	9		3			2	1					0	0	13	11			2				1	1			0	0					