



2025 EU-wide Transparency Exercise

Bank Name	SBAB Bank AB - Grupp
LEI Code	H0YX5LBGKDVOWCXBZ594
Country Code	SE

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

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Leverage ratio

SBAB Bank AB - Grupp

(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	2,415	2,401	2,539	2,493	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	2,415	2,401			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	58,534	57,306	64,410	60,924	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	58,534	57,306			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.13%	4.19%	3.94%	4.09%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.13%	4.19%			[A.2]/[B.2]	

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SBAB Bank AB - Grupp

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,591	3,257	636	1,208
Of which debt securities income	250	314	72	145
Of which loans and advances income	1,493	1,922	421	809
Interest expenses	2,233	2,788	511	971
(Of which deposits expenses)	605	772	143	270
(Of which debt securities issued expenses)	437	573	158	333
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-3	-4	-1	-3
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	-1	14	3	5
Gains or (-) losses on financial assets and liabilities held for trading, net	16	19	0	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	-14	-26	-3	-6
Exchange differences [gain or (-) loss], net	0	1	0	0
Net other operating income / (expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	356	472	123	234
(Administrative expenses)	130	174	47	92
(Cash contributions to resolution funds and deposit guarantee schemes)	14	25	0	9
(Depreciation)	10	13	3	7
Modification gains or (-) losses, net	0	-1	0	0
(Provisions or (-) reversal of provisions)	8	0	7	4
(Payment commitments to resolution funds and deposit guarantee schemes)	8	0	7	4
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	0	1	-2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	1	-2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	5	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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	193	255	66	124
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	152	200	52	98
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	152	200	52	98
Of which attributable to owners of the parent	152	200	52	98

⁽¹⁾ Information available only as of end of the year

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

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Breakdown of liabilities

SBAB Bank AB - Grupp

(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	71	36	67	42	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	54,631	53,862	59,738	56,743	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	1,035	911	1,015	883	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	1	0	0	0	IAS 37.10; IAS 1.54(l)
Tax liabilities	7	7	0	0	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	734	494	765	417	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	56,479	55,310	61,586	58,085	IAS 1.9(b);IG 6
TOTAL EQUITY	2,266	2,275	2,430	2,361	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	58,745	57,585	64,015	60,446	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

SBAB Bank AB - Grupp

(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		1,106	947	1,082	925	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	50	32	57	45	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	43	32	32	29	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	500	633	231	279	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3	2	3	3	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2	2	3	2	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,093	4,365	4,592	4,535	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,137	2,386	2,321	2,095	ECB/2013/33 Annex 2.Part 2.9.1
	Households	17,808	17,929	18,853	18,944	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	11,520	12,187	12,670	12,136	Annex V.Part 1.42(f), 44(c)
Debt securities issued		32,163	30,886	35,988	32,924	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		177	174	368	179	Annex V.Part 1.37
Other financial liabilities		14	13	14	13	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		55,737	54,808	60,821	57,668	

2025 EU-wide Transparency Exercise

Market Risk
SBAB Bank AB - Grupp

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT		
	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	26	36	0	0	0	0							0	0	0	0								0	
Commodities risk	0	0	0	0	0	0							0	0	0	0								0	
Total	26	36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2025	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	71	69	0	0	0	0							0	0	0	0								0	
Commodities risk	0	0	0	0	0	0							0	0	0	0								0	
Total	71	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). 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 RWIA OV2 template.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		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	Central governments or central banks	837	837	0	0	267	267	0	0
	Regional governments or local authorities	2,801	2,825	0	0	2,908	2,928	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	107	107	0	0	139	139	0	0
	International Organisations	227	227	0	0	391	391	0	0
	Institutions	760	760	80	0	686	686	82	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	332	235	177	0	347	239	179	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	2	1	1	1
	Items associated with vertically high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures								
	Covered bonds	5,453	5,453	545	0	5,121	5,121	512	0
	Claims on institutions and corporates with a ST credit assessment	15	15	0	0	19	19	4	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 ⁽⁴⁾	10,433	10,441	807	1	9,972	9,882	807	1	

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effects due to credit enhancement 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 2024 exercise.

⁽³⁾ 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 exposure or Top 10 countries based on original exposure, whichever is the higher.

⁽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 30/09/2024				As of 31/12/2024			
		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	Central governments or central banks	837	837	0	0	267	267	0	0
	Regional governments or local authorities	2,518	2,542	0	0	2,699	2,691	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	370	370	27	0	343	343	23	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	332	235	177	0	347	239	179	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	2	1	1	1
	Items associated with vertically high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures								
	Covered bonds	4,240	4,240	423	0	4,139	4,139	419	0
	Claims on institutions and corporates with a ST credit assessment	15	15	0	0	19	19	4	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 ⁽⁴⁾	8,761	8,761	527	1	8,379	8,379	527	1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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	Central governments or central banks	2,274	2,274	0	0	187	187	0	0
	Regional governments or local authorities	3,113	3,113	0	0	5,462	5,462	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	145	145	0	0	177	177	0	0
	International Organisations	335	335	0	0	543	543	0	0
	Institutions	875	875	76	76	823	823	71	71
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	378	337	253	0	392	350	263	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	6,204	6,204	830	0	5,937	5,937	594	0
Claims on institutions and corporates with a ST credit assessment	137	137	39	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	20	20	20	0	20	20	20	0	
Other exposures	77	77	40	0	113	117	77	0	
Standardised Total ⁽⁴⁾	13,982	13,980	1,259	3	21,883	21,858	1,938	1	

(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 ⁽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	Central governments or central banks	2,273	2,273	0	0	34	34	0	0
	Regional governments or local authorities	3,014	3,014	0	0	5,074	5,074	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	434	434	26	0	422	422	29	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	376	336	253	0	392	350	263	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	5,236	5,236	54	0	5,076	5,076	507	0
Claims on institutions and corporates with a ST credit assessment	137	137	39	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	20	20	20	0	20	20	20	0	
Other exposures	83	83	44	0	122	122	82	0	
Standardised Total ⁽⁴⁾	13,982	13,980	1,259	3	21,883	21,858	1,938	1	

(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 ⁽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			
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	15,623	6	15,490	5,274	0	7	15,087	3	14,993	4,954
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7,362	4	7,320	1,735	0	3	7,212	3	7,155	1,704
	Retail	36,669	54	32,813	1,225	4	18	35,900	54	32,718	1,550
	Retail - Secured on real estate property	36,669	54	32,813	1,225	4	18	35,900	54	32,718	1,550
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	36,669	54	32,813	1,225	4	18	35,900	54	32,718	1,550
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligations assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾				6,599					6,595		

⁽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⁾incl. MGA, and PSD from Q1 2025

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

⁽⁴⁾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 ⁽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			
SWEDEN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	15,623	6	15,490	5,274	0	7	15,087	3	14,993	4,954
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7,362	4	7,320	1,735	0	3	7,212	3	7,155	1,704
	Retail	36,669	54	32,813	1,225	4	18	35,900	54	32,718	1,550
	Retail - Secured on real estate property	36,669	54	32,813	1,225	4	18	35,900	54	32,718	1,550
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	36,669	54	32,813	1,225	4	18	35,900	54	32,718	1,550
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligations assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾				6,599					6,595		

⁽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⁾incl. MGA, and PSD from Q1 2025

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		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			
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	15,351	4	15,747	3,031	5	15,317	4	15,176	2,960	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	8,415	4	8,376	1,304	4	7,998	4	7,935	1,305	4
	Retail	39,009	56	35,050	923	1	38,118	46	34,318	873	1
	Retail - Secured on real estate property	39,009	56	35,050	923	1	38,118	46	34,318	873	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39,009	56	35,050	923	1	38,118	46	34,318	873	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-deduction assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾				3,955				3,833			

(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. RWA and P&Ls 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 rule: Countries of concentration 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 31/03/2025					As of 30/06/2025				
		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			
SWEDEN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	15,351	4	15,747	3,031	5	15,317	4	15,176	2,960	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	8,415	4	8,376	1,304	4	7,998	4	7,935	1,305	4
	Retail	39,009	56	35,050	923	1	38,118	46	34,318	873	1
	Retail - Secured on real estate property	39,009	56	35,050	923	1	38,118	46	34,318	873	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	39,009	56	35,050	923	1	38,118	46	34,318	873	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	
Other non-credit-deduction assets	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾				3,955				3,833			

(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. RWA and P&Ls 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 rule: Countries of concentration covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

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

SBAB Bank AB - Grupp

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 ⁽¹⁾	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		21	21	0	0	0	21	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		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		9	9	0	0	9	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		319	319	0	0	319	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		182	182	0	0	182	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		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		530	530	0	0	530	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

SBAB Bank AB - Grupp

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 ⁽¹⁾	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		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		124	124	0	0	124	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		384	384	0	0	384	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		201	201	0	0	201	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		718	718	0	0	718	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

	As of 30/09/2024														As of 30/09/2024																									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received from non-performing exposures				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received from non-performing exposures							
	Of which performing		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾					Of which performing	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾					Of which performing	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾				
	Of which Stage 1	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 1		Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 1	Of which performing not past due (90 days and <90 days)	Of which Stage 2		Of which defaulted	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of which Stage 3 ⁽⁴⁾	Of which Stage 1 ⁽⁴⁾	Of which Stage 2	Of which Stage 3 ⁽⁴⁾					
Cash balances at central banks and other demand deposits	27	27	0	0	0	0	0	0	0	0	0	0	0	284	284	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	8,227	8,227	0	0	0	0	0	0	0	0	0	0	0	8,498	8,498	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	708	708	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	2,944	2,944	0	0	0	0	0	0	0	0	0	0	0	3,263	3,263	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	5,576	5,576	0	0	0	0	0	0	0	0	0	0	0	5,235	5,235	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	48,246	48,236	2,174	25	79	6	79	79	8	18	0	12	45	47,651	47,278	2,151	36	79	6	79	79	8	17	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	88	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	844	844	0	0	0	0	0	0	0	0	0	0	0	612	612	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	15,261	15,267	1,187	0	4	0	4	4	3	3	0	2	3	14,853	14,853	1,181	0	3	2	3	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
of which: small and medium sized enterprises	7,327	7,323	679	0	4	0	4	4	1	1	0	2	2	7,145	7,141	641	0	3	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
of which: Loans collateralised by commercial immovable property	1,054	1,058	131	0	0	0	0	0	0	0	0	0	0	1,081	1,081	127	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Households	32,078	32,006	2,316	25	71	0	71	71	4	3	11	0	11	44	32,105	32,033	2,024	30	72	0	71	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
of which: Loans collateralised by residential immovable property	30,938	30,877	2,812	24	71	0	71	71	4	3	14	0	14	44	31,000	30,899	2,492	29	70	0	70	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
of which: Credit for consumption	100	146	13	0	2	0	2	2	0	0	0	0	0	146	144	13	0	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
DEBT INSTRUMENTS other than MTF	12,068	12,068	0	25	79	0	79	79	8	18	0	12	45	12,068	12,068	0	25	79	0	79	79	8	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
OFF BALANCE SHEET EXPOSURE	0,000	0,000	0	0	0	0	0	0	0	0	0	0	0	0,000	0,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 129 of Regulation (EU) No 1773/2015 (SDR).
⁽²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provision for off-balance sheet amounts.
⁽³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit changes in the value due to credit risk for financial instruments measured at the value through profit or loss other than IFT and provision for off-balance sheet amounts.
⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing values. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS 9 Financial Instruments (paragraphs 18.02 / 18.03), which has been sign convention based on a credit loss convention, as explained in Annex 1 of the Transparency Exercise (2023-2024). For off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provision) is disclosed consistently with the IFRS 9 sign convention. This is based, based on this sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.
 (5) From June 2025, the gross carrying amount of assets and accumulated impairments that are purchased or engaged in credit recognition or credit recognition are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

SBAB Bank AB - Grupp

	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 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	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)	9	8	2	2	7	6	9	8	2	2	7	6	6
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
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	9	8	2	2	7	6	9	8	2	2	7	6	6
DEBT INSTRUMENTS other than HFT	9	8	2	2	7	6	9	8	2	2	7	6	6
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

SBAB Bank AB - Grupp

	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)	9	8	2	2	7	6	8	6	1	1	7	5	5			
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			
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0			
Households	9	8	2	2	7	6	8	6	1	1	7	5	5			
DEBT INSTRUMENTS other than HFT	9	8	2	2	7	6	8	6	1	1	7	5	5			
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 (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
SBAB Bank AB - Grupp

(mln 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: defaulted	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 ⁽²⁾	Gross carrying amount		Of which: non-performin of which: defaulted	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 ⁽²⁾	Gross carrying amount		Of which: non-performin of which: defaulted	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 ⁽²⁾	Gross carrying amount		Of which: non-performin of which: defaulted	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 ⁽²⁾
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	3	0	0	3	0	3	0	0	3	0	0	4	0	0	4	0	0	4	0	0	4	0	0	0
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Construction	111	0	0	111	0	110	0	0	110	0	0	121	0	0	121	0	0	119	0	0	119	0	0	0
G Wholesale and retail trade	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage	180	0	0	180	0	148	0	0	148	0	0	163	0	0	163	0	0	162	0	0	162	0	0	0
I Accommodation and food service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
J Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
K Financial and insurance activities	46	0	0	46	0	46	0	0	46	0	0	49	0	0	49	0	0	47	0	0	47	0	0	0
L Real estate activities	14,920	6	6	14,920	7	14,518	3	3	14,518	4	0	15,289	4	4	15,289	5	0	14,714	4	4	14,714	4	0	0
M Professional, scientific and technical activities	18	0	0	18	0	18	0	0	18	0	0	27	0	0	27	0	0	26	0	0	26	0	0	0
N Administrative and support service activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	9	0	0	9	0	15	0	0	15	0	0	13	0	0	13	0	0	13	0	0	13	0	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	15,293	6	6	15,293	7	14,857	3	3	14,857	4	0	15,666	4	4	15,666	5	0	15,086	4	4	15,086	4	0	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/débit 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)