



## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Länsförsäkringar Bank AB - gruppen
<b>LEI Code</b>	549300C6TUMDXNOVXS82
<b>Country Code</b>	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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Länsförsäkringar Bank AB - gruppen

		(mln EUR, %)					
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,045	2,012	2,454	2,109	C 47.00 (r0320,c0010)	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	2,045	2,012			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	44,768	43,649	48,153	47,708	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	44,768	43,649			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.57%	4.61%	5.10%	4.42%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.57%	4.61%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise  
Capital

Länsförsäkringar Bank AB - gruppen

		(in EUR, %)						
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>2,319</b>	<b>2,281</b>	<b>2,442</b>	<b>2,387</b>		
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>1,820</b>	<b>1,789</b>	<b>1,922</b>	<b>1,881</b>		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	254	250	264	237	CGI.00.0003.0000	Article 41(1)(b) and 72 of CR
	A.1.2	Retained earnings	997	979	1,054	1,041	CGI.00.0010.0000	Article 26(1)(a)(i) and 26(1)(b), 26(1)(c), 26(1)(d) and 72 of CR
	A.1.3	Accumulated other comprehensive income	-15	-18	-14	-13	CGI.00.0018.0000	Article 41(1)(b), 26(1)(c) and 72 of CR
	A.1.4	Other Reserves	728	728	760	789	CGI.00.0019.0000	Article 41(1)(b) and 26(1)(c) of CR
	A.1.5	Funds for general banking risk	0	0	0	0	CGI.00.0020.0000	Article 41(1)(b), 26(1)(c) and 72 of CR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	CGI.00.0021.0000	Article 84 of CR
	A.1.7	Adjustments to CET1 due to prudential filters	13	12	11	10	CGI.00.0022.0000	Article 27 to 35 of CR
	A.1.8	(-) Intangible assets (including Goodwill)	-90	-97	-102	-103	CGI.00.0023.0000	Article 41(1)(b), 26(1)(c) and 72 of CR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	0	0	0	0	CGI.00.0024.0000	Article 26(1)(a)(i) and 72 of CR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	-68	-57	-50	-50	CGI.00.0025.0000	Article 26(1)(a)(i) and 72 of CR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	CGI.00.0026.0000	Article 41(1)(b), 26(1)(c) and 72 of CR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	CGI.00.0027.0000	Article 41(1)(b), 26(1)(c) and 72 of CR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	CGI.00.0028.0000	Article 36(1) of CR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	CGI.00.0029.0000	Article 41(1)(b), 26(1)(c) and 72 of CR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	CGI.00.0030.0000	Article 26(1)(a)(i) and 72 of CR
	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	CGI.00.0031.0000	Article 41(1)(b), 26(1)(c) and 72 of CR
	A.1.16	(-) Deductible DTA that rely on future profitability and arise from temporary differences	0	0	0	0	CGI.00.0032.0000	Article 26(1)(a)(i) and 72 of CR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	CGI.00.0033.0000	Article 41(1)(b), 26(1)(c) and 72 of CR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	CGI.00.0034.0000	Article 41(1)(b), 26(1)(c) and 72 of CR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	-1	CGI.00.0035.0000	Article 36(1) of CR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	CGI.00.0036.0000	Article 36(1) of CR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	CGI.00.0037.0000	Article 36(1) of CR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CR	0	0	0	0	CGI.00.0038.0000	Article 3 CR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	CGI.00.0039.0000	-
A.1.21	Transitional adjustments	0	0	0	0	CGI.00.0040.0000	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (-/+)	0	0	0	0	CGI.00.0041.0000	Article 41(1)(b), 26(1)(c) and 72 of CR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	CGI.00.0042.0000	Article 479 and 480 of CR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	CGI.00.0043.0000	Article 480 to 479, 478 and 480 of CR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>228</b>	<b>223</b>	<b>235</b>	<b>229</b>			
A.2.1	Additional Tier 1 Capital Instruments	226	223	235	229	CGI.00.0044.0000	Article 61 of CR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	CGI.00.0045.0000	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	CGI.00.0046.0000	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	CGI.00.0047.0000	-	
A.3	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,045</b>	<b>2,012</b>	<b>2,157</b>	<b>2,109</b>			
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>273</b>	<b>270</b>	<b>285</b>	<b>277</b>			
A.4.1	Tier 2 Capital Instruments	273	270	285	277	CGI.00.0048.0000	Article 71 of CR	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	CGI.00.0049.0000	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	CGI.00.0050.0000	-	
OWN FUNDS REQUIREMENTS	B.1	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>11,811</b>	<b>11,699</b>	<b>12,724</b>	<b>12,516</b>		
	B.2	Of which: Transitional adjustments included	0	0	0	0	CGI.00.0051.0000	-
B.2	<b>TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR</b>			<b>12,724</b>	<b>12,516</b>			
CAPITAL RATIOS (%) Transitional period	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>15.41%</b>	<b>15.29%</b>	<b>15.10%</b>	<b>15.02%</b>	CR(1)	
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>17.32%</b>	<b>17.20%</b>	<b>16.95%</b>	<b>16.83%</b>	CR(2)	
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>18.63%</b>	<b>18.50%</b>	<b>18.19%</b>	<b>18.07%</b>	CR(3)	
CAPITAL RATIOS (%) Transitional period - pre floor (CR3)	C.4	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)</b>			<b>15.10%</b>	<b>15.02%</b>		
	C.5	<b>TIER 1 CAPITAL RATIO (transitional period - pre floor)</b>			<b>16.95%</b>	<b>16.83%</b>		
	C.6	<b>TOTAL CAPITAL RATIO (transitional period - pre floor)</b>			<b>18.19%</b>	<b>18.07%</b>		
CET1 Capital Fully loaded (CR2)	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,820</b>	<b>1,789</b>			JA.1.1.13-A.1.1-AMNA-JA.1.1.3-A.2.3-A.4-AMNA-A.4.2.3-A.4.3.1B.1E	
	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.41%</b>	<b>15.29%</b>			(B.1)-(B.4.1)	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			CGI.00.0052.0000	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			CGI.00.0053.0000	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			CGI.00.0054.0000	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			CGI.00.0055.0000	

The fully loaded CET1 ratio is an estimate calculated based on bank's regulatory 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 ratio estimation is based on the formula stated in column "CONEP CODE" - please note that this might lead to differences to fully loaded CET1 ratio published by the participating banks e.g. in their Pillar 3 disclosure. The difference between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/2221, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the capital floor (commonly referred to as CRFL, entered into force on 1 January 2025). The main change introduced under CRFL compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRFL introduces an aggregate capital floor, which limits the variability of capital requirements for institutions using internal models.

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Overview of Risk exposure amounts  
Länsförsäkringar Bank AB - gruppen

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	4,289	4,209	3,893	3,711	C 02.00 (f0040, c0010) - C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 08.01 (f0080, c0260, s002) + C 08.01 (f0090, c0260, s002) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010)
Of which the standardised approach	829	791	819	741	C 02.00 (f0060, c0010) - C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	1,466	1,465	1,011	932	C 02.00 (f0250, c0010) - C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002)
Of which the advanced IRB (AIRB) approach	1,986	1,944	2,053	2,025	C 02.00 (f0310, c0010) - C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001)
Of which equity IRB	0	0	0	0	C 02.00 (f0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(2)</sup>	58	44	48	57	C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 02.00 (f0460, c0010)
Credit valuation adjustment - CVA	44	31	81	98	C 02.00 (f0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (f0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (f0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(3)</sup>	0	0	0	0	C 02.00 (f0520, c0010) + C 002.00.a (f755, c010) + C 002.00.a (f7770, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (f0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (f0580, c0010) + C 002.00.a (f755, c010)
Of which securitisations and resecritisations in the trading book	0	0	0	0	C 19.00 (f0010, c0601)*12.5 + C 20.00 (f0010, c0400)*12.5 + MAX(C 24.00(f0010, c0080), C 24.00(f0010, c0100), C 24.00(f0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (f0680, c0010)
Operational risk	702	692	1,379	1,342	C 02.00 (f0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (f0600, c0010)
Of which standardised approach	702	692			C 02.00 (f0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (f0620, c0010)
Other risk exposure amounts <sup>(1)</sup>	6,719	6,723	7,323	7,308	C 02.00 (f0630, c0010) + C 02.00 (f0690, c0010) - C 002.00.a (f755, c010) + C 002.00.a (f7770, c010)
Total risk exposure amount pre-floor			12,724	12,516	
Floor adjustment			0	0	C 02.00 (f0035, c0010)
Total	11,811	11,699	12,724	12,516	

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

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

<sup>(3)</sup> In response to changes to the reporting framework, certain RWAs arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

2025 EU-wide Transparency Exercise

P&L

Länsförsäkringar Bank AB - gruppen

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,542	1,957	391	745
Of which debt securities income	116	145	33	66
Of which loans and advances income	1,205	1,553	340	653
Interest expenses	1,093	1,368	249	474
(Of which deposits expenses)	226	277	36	66
(Of which debt securities issued expenses)	444	586	158	322
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-64	-96	-2	2
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	2	0	0
Gains or (-) losses from hedge accounting, net	-1	1	0	-1
Exchange differences [gain or (-) loss], net	0	0	-1	1
Net other operating income / (expenses)	-12	-15	-4	-7
<b>TOTAL OPERATING INCOME, NET</b>	<b>373</b>	<b>481</b>	<b>135</b>	<b>266</b>
(Administrative expenses)	158	221	61	127
(Cash contributions to resolution funds and deposit guarantee schemes)	17	22	6	12
(Depreciation)	16	22	7	14
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	14	16	3	8
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	14	16	3	8
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>167</b>	<b>200</b>	<b>58</b>	<b>105</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>130</b>	<b>155</b>	<b>45</b>	<b>82</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>130</b>	<b>155</b>	<b>45</b>	<b>82</b>
Of which attributable to owners of the parent	130	155	45	82

<sup>(1)</sup> Information available only as of end of the year

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

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Länsförsäkringar Bank AB - gruppen

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References	
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy					
		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits		293				29				99				40					IAS 1.54 (f)
Financial assets held for trading		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		5	0	0	5	6	0	0	6	6	0	0	6	6	0	0	6	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income		5,484	5,476	3	6	5,376	4,929	439	8	6,732	5,615	1,109	8	6,865	5,419	1,438	8	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost		36,580				37,247				38,648				38,876				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting		346	0	346	0	409	0	409	0	153	0	153	0	501	0	501	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2b	
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-9				-17				-17				26				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>		258				259				259				265					
TOTAL ASSETS		42,958				43,308				45,822				46,580				IAS 1.9(a); XI 6	

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References			
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>						
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	5,475	0	0	0	0	0	5,364	0	0	0	0	0	0	0	6,721	0	0	0	0	0	0	6,854	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	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	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	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	35,811	700	110	-6	-11	-31	36,497	693	98	-5	-11	-29	37,851	744	95	-6	-13	-28	38,100	724	94	-6	-13	-28	Annex V Part 1.32, 44(a)			

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

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	1	1	4	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	40,107	40,573	42,928	43,611	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	159	220	278	174	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	27	-177	-213	99	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4	3	4	4	IAS 37.10; IAS 1.54(l)
Tax liabilities	87	82	74	73	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	350	425	397	322	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>40,735</b>	<b>41,128</b>	<b>43,472</b>	<b>44,284</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>2,223</b>	<b>2,180</b>	<b>2,350</b>	<b>2,296</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>42,958</b>	<b>43,308</b>	<b>45,822</b>	<b>46,580</b>	IAS 1.IG6

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Länsförsäkringar Bank AB - gruppen

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		160	221	282	174	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2	1	1	1	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	1	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	602	903	527	488	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	3	441	75	3	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	606	709	640	903	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	543	668	608	608	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,352	1,440	1,409	1,447	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,087	1,207	1,179	1,211	ECB/2013/33 Annex 2.Part 2.9.1
	Households	11,722	11,480	12,256	12,473	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	7,038	7,170	7,801	8,062	Annex V.Part 1.42(f), 44(c)
Debt securities issued		25,854	26,058	28,109	28,273	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		277	274	1,266	1,639	Annex V.Part 1.37
Other financial liabilities		-31	-18	-14	27	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>40,267</b>	<b>40,794</b>	<b>43,210</b>	<b>43,786</b>	

2025 EU-wide Transparency Exercise

Market Risk

Länsförsäkringar Bank AB - gruppen

	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		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		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (ms) 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	MULTIPLICATION FACTOR (ms) 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
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0						0		
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0		
Equities	0	0	0	0	0	0					0	0	0	0						0		
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0		
Commodities risk	0	0	0	0	0	0					0	0	0	0						0		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025									
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0						0		
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0		
Equities	0	0	0	0	0	0					0	0	0	0						0		
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0		
Commodities risk	0	0	0	0	0	0					0	0	0	0						0		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks	2,027	2,027	0	0	2,027	2,027	0	0
	Regional governments or local authorities	21	581	0	0	14	500	0	0
	Public sector entities	266	0	0	0	266	0	0	0
	Multilateral Development Banks	155	155	0	0	151	151	0	0
	International Organisations	49	49	0	0	61	61	0	0
	Institutions	1,562	2,991	76	0	929	3,221	869	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Real	557	362	271	0	571	372	279	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	1	1	1	1	1
	Items associated with vertically high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	3,732	3,732	373	0	3,111	3,111	311	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	63	63	23	0	68	68	25	0	
Other exposures	148	148	151	0	131	131	131	0	
Standardised Total <sup>(4)</sup>	6,424	5,521	867	0	6,420	6,270	812	0	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effects due to credit enhancement factors or credit risk mitigation techniques (i.e. a substitution effect).

<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2016 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty domicile up to 95% of total original measure or Top 10 countries exceed the original measure, published as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN	Central governments or central banks	1,593	1,593	0	0	2,091	2,091	0	0
	Regional governments or local authorities	21	529	0	0	14	470	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	1,125	166	23	0	721	230	21	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Real	557	362	271	0	571	372	279	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	1	1	1	1	1
	Items associated with vertically high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	3,131	3,131	331	0	3,021	3,021	302	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	15	15	21	0	18	18	25	0	
Other exposures	148	148	151	0	131	131	131	0	
Standardised Total <sup>(4)</sup>	6,424	5,521	867	0	6,420	6,270	812	0	

<sup>(1)</sup> Original exposure, unless Exposure value is reported before taking into account any effects due to credit enhancement factors or credit risk mitigation techniques (i.e. a substitution effect).

<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2016 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty domicile up to 95% of total original measure or Top 10 countries exceed the original measure, published as of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks	42,12	42,12	0		4,50	4,47	0	
	Regional governments or local authorities	14	14	0		13	12	0	
	Public sector entities	187	187	0		148	148	0	
	Multilateral Development Banks	188	188	0		109	109	0	
	International Organisations	85	85	0		80	80	0	
	Institutions	1,134	1,134	80		1,020	414	70	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	605	346	213		450	261	180	
	of which: SME	7	5	3		4	4	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	1	1	2	2	1	1	
	of which: SME	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	2	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	3,845	3,845	384		3,613	3,613	361		
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	29	29	46		18	18	44		
Other exposures	100	100	14		113	113	137		
Standardised Total <sup>(4)</sup>	6,594	6,544	866	0	5,790	6,974	798		

(1) Original exposure, unless 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) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.  
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN	Central governments or central banks	2,341	2,341	0		2,460	2,470	0	
	Regional governments or local authorities	14	14	0		13	12	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	1,055	213	29		776	210	28	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	605	346	213		450	261	180	
	of which: SME	7	5	3		4	4	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	1	1	2	2	1	1	
	of which: SME	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	2	
	Subordinated debt exposures	0	0	0		0	0	0	
Covered bonds	3,471	3,471	347		3,202	3,202	320		
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	19	19	46		13	13	44		
Other exposures	120	120	14		133	133	137		
Standardised Total <sup>(4)</sup>	6,594	6,544	866	0	5,790	6,974	798		

(1) Original exposure, unless 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 exclude those for securitisation exposures but include general credit risk adjustments.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,185	28	3,180	1,456	0	0	7	1,195	19	1,168	1,465	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,083	25	3,259	1,317	0	0	7	1,092	18	1,065	1,313	0	0	0	0	0
	Retail	14,136	83	13,155	1,286	74	37	31,253	78	31,025	1,942	24	37	1,915	24	37	1,878
	Retail - Secured on real estate property	11,408	38	30,597	911	42	1	31,275	37	30,568	919	41	1	30,568	919	41	1
	Retail - Secured on real estate property - Of Which: SME	2,780	10	1,778	147	15	0	1,772	9	1,772	152	14	0	1,772	152	14	0
	Retail - Secured on real estate property - Of Which: non-SME	25,628	28	28,819	783	27	1	29,503	28	28,797	767	28	1	28,797	767	28	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,728	45	2,568	1,055	32	30	2,617	41	2,490	1,021	33	36	1,021	33	36	1,021
	Retail - Other Retail - Of Which: SME	1,199	25	1,206	401	16	17	1,246	23	1,061	383	18	17	1,061	383	18	17
	Retail - Other Retail - Of Which: non-SME	1,529	20	1,462	654	16	13	1,466	18	1,428	642	15	19	1,428	642	15	19
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																	
Other non-credit obligation assets																	
IRB Total <sup>(4)</sup>				7							3						
				3,450							3,418						

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

<sup>(2)</sup>Net, MGA and PSD from Q1 2025.

<sup>(3)</sup>IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

<sup>(4)</sup>Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 30/09/2024						As of 31/12/2024									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWEDEN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,185	28	3,180	1,456	0	0	7	1,195	19	1,168	1,465	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,083	25	3,259	1,317	0	0	7	1,092	18	1,065	1,313	0	0	0	0	0
	Retail	14,136	83	13,155	1,286	74	37	31,253	78	31,025	1,942	24	37	1,915	24	37	1,878
	Retail - Secured on real estate property	11,408	38	30,597	911	42	1	31,222	37	30,511	917	41	1	30,511	917	41	1
	Retail - Secured on real estate property - Of Which: SME	2,780	10	1,778	147	15	0	1,772	9	1,772	152	14	0	1,772	152	14	0
	Retail - Secured on real estate property - Of Which: non-SME	25,628	28	28,819	783	27	1	29,349	28	28,765	750	28	1	28,765	750	28	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,728	45	2,568	1,055	32	30	2,617	41	2,489	1,021	33	36	1,021	33	36	1,021
	Retail - Other Retail - Of Which: SME	1,199	25	1,206	401	16	17	1,246	23	1,061	383	18	17	1,061	383	18	17
	Retail - Other Retail - Of Which: non-SME	1,528	20	1,462	654	16	13	1,466	18	1,428	642	15	19	1,428	642	15	19
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)																	
Other non-credit obligation assets																	
IRB Total <sup>(4)</sup>				7							3						
				3,450							3,418						

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

<sup>(2)</sup>Net, MGA and PSD from Q1 2025.

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,478	18	3,409	1,011	0	0	5	3,321	18	3,250	932	0	5	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,396	17	3,307	878	0	0	5	3,227	17	3,164	827	0	4	0	0	0
	Retail	36,491	77	36,626	2,053	81	39	36,373	76	35,451	2,025	76	39	36,373	76	35,451	2,025
	Retail - Secured on real estate property	33,656	37	32,950	952	27	1	33,555	35	32,792	911	37	1	33,555	35	32,792	911
	Retail - Secured on real estate property - Of Which: SME	1,835	9	1,833	115	1	0	1,872	8	1,870	118	11	0	1,872	8	1,870	118
	Retail - Secured on real estate property - Of Which: non-SME	31,821	28	31,117	837	26	1	31,683	27	30,922	813	26	1	31,683	27	30,922	813
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,029	50	4,859	1,227	56	38	4,821	49	4,693	1,209	50	38	4,821	49	4,693	1,209
	Retail - Other Retail - Of Which: SME	2,717	31	2,621	547	40	18	2,757	31	2,648	537	35	18	2,757	31	2,648	537
	Retail - Other Retail - Of Which: non-SME	2,312	18	2,238	681	16	20	2,066	18	2,045	672	15	20	2,066	18	2,045	672
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	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	0	0	0	
IRB Total <sup>(4)</sup>																	

(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) Incl. MSLA and PSLs from Q2 2025

(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(4) Only the most relevant countries are disclosed. These have been selected either the following risk Countries of concentration covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWEDEN	Central banks and central governments <sup>(3)</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,478	18	3,409	1,011	0	0	5	3,321	18	3,250	932	0	5	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,396	17	3,307	878	0	0	5	3,227	17	3,164	827	0	4	0	0	0
	Retail	36,491	77	36,626	2,053	81	39	36,373	76	35,451	2,025	76	39	36,373	76	35,451	2,025
	Retail - Secured on real estate property	33,656	37	32,950	952	27	1	33,555	35	32,792	911	37	1	33,555	35	32,792	911
	Retail - Secured on real estate property - Of Which: SME	1,835	9	1,833	115	1	0	1,872	8	1,870	118	11	0	1,872	8	1,870	118
	Retail - Secured on real estate property - Of Which: non-SME	31,821	28	31,117	837	26	1	31,683	27	30,922	813	26	1	31,683	27	30,922	813
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,029	50	4,859	1,227	56	38	4,821	49	4,693	1,209	50	38	4,821	49	4,693	1,209
	Retail - Other Retail - Of Which: SME	2,717	31	2,621	547	40	18	2,757	31	2,648	537	35	18	2,757	31	2,648	537
	Retail - Other Retail - Of Which: non-SME	2,312	18	2,238	681	16	20	2,066	18	2,045	672	15	20	2,066	18	2,045	672
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	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	0	0	0	
IRB Total <sup>(4)</sup>																	

(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) Incl. MSLA and PSLs from Q2 2025







2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Slovakia																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Slovenia																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Spain																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Sweden	1,004	1,004	0	0	65	1,839	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	United Kingdom																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Iceland																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Liechtenstein																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Norway																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		2,841	2,841	0	0	684	1,857	0	0	0	0	0	0	4	0	0	0



2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

As of 31/12/2024

(mln EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Other Central and eastern Europe countries non EEA														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Middle East														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Latin America and the Caribbean														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Africa														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(1)</sup>														

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 Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.











2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Länsförsäkringar Bank AB - gruppen

As of 30/06/2025

(mln EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa															
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others <sup>(6)</sup>															

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 Congo, 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, United Republic Of Tanzania, 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.





2025 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - gruppen

	As of 30/09/2024						As of 31/12/2024						
	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	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	206	8	0	0	204	8	206	9	1	0	204	8	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	9	3	0	0	8	3	7	3	0	0	6	2	
of which: small and medium-sized enterprises	9	3	0	0	8		7	3	0	0	6		
Households	197	5	0	0	196	5	199	6	0	0	197	6	
DEBT INSTRUMENTS other than HFT	206	8	0	0	204		206	9	1	0	204		
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice (3)	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2025 EU-wide Transparency Exercise

Forborne exposures

Länsförsäkringar Bank AB - gruppen

	As of 31/03/2025								As of 30/06/2025							
	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				
(min EUR)																
Cash balances at central banks and other demand deposits	0	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	0			
Central banks	0	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	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	228	8	0	0	225	8	224	8	0	0	222	7				
Central banks	0	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	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	8	3	0	0	8	3	8	3	0	0	7	3				
of which: small and medium-sized enterprises	8	3	0	0	8	3	8	3	0	0	7	3				
Households	220	5	0	0	217	5	216	5	0	0	214	5				
DEBT INSTRUMENTS other than HFT	228	8	0	0	225	8	224	8	0	0	222	7				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>QUALITY OF FORBEARANCE</b>																
Loans and advances that have been forborne more than twice (1)	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0									

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

**2025 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Länsförsäkringar Bank AB - gruppen

(mil EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025								
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
		of which: defaulted																						
A Agriculture, forestry and fishing	162	1	1	162	1	0	154	1	1	154	1	0	173	1	1	173	1	0	183	1	1	183	1	0
B Mining and quarrying	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0
C Manufacturing	178	5	4	178	2	0	173	4	3	173	2	0	183	3	2	183	2	0	183	3	3	183	2	0
D Electricity, gas, steam and air conditioning supply	6	0	0	6	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0
E Water supply	11	1	1	11	0	0	10	1	1	10	0	0	11	0	0	11	0	0	10	0	0	10	0	0
F Construction	326	7	7	326	5	0	317	7	7	317	5	0	333	7	7	333	5	0	326	6	6	326	5	0
G Wholesale and retail trade	170	4	4	170	2	0	162	3	3	162	2	0	172	3	3	172	3	0	161	4	4	161	3	0
H Transport and storage	117	2	2	117	1	0	115	1	1	115	1	0	119	1	1	119	1	0	117	2	2	117	1	0
I Accommodation and food service activities	54	5	5	54	3	0	50	4	4	50	3	0	49	4	4	49	3	0	45	3	3	45	3	0
J Information and communication	23	0	0	23	0	0	21	0	0	21	0	0	21	0	0	21	0	0	20	0	0	20	0	0
K Financial and insurance activities	13	0	0	13	0	0	13	0	0	13	0	0	10	0	0	10	0	0	11	0	0	11	0	0
L Real estate activities	1,226	11	11	1,226	2	0	1,245	6	5	1,245	1	0	1,374	6	5	1,374	1	0	1,364	6	5	1,364	1	0
M Professional, scientific and technical activities	76	2	2	76	1	0	73	2	1	73	1	0	75	1	1	75	1	0	73	2	2	73	1	0
N Administrative and support service activities	76	1	1	76	1	0	76	1	1	76	1	0	78	1	1	78	1	0	76	1	1	76	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	15	0	0	15	0	0	14	0	0	14	0	0	14	0	0	14	0	0	14	0	0	14	0	0
Q Human health services and social work activities	11	0	0	11	0	0	11	0	0	11	0	0	10	0	0	10	0	0	10	0	0	10	0	0
R Arts, entertainment and recreation	30	1	1	30	1	0	30	1	1	30	1	0	31	1	1	31	1	0	30	1	1	30	1	0
S Other services	11	0	0	11	0	0	11	0	0	11	0	0	13	0	0	13	0	0	13	0	0	13	0	0
Loans and advances	2,512	40	38	2,512	20	0	2,490	32	29	2,490	19	0	2,680	29	26	2,680	19	0	2,649	30	28	2,649	19	0

<sup>(1)</sup> 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)