



2025 EU-wide Transparency Exercise

Bank Name	Swedbank - Grupp
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE

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

2025 EU-wide Transparency Exercise

Leverage ratio

Swedbank - 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	16,918	16,564	17,412	17,105	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	16,918	16,564			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	264,962	243,551	262,123	256,012	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	264,962	243,551			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.39%	6.80%	6.64%	6.68%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.39%	6.80%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise

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Swedbank - 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	8,829	11,358	2,506	4,694
Of which debt securities income	712	884	147	286
Of which loans and advances income	6,458	8,333	1,821	3,478
Interest expenses	5,616	7,056	1,331	2,520
(Of which deposits expenses)	2,492	3,085	528	991
(Of which debt securities issued expenses)	2,352	3,104	750	1,437
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	20	20	9	20
Net Fee and commission income	1,063	1,408	360	691
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	16	20	5	13
Gains or (-) losses on financial assets and liabilities held for trading, net	339	382	-51	-37
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	29	34	14	36
Gains or (-) losses from hedge accounting, net	-7	-3	-9	-6
Exchange differences [gain or (-) loss], net	4	-4	7	15
Net other operating income / (expenses)	132	188	62	121
TOTAL OPERATING INCOME, NET	4,809	6,348	1,573	3,026
(Administrative expenses)	1,786	2,377	612	1,167
(Cash contributions to resolution funds and deposit guarantee schemes)	89	130	35	68
(Depreciation)	142	190	48	95
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	3	-6	-16	-17
(Payment commitments to resolution funds and deposit guarantee schemes)	11	3	0	0
(Commitments and guarantees given)	-7	-10	-16	-17
(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)	55	37	16	40
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	55	37	16	40
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	69	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	218	284	73	141
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	2,948	3,835	951	1,815
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,336	3,043	755	1,443
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,336	3,043	755	1,443
Of which attributable to owners of the parent	2,336	3,043	756	1,443

⁽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."

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Swedbank - Grupp

(mM EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	25,116				26,635				33,708				29,329				IAS 1.54 (f)	
Financial assets held for trading	24,580	9,510	15,070	0	18,684	7,003	11,680	0	28,835	10,777	18,058	0	25,802	7,873	17,929	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	2,345	1,619	652	74	2,662	1,960	625	77	2,768	2,013	696	79	3,110	2,252	802	55	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	185,122				171,927				179,831				180,678				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	166	0	166	0	179	0	179	0	138	0	138	0	167	0	167	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-186				-238				-230				-11				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	4,169				4,276				4,303				4,319					
TOTAL ASSETS	241,311				226,125				249,373				243,394				IAS 1.9(a); XI.6	

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

(mM EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References		
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets						
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	21,677	0	0	0	0	0	12,210	0	0	0	0	0	10,599	0	0	0	0	0	11,841	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	147,561	15,471	1,150	-140	-296	-309	144,267	14,911	1,221	-124	-257	-308	153,895	14,819	1,227	-136	-246	-334	154,300	14,073	1,156	-139	-222	-338	Annex V Part 1.32, 44(a)		

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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Swedbank - 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	8,911	6,259	9,083	7,500	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	11	11	11	11	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	212,393	199,172	220,495	215,976	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	54	56	67	57	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	60	48	42	58	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	124	109	92	91	IAS 37.10; IAS 1.54(l)
Tax liabilities	700	846	849	736	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	572	518	257	240	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	222,825	207,020	230,897	224,668	IAS 1.9(b);IG 6
TOTAL EQUITY	18,486	19,106	18,476	18,726	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	241,311	226,125	249,373	243,394	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

Swedbank - 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		3,459	3,078	5,207	2,786	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	29	24	16	27	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	3,432	1,412	1,978	2,416	Annex V.Part 1.31
Deposits	Central banks	767	197	1,194	1,470	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	767	197	1,194	1,470	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,871	5,872	6,409	6,547	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,343	5,503	5,718	5,924	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	6,742	5,358	6,742	8,127	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,617	4,967	6,121	7,326	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,950	10,986	15,000	14,154	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,050	10,548	11,634	10,491	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	27,862	28,261	28,350	28,583	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	24,764	25,468	25,731	25,937	ECB/2013/33 Annex 2.Part 2.9.1
	Households	67,099	67,930	70,778	71,875	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	55,916	57,138	59,752	61,068	Annex V.Part 1.42(f), 44(c)
Debt securities issued		89,702	79,938	87,960	84,452	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,127	3,195	3,180	3,072	Annex V.Part 1.37
Other financial liabilities		3,455	2,442	6,023	3,106	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		221,369	205,498	229,657	223,544	

2025 EU-wide Transparency Exercise
Market Risk
Swedbank - Grupp

TOTAL RISK EXPOSURE AMOUNT	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	525	303	21	6	52	19						16	5	48	14								
Of which: General risk	0	0	21	6	52	19						16	5	48	14								
Of which: Specific risk	525	303	0	0	0	0						0	0	0	0								
Equities	2	3	1	0	1	0						1	0	3	1								
Of which: General risk	1	1	1	0	1	0						1	0	3	1								
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	133	88	6	3	12	4						5	1	10	3								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	660	393	21	7	51	17	0	0	0	0	0	16	5	47	14	0	0	0	0	0	0	783	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	481	525	17	6	44	16						18	6	46	18								
Of which: General risk	0	0	17	6	44	16						18	6	46	18								
Of which: Specific risk	481	525	0	0	0	0						0	0	0	0								
Equities	2	2	2	1	2	1						2	1	2	1								
Of which: General risk	1	1	2	1	2	1						2	1	2	1								
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	92	97	5	2	11	4						5	2	9	3								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	574	624	18	6	44	16	0	0	0	0	0	20	7	48	19	0	0	0	0	0	0	848	

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 OV1 template.

	Standardized 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	527	527	0	0	527	527	0	0
Central governments or central banks	527	487	73	0	527	487	73	0
Regional governments or local authorities	527	487	73	0	527	487	73	0
Public sector entities	527	487	73	0	527	487	73	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	1,342	1,342	53	0	1,043	1,043	42	0
Corporates	798	606	591	0	750	541	525	0
of which: SME	88	67	53	0	88	70	53	0
Real	1,965	2,027	1,482	0	1,888	2,023	1,449	0
of which: SME	1,359	1,386	1,028	0	1,359	1,386	1,028	0
Secured by mortgages on immovable property and AOC exposures	248	237	43	0	223	221	78	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	198	99	99	0	201	94	97	0
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	26	26	3	0	25	25	3	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	1,888	1,888	2,043	0	1,863	1,863	2,036	0
Other exposures	74	74	71	0	74	74	71	0
Standardized Total ⁽⁴⁾	5,127	6,811	5,531	0	6,840	6,970	5,441	0

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments are applied due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.
⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Countries of counterparties covering 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less benefit.
⁽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.

	Standardized 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	43	43	0	0	43	43	0	0
Central governments or central banks	43	43	0	0	43	43	0	0
Regional governments or local authorities	43	43	0	0	43	43	0	0
Public sector entities	43	43	0	0	43	43	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	198	198	154	0	139	139	109	0
Corporates	225	154	154	0	208	155	154	0
of which: SME	4	2	2	0	4	2	2	0
Real	2,488	2,203	897	0	2,488	2,122	864	0
of which: SME	152	135	72	0	150	139	78	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	172	85	85	83	176	83	85	83
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	23	23	3	0	23	23	3	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	985	985	2,443	0	958	958	2,404	0
Other exposures	67	67	67	0	70	70	70	0
Standardized Total ⁽⁴⁾	2,627	3,203	3,203	83	2,627	3,203	3,203	83

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments are applied due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized 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⁾
LITHUANIA	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	168	124	124	0	159	120	120	0
Corporates	26	13	13	0	25	13	13	0
of which: SME	0	0	0	0	0	0	0	0
Real	138	7	7	0	138	7	7	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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	168	124	124	0	159	120	120	0

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments are applied due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized 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⁾
ESTONIA	384	362	72	0	384	374	72	0
Central governments or central banks	384	362	72	0	384	374	72	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	168	120	107	0	163	117	103	0
Corporates	66	56	67	0	65	60	66	0
of which: SME	382	338	338	0	385	345	337	0
Real	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	198	198	470	0	222	222	528	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	542	520	520	0	547	536	520	0

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments are applied due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized 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⁾
FINLAND	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	150	75	15	0	150	75	15	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organizations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	16	10	10	0	8	5	4	0
of which: SME	0	0	0	0	0	0	0	0
Real	28	27	26	0	28	28	23	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	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardized Total ⁽⁴⁾	150	75	15	0	150	75	15	0

⁽¹⁾ Original exposure, unless Exposure value is reported before value adjustments are applied due to credit conversion factors or credit risk mitigation techniques (i.e. 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 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⁾
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multi-lateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	23	23	23	0	30	30	30	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	23	23	23	0	30	30	30	0	

⁽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 category of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		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⁾
LATVIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multi-lateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	54	45	44	10	53	23	23	30
	of which: SME	55	15	15	40	57	21	21	29
	Real estate	28	18	18	10	28	12	12	16
	of which: SME	26	13	13	7	30	14	14	8
	Secured by mortgages on immovable property and AOC exposures	28	28	28	0	28	28	28	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	54	45	44	10	53	23	23	30	

⁽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 category of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		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⁾
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multi-lateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	42	42	42	0	42	42	42	0
	Corporates	23	23	23	0	23	23	23	0
	of which: SME	0	0	0	0	0	0	0	0
	Real estate	533	208	156	377	500	203	153	347
	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	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	41	41	41	0	40	40	40	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	42	42	42	377	42	42	42	347	

⁽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 category of counterparties include those for securitisation exposures but exclude 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		21	44	0	0	21	44	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		467	476	71	0	467	475	70	0
Public sector entities		133	82	13	0	134	64	14	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1,086	1,096	32	0	1,076	1,076	36	0
Corporates		703	505	103	0	582	479	479	0
of which: SME		32	34	12	0	32	34	12	0
Retail		4,123	2,076	1,384	0	3,961	2,060	1,550	0
of which: SME		3,225	1,225	860	0	3,088	1,225	860	0
Secured by mortgages on immovable property and ADC exposures		114	114	62	0	114	109	55	0
of which: SME		0	0	0	0	0	0	0	0
Exposures in default		202	93	94	111	210	103	103	110
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		45	45	4	0	44	44	4	0
Claims on institutions and corporates with a ST credit assessment		56	56	32	0	56	72	36	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		1,203	1,203	2,406	0	1,203	1,203	2,406	0
Other exposures		16	16	17	0	17	17	17	0
Standardised Total ⁽⁴⁾		6,349	6,364	5,358	162	6,087	6,294	5,421	166

(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 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the higher order.
(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		6	6	0	0	25	25	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		187	187	3	0	79	79	2	0
Corporates		212	127	202	0	202	124	124	0
of which: SME		0	0	0	0	0	0	0	0
Retail		2,887	1,245	871	0	2,233	1,211	846	0
of which: SME		139	56	12	0	137	21	16	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		205	90	95	111	187	91	92	97
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		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		953	953	2,364	0	960	960	2,406	0
Other exposures		63	63	63	0	57	57	57	0
Standardised Total ⁽⁴⁾		4,483	4,483	3,483	249	4,236	4,236	3,483	249

(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 excludes 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⁾
LITHUANIA		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		3	1	1	0	3	2	1	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		14	14	1	0	14	14	1	0
Corporates		8	7	5	0	8	4	4	0
of which: SME		0	0	0	0	0	0	0	0
Retail		11	5	3	0	11	5	3	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		5	2	2	0	3	2	2	0
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		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		1	1	1	0	1	1	1	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		18	18	11	0	18	18	11	0

(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 excludes 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⁾
ESTONIA		307	31	0	0	303	34	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		115	114	114	0	110	95	95	0
Corporates		1	1	1	0	1	1	1	0
of which: SME		0	0	0	0	0	0	0	0
Retail		306	340	205	0	292	340	205	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		0	0	0	0	0	0	0	0
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		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		190	190	389	0	180	180	426	0
Other exposures		2	2	2	0	2	2	2	0
Standardised Total ⁽⁴⁾		514	514	514	0	503	503	503	0

(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 excludes 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⁾
FINLAND		0	0	0	0	0	0	0	0
Central governments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		100	80	32	0	100	80	32	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		1	1	1	0	1	1	1	0
Corporates		6	3	3	0	5	3	3	0
of which: SME		0	0	0	0	0	0	0	0
Retail		32	31	23	0	32	32	24	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		0	0	0	0	0	0	0	0
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		2	2	2	0	2	2	2	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		107	107	107	0	107	107	107	0

(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 excludes 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⁾
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	178	178	0	0	197	197	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	7	7	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Real estate	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CUI)	0	0	0	0	0	0	0	0	
Equity	33	33	33	0	31	31	31	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0	

(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 excludes 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⁾
LATVIA	Central governments or central banks	0	0	0	0	0	20	0	0
	Regional governments or local authorities	0	0	0	0	0	54	0	0
	Public sector entities	0	0	0	0	2	2	1	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	37	37	0	0	38	38	0	0
	of which: SME	1	1	0	0	1	1	0	0
	Real estate	36	36	31	0	34	34	11	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	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	0	0	1	1	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CUI)	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⁾	0	0	0	0	1	1	1	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 excludes 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⁾
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	7	7	0	0	7	7	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	31	31	0	0	30	30	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	34	34	0	0	34	34	0	0
	Corporates	22	22	0	0	18	18	1	0
	of which: SME	1	1	0	0	0	0	0	0
	Real estate	33	33	35	0	476	476	142	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	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CUI)	0	0	0	0	0	0	0	0	
Equity	54	54	54	0	99	99	99	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	4	4	4	10	

(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 excludes those for securitisation exposures but includes 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⁾	30,289	0	30,282	0	0	44,203	0	44,210	0	0
	Institutions	5,179	0	4,603	904	0	1	4,817	0	4,166	448
	Corporates	74,795	585	62,413	24,510	379	470	74,495	570	61,718	24,832
	Corporates - Of Which: Specialised Lending	25	0	25	34	0	14	0	31	25	0
	Corporates - Of Which: SME	23,848	203	22,959	4,992	246	90	23,257	178	22,308	4,788
	Retail	111,497	553	107,624	9,798	495	210	100,377	509	100,811	9,734
	Retail - Secured on real estate property	102,871	453	99,560	8,809	372	109	100,882	439	97,870	6,785
	Retail - Secured on real estate property - Of Which: SME	1,862	3	1,801	383	4	0	865	3	914	38
	Retail - Secured on real estate property - Of Which: non-SME	101,009	450	97,759	8,426	368	109	99,897	436	96,896	6,603
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,634	100	8,064	2,989	123	101	8,495	100	7,941	2,949
	Retail - Other Retail - Of Which: SME	3,748	46	3,565	1,372	101	31	3,609	52	3,447	1,316
	Retail - Other Retail - Of Which: non-SME	4,886	54	4,499	1,616	22	70	4,886	48	4,494	1,633
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽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 PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unless in the results prior to the 2025 exercise.
⁽⁴⁾For the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty counting 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⁾	25,820	0	25,546	344	0	20,208	0	19,923	271	0
	Institutions	2,420	0	2,206	316	0	2,267	0	2,137	312	0
	Corporates	10,335	461	43,187	12,472	367	295	49,559	522	42,485	12,299
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	23,200	202	22,441	4,402	246	87	22,893	177	21,814	4,213
	Retail	16,787	476	10,222	3,972	413	160	19,457	476	16,158	3,886
	Retail - Secured on real estate property	15,171	396	88,156	2,793	316	82	89,198	381	86,279	2,724
	Retail - Secured on real estate property - Of Which: SME	894	2	284	2	0	1	865	2	856	84
	Retail - Secured on real estate property - Of Which: non-SME	16,277	394	87,872	2,791	316	81	88,334	379	85,423	2,640
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,415	79	4,360	1,179	96	79	4,259	95	4,239	1,141
	Retail - Other Retail - Of Which: SME	2,242	33	2,194	780	89	19	2,139	36	2,120	713
	Retail - Other Retail - Of Which: non-SME	2,172	46	2,172	399	7	59	2,119	59	2,119	380
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽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 PDA from Q1 2025.

		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			
LITHUANIA	Central banks and central governments ⁽³⁾	3,369	0	5,472	61	0	0	7,687	0	7,800	84
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	4,182	11	3,829	3,115	0	38	4,419	6	3,843	3,306
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	176	0	157	174	0	1	182	0	172	162
	Retail	6,145	33	5,935	2,979	28	18	6,281	35	6,058	2,328
	Retail - Secured on real estate property	4,713	75	4,738	1,517	16	11	4,824	18	4,833	1,375
	Retail - Secured on real estate property - Of Which: SME	10	0	10	8	0	0	11	0	11	7
	Retail - Secured on real estate property - Of Which: non-SME	4,703	75	4,728	1,509	16	11	4,813	18	4,822	1,368
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,394	8	1,207	552	11	7	1,405	9	1,205	553
	Retail - Other Retail - Of Which: SME	418	3	386	187	8	8	407	4	376	181
	Retail - Other Retail - Of Which: non-SME	976	5	821	365	4	4	998	5	828	372
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽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 PDA from Q1 2025.

		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			
ESTONIA	Central banks and central governments ⁽³⁾	3,577	0	3,645	59	0	0	4,078	0	4,146	63
	Institutions	6	0	4	3	0	0	0	0	4	4
	Corporates	4,634	41	4,018	3,018	0	40	4,629	30	4,064	3,132
	Corporates - Of Which: Specialised Lending	25	0	22	22	0	0	16	0	15	14
	Corporates - Of Which: SME	234	0	204	203	0	1	234	1	208	198
	Retail	6,591	28	5,922	1,600	19	12	6,369	29	6,229	1,636
	Retail - Secured on real estate property	4,998	18	4,572	1,111	12	5	4,937	18	4,611	1,114
	Retail - Secured on real estate property - Of Which: SME	95	1	94	73	0	0	97	1	96	74
	Retail - Secured on real estate property - Of Which: non-SME	4,903	17	4,478	1,038	12	5	4,840	18	4,515	1,040
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,593	10	1,350	489	17	7	1,632	11	1,618	482
	Retail - Other Retail - Of Which: SME	640	6	576	292	2	4	653	7	585	196
	Retail - Other Retail - Of Which: non-SME	953	4	774	197	15	3	979	4	833	286
	Equity	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽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 PDA from Q1 2025.

		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			
FINLAND	Central banks and central governments ⁽³⁾	7,247	0	7,248	68	0	4,424	0	4,425	42	0
	Institutions	83	0	119	34	0	0	97	0	113	32
	Corporates	4,392	32	2,998	1,376	12	33	4,324	0	2,892	1,504
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	244	1	13	5	0	0	13	1	13	5
	Retail	11	1	11	4	0	0	10	1	10	3
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	11	1	11	4	0	0	10	1	10	3
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	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)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽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 PDA from Q1 2025.

		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		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED STATES	Central banks and central governments ⁽³⁾	5,719	0	5,719	51	0	0	0	5,422	0	5,422	32	0	0	0	
	Institutions	89	0	89	22	0	0	0	84	0	84	20	0	0	0	
	Corporates	6,627	0	6,627	280	0	0	0	717	0	611	291	0	0	0	
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	3	0	0	0	9	0	8	3	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	7	0	6	2	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	7	0	6	2	0	0	0	0
	Retail - Qualifying Revolving	2	0	2	1	0	0	0	2	0	1	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	1	0	1	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total																

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

⁽²⁾Incl. NGAIs and PSDs from Q1 2025

		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	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LATVIA	Central banks and central governments ⁽³⁾	3,111	0	3,111	57	0	0	0	4,323	0	4,376	70	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,117	0	1,728	1,496	0	7	2,179	4	1,822	1,607	0	6	0	
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	17	0	16	11	0	0	0	
	Corporate - Of Which: SME	145	0	122	152	0	7	144	0	123	139	0	2	0	
	Retail	3,441	15	2,887	2,043	15	18	1,378	16	3,019	2,647	17	17	17	
	Retail - Secured on real estate property	1,099	11	1,059	1,057	7	9	1,017	11	1,079	1,054	7	9		
	Retail - Secured on real estate property - Of Which: SME	13	0	13	20	0	0	12	0	12	17	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	1,086	11	1,046	1,037	7	9	1,005	11	1,067	1,037	7	9		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	1,141	4	1,014	755	8	9	1,156	5	1,040	743	10	8		
	Retail - Other Retail - Of Which: non-SME	380	2	342	366	2	5	378	1	322	344	1	5		
	Retail - Other Retail	762	2	692	569	7	3	778	2	708	579	7	3		
Equity	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			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
IRB Total															

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

⁽²⁾Incl. NGAIs and PSDs from Q1 2025

		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	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NORWAY	Central banks and central governments ⁽³⁾	2	0	2	0	0	0	143	0	143	1	0	0	0	
	Institutions	546	0	540	59	0	0	601	0	566	101	0	0		
	Corporates	5,090	9	3,942	1,589	0	34	5,256	9	3,986	1,778	1	32		
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	41	0	33	59	0	0	2	0	2	1	0	0		
	Retail	34	1	34	9	0	1	33	1	32	8	0	0		
	Retail - Secured on real estate property	23	0	23	8	0	1	11	1	11	7	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	23	0	23	8	0	1	11	1	11	7	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	2	0	1	1	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	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			
IRB Total															

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

⁽²⁾Incl. NGAIs and PSDs 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		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																
Consolidated data	Central banks and central governments ⁽³⁾	47,840	0	46,296	371	0	0	44,463	0	42,884	449	0	0	0	0	0
	Institutions	5,128	0	4,239	958	0	2	4,504	0	3,881	826	0	2	0	0	2
	Corporates	77,325	483	64,374	26,322	323	483	77,230	475	64,566	26,632	283	375	0	0	375
	Corporates - Of Which: Specialised Lending	31	0	25	6	0	0	31	0	19	12	0	0	0	0	0
	Corporates - Of Which: SME	26,025	30	26,405	7,485	0	0	26,063	22	27,908	8,656	0	0	0	0	0
	Retail	132,568	545	109,493	13,397	962	223	100,863	511	80,706	13,206	846	242	0	0	242
	Retail - Secured on real estate property	102,174	426	102,254	9,894	705	119	100,376	391	100,241	9,574	610	130	0	0	130
	Retail - Secured on real estate property - Of Which: SME	11,791	73	11,712	1,152	132	24	11,465	75	12,330	1,260	132	28	0	0	28
	Retail - Secured on real estate property - Of Which: non-SME	90,383	354	90,542	8,742	572	95	87,911	316	87,971	8,314	478	91	0	0	91
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	14,516	160	13,403	4,009	291	114	14,484	159	13,944	4,027	292	142	0	0	142
	Retail - Other Retail - Of Which: non-SME	3,335	77	3,050	1,236	131	33	3,071	81	3,540	1,289	140	37	0	0	37
Retail - Other Retail - Of Which: non-SME	4,850	83	4,329	2,067	160	13	4,506	78	4,306	2,230	140	86	0	0	86	
Equity	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																

(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. RGA and PSDs from Q1 2025

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

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

	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		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																
SWEDEN	Central banks and central governments ⁽³⁾	15,315	0	14,321	996	0	0	15,300	0	14,583	717	0	0	0	0	0
	Institutions	2,446	0	1,961	328	0	1	2,333	0	1,948	332	0	1	0	0	1
	Corporates	53,012	449	45,431	15,997	321	285	53,374	441	45,030	16,024	282	267	0	0	267
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	19,959	0	19,280	4,523	0	75	21,229	0	22,235	5,576	0	78	0	0	78
	Retail	94,088	485	69,464	7,122	805	176	62,075	428	51,450	6,770	756	183	0	0	183
	Retail - Secured on real estate property	90,235	373	66,317	5,993	676	94	66,113	335	66,219	5,638	575	94	0	0	94
	Retail - Secured on real estate property - Of Which: SME	11,659	71	11,380	1,055	131	23	11,337	73	12,224	1,347	131	27	0	0	27
	Retail - Secured on real estate property - Of Which: non-SME	78,576	302	55,337	4,938	544	70	74,826	262	75,290	4,423	144	66	0	0	66
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9,871	113	8,383	1,644	244	99	8,504	132	8,260	1,602	107	0	0	107	
	Retail - Other Retail - Of Which: SME	6,423	60	5,970	837	103	33	6,886	63	6,420	934	111	37	0	0	37
Retail - Other Retail - Of Which: non-SME	3,549	73	2,413	807	141	66	3,018	69	2,840	675	120	71	0	0	71	
Equity	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																

(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. RGA and PSDs 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		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																
LITHUANIA	Central banks and central governments ⁽³⁾	6,013	0	6,159	73	0	0	5,463	0	5,583	81	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4,464	4	3,710	2,449	0	23	4,772	3	3,987	2,652	0	22	0	0	22
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,660	1	1,481	915	0	10	1,700	1	1,546	988	0	14	0	0	14
	Retail	6,475	34	6,282	2,391	34	18	6,669	34	6,478	2,217	36	19	0	0	19
	Retail - Secured on real estate property	5,000	25	5,000	1,546	16	13	5,212	10	5,212	1,546	14	4	0	0	4
	Retail - Secured on real estate property - Of Which: SME	13	1	12	8	0	0	13	1	13	8	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5,027	25	5,000	1,538	16	13	5,198	14	5,198	1,538	14	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,426	9	1,232	845	17	7	1,458	8	1,266	670	20	10	0	0	10
	Retail - Other Retail - Of Which: SME	420	4	392	13	227	3	426	3	396	238	14	4	0	0	4
Retail - Other Retail - Of Which: non-SME	1,006	5	841	812	14	4	1,032	5	871	432	6	5	0	0	5	
Equity	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ⁽⁴⁾																

(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. RGA and PSDs 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		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																
ESTONIA	Central banks and central governments ⁽³⁾	3,073	0	4,054	66	0	0	3,075	0	3,705	63	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	4,096	30	3,881	2,159	0	28	4,089	22	3,899	2,122	0	21	0	0	21
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14	0	12	10	0	0	14	0	9	9	0	0	0	0	0
	Retail	2,315	28	2,224	1,190	0	24	2,499	20	2,234	1,304	0	17	0	0	17
	Retail - Secured on real estate property	6,207	30	6,289	1,972	24	12	6,300	31	6,366	2,075	34	19	0	0	19
	Retail - Secured on real estate property - Of Which: SME	4,672	17	4,671	1,008	6	4	4,710	18	4,709	1,072	11	8	0	0	8
	Retail - Secured on real estate property - Of Which: non-SME	1,535	0	1,618	964	18	8	1,590	13	1,657	999	23	11	0	0	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,660	17	4,569	956	4	17	4,663	17	4,663	922	11	7	0	0	7
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1,284	13	1,288	948	18	8	1,283	14	1,267	943	23	11	0	0	11	
Equity	2,098	5	945	600	7	4	2,095	5	944	600	9	6	0	0	6	
Collective Investments Undertakings (CIU)	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	
IRB Total ⁽⁴⁾																

(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. RGA and PSDs 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 <	

		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	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments ⁽³⁾	9,946	0	9,946	92	0	0	0	8,645	0	8,645	80	0	0	0
	Institutions	99	0	89	21	0	0	0	144	0	144	15	0	0	0
	Corporates	649	0	623	251	0	0	0	616	0	589	215	0	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	7	3	0	0	0	8	0	7	2	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	6	0	6	2	0	0	0	6	0	6	2	0	0	0
	Retail - Other Retail	2	0	1	1	0	0	0	2	0	1	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	1	0	0	0	2	0	1	1	0	0	0
Facility	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	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total															

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

(2) Incl. MGA and PSEs 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	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
LATVIA	Central banks and central governments ⁽³⁾	2,279	0	3,054	50	0	0	2,364	0	2,399	48	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	2,189	0	1,704	1,119	0	7	2,340	0	1,835	1,211	0	6	0	
	Corporate - Of Which: Specialised Lending	15	0	14	8	0	0	10	0	9	0	0	0	0	
	Corporate - Of Which: SME	880	0	795	513	0	6	872	0	729	524	0	6	0	
	Retail	3,245	15	3,343	2,002	17	18	3,318	15	3,217	2,035	18	20	0	
	Retail - Secured on real estate property	2,957	10	2,957	1,171	6	8	2,116	10	2,155	1,283	7	7	0	
	Retail - Secured on real estate property - Of Which: SME	16	0	15	16	0	0	17	0	16	16	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2,951	10	2,951	1,155	6	8	2,099	10	2,089	1,267	7	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,278	5	1,075	792	11	9	1,302	5	1,305	752	11	13	0	
	Retail - Other Retail - Of Which: SME	180	1	342	364	4	4	364	1	369	166	5	6	0	
	Retail - Other Retail - Of Which: non-SME	798	2	732	567	7	5	818	2	753	584	6	7	0	
Facility	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		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total															

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

(2) Incl. MGA and PSEs 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	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NORWAY	Central banks and central governments ⁽³⁾	257	0	257	2	0	0	365	0	365	3	0	0	0	
	Institutions	314	0	337	300	0	0	402	0	433	50	0	0		
	Corporates	5,183	9	4,058	1,885	1	30	5,211	8	4,213	1,926	0	29	0	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporate - Of Which: SME	490	0	458	181	0	1	747	0	702	253	0	4		
	Retail	33	0	33	15	0	0	34	1	33	15	0	0		
	Retail - Secured on real estate property	32	0	32	15	0	0	32	0	31	14	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1	0	1	1	0	0	2	1	2	1	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	2	1	2	1	0	0		
Facility	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			
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0			
IRB Total															

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

(2) Incl. MGA and PSEs from Q1 2025

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

Swedbank - 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							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Austria																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y+ more]																	
Total																	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y+ more]																	
Total																	
[0 - 3M]	Cyprus																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y+ more]																	
Total																	
[0 - 3M]	Czech Republic																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y+ more]																	
Total																	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		38	38	10	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		66	66	2	0	0	0	0	0	0	0	0	0	0	1	0	0
[2Y - 3Y]		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		54	54	0	0	0	0	0	0	0	0	0	0	0	2	0	0
[5Y - 10Y]		321	321	0	0	0	0	0	0	0	0	0	0	0	9	0	0
[10Y+ more]	68	68	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	560	559	12	0	0	0	0	0	0	0	0	0	0	13	0	0	

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

Swedbank - 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							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]																
	Other Central and eastern Europe countries non EEA																
	Middle East																
	Latin America and the Caribbean																
	Africa																
	Others ⁽⁵⁾																
	Total	0	0	0	0	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, 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

Swedbank - 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							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Austria																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		70	779	709	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	70	779	709	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Cyprus																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Czech Republic																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		36	36	36	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		64	64	64	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		14	14	14	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		337	337	337	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		70	70	70	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	40	40	40	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	528	528	528	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

Swedbank - 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								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount		Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Others ⁽⁶⁾	0	0	0	0	0	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
Swedbank - 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 on 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 on non-performing exposures						
	Of which performing	Of which Stage 2	Of which performing but past due 90 days and <180 days	Of which non-performing ⁽²⁾	On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾		Of which Stage 2		Of which Stage 3 ⁽⁴⁾		Of which performing		Of which Stage 2	Of which performing but past due 90 days and <180 days	Of which non-performing ⁽²⁾	On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾		Of which Stage 2		Of which Stage 3 ⁽⁴⁾		Of which performing		Of which Stage 2	Of which performing but past due 90 days and <180 days	Of which non-performing ⁽²⁾	On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾		Of which Stage 2		Of which Stage 3 ⁽⁴⁾		
Cash balances at central banks and other demand deposits	24,772	24,772	0	0	0	0	0	0	0	0	0	0	0	0	0	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)	28,847	28,847	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	21,677	21,677	0	0	0	0	0	0	0	0	0	0	0	0	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	400	400	0	0	0	0	0	0	0	0	0	0	0	0	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 institutions	1,769	1,769	0	0	0	0	0	0	0	0	0	0	0	0	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)	144,214	143,027	14,471	112	1,157	0	1,157	1,156	426	294	200	0	200	686	140,441	139,218	14,911	146	1,220	0	1,220	1,221	385	227	200	0	200	686	140,441	139,218	14,911	146	1,220	0	1,220	1,221	385	227	200
Central banks	3	3	0	0	0	0	0	0	0	0	0	0	0	0	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	1,667	1,667	0	0	0	0	0	0	0	0	0	0	0	0	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	354	354	0	0	0	0	0	0	0	0	0	0	0	0	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	1,839	1,839	0	0	0	0	0	0	0	0	0	0	0	0	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	55,751	55,261	7,322	22	440	0	440	440	279	184	128	0	128	275	51,383	51,074	7,059	28	510	0	510	510	241	107	112	0	112	274	51,383	51,074	7,059	28	510	0	510	510	241	107	112
of which: small and medium sized enterprises	30,151	29,847	4,139	22	254	0	254	254	111	80	52	0	52	107	26,580	26,284	4,183	24	234	0	234	234	109	76	46	0	46	106	30,151	29,847	4,139	22	254	0	254	254	109	76	46
of which: Loans collateralised by commercial immovable property	18,581	18,486	2,227	18	145	0	145	145	81	54	34	0	34	84	16,590	16,278	2,464	4	110	0	110	110	75	51	21	0	21	80	18,581	18,486	2,227	18	145	0	145	145	75	51	21
Households	104,584	103,888	7,888	111	707	0	707	707	448	180	100	0	100	400	102,487	102,790	7,770	118	707	0	707	707	313	88	197	0	197	400	104,584	103,888	7,888	111	707	0	707	707	313	88	197
of which: Loans collateralised by residential immovable property	95,077	94,285	6,217	66	412	0	412	412	44	12	47	0	47	364	93,528	93,137	5,862	67	401	0	401	401	300	38	50	0	50	364	95,077	94,285	6,217	66	412	0	412	412	300	38	50
of which: Credit for consumption	4,877	4,822	444	36	240	0	240	240	85	14	121	0	121	9	4,380	4,367	400	40	262	0	262	262	77	46	138	0	138	4,877	4,822	444	36	240	0	240	240	77	46	138	
DEBT INSTRUMENTS other than MTF	222,692	221,676	14,471	112	1,157	0	1,157	1,156	426	294	200	0	200	686	208,289	207,167	14,911	146	1,220	0	1,220	1,221	385	227	200	0	200	686	208,289	207,167	14,911	146	1,220	0	1,220	1,221	385	227	200
OFF BALANCE SHEET EXPOSURE	24,246	24,246	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 12(1) of Regulation (EU) No 1725/2015 (SMEF)

⁽²⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses in the statement due to credit risk for financial instruments measured at the value through profit or loss other than IFT and provisions for off-balance sheet exposures.

⁽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 over time. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS 9 provisions (paragraphs 18.02 / 18.03), which follow a sign convention based on a credit loss correction, as explained in Annex 9 of the IFRS 9 amendments (2015-2016). It is to be noted that, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS 9 sign convention. This means, based on this sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.

(5) From June 2023, the gross carrying amount of assets and accumulated exposures that are purchased or engaged in credit mitigation or credit recognition are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise
Performing and non-performing exposures
SwedBank - Grupp

	as of 31/12/2022														as of 30/12/2023																
	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 on 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 on non-performing exposures	
	Of which performing		Of which non-performing ⁽²⁾		Of which stage 2		Of which defaulted		Of which stage 3 ⁽³⁾		On performing exposures ⁽⁴⁾		On non-performing exposures ⁽⁵⁾			Of which performing		Of which non-performing ⁽²⁾		Of which stage 2		Of which defaulted		Of which stage 3 ⁽³⁾		On performing exposures ⁽⁴⁾		On non-performing exposures ⁽⁵⁾			
	Of which Stage 2	Of which performing and past due 30/21/01/90 and 1/90 days														Of which Stage 2	Of which performing and past due 30/21/01/90 and 1/90 days														
Cash balances at central banks and other demand deposits	33,371	33,371	0	0	0	0	0	0	0	0	0	0	0	0	0	29,804	29,804	0	0	0	0	0	0	0	0	0	0	0	0	0	0
 debt securities (including at amortised cost and fair value)	13,187	13,187	0	0	0	0	0	0	0	0	0	0	0	0	0	14,727	14,727	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	10,599	10,599	0	0	0	0	0	0	0	0	0	0	0	0	0	11,841	11,841	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	827	827	0	0	0	0	0	0	0	0	0	0	0	0	0	1,095	1,095	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,761	1,761	0	0	0	0	0	0	0	0	0	0	0	0	0	1,881	1,881	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
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
Loans and advances (including at amortised cost and fair value)	149,371	146,706	14,833	137	1,212	0	1,232	1,237	361	246	234	0	234	948	149,551	148,238	14,871	98	1,165	0	1,168	1,154	361	221	238	0	238	0	238	527	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	706	706	7	0	0	0	0	0	0	0	0	0	0	0	0	673	674	8	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2,415	2,415	0	0	0	0	0	0	0	0	0	0	0	0	0	4,134	4,134	21	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,742	1,742	0	0	0	0	0	0	0	0	0	0	0	0	0	1,671	1,671	87	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	16,805	16,262	6,586	7	523	0	523	523	238	152	141	0	141	214	16,805	16,262	6,617	4	495	0	496	496	219	133	145	0	145	0	145	212	
of which: small and medium-sized enterprises	31,177	30,934	3,838	7	241	0	243	243	100	87	48	0	48	189	31,014	30,761	3,873	4	229	0	229	229	95	61	41	0	41	0	41	181	
of which: loans collateralised by commercial immovable property	20,230	20,094	2,130	0	126	0	126	126	60	42	24	0	24	71	20,713	20,584	2,145	0	127	0	127	127	63	37	21	0	21	0	21	69	
Households	108,237	107,494	8,131	131	709	0	709	704	137	91	231	0	231	352	108,113	107,511	7,840	51	664	0	664	640	117	80	214	0	214	0	214	315	
of which: loans collateralised by residential immovable property	94,994	94,612	6,227	61	383	0	383	380	40	29	119	0	119	118	94,211	93,864	6,130	11	347	0	347	345	38	28	59	0	59	0	59	293	
of which: credit for consumption	4,899	4,807	911	49	300	0	300	291	70	30	152	0	152	7	4,712	4,511	897	34	381	0	381	279	76	47	100	0	100	0	100	8	
OFF-BALANCE SHEET	236,239	235,297	18,833	137	8,584	0	8,584	8,227	343	246	238	0	238	948	236,296	235,239	18,973	99	11,800	0	11,800	11,536	343	221	238	0	238	0	238	527	
OFF-BALANCE SHEET EXPANSIONS	34,486	34,290	8,148	0	14	0	14	14	75	48	0	0	0	0	34,486	34,290	8,148	0	14	0	14	14	75	48	0	0	0	0	0	0	

(1) For the off-balance sheet exposures, please refer to Article 17(2) of Regulation (EU) No 105/2013 (CRS).

(2) Institutions report here the cumulative amount of expected credit losses (see credit recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures).

(3) Institutions report here the cumulative amount of expected credit losses (see credit recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than IHT) and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are increasing assets. Following the age convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.4.2.40) if which follows the age convention based on a credit-risk convention, as explained in Annex 1 to the Long-term 1/1 of Regulatory Reporting, however, for the off-balance sheet instruments, the same term 'Accumulated impairment, accumulated changes in fair value due to credit risk and provisions' is disclosed consistently with the credit risk convention. This is because, based on this age convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From year 2023, the gross carrying amount of assets and accumulated impairment that are purchased or originated at some stage in an off-balance sheet commitment are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Swedbank - 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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,704	427	106	85	1,522	301	1,657	352	64	52	1,518	264
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	7	0	0	0	0	0	7	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	478	159	79	61	386	93	348	102	39	29	292	68
of which: small and medium-sized enterprises	211	89	31	24	168		213	92	28	22	169	
Households	1,218	269	27	24	1,136	209	1,301	250	25	23	1,227	196
DEBT INSTRUMENTS other than HFT	1,704	427	106	85	1,522		1,657	352	64	52	1,518	
Loan commitments given	92	50	7	7	7	0	103	57	8	7	4	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

Swedbank - 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			
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)	1,743	316	64	47	1,606	238	1,726	290	61	45	1,604	215				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	7	0	0	0	0	0	8	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	284	96	41	27	222	66	256	97	40	28	202	64				
of which: small and medium-sized enterprises	230	86	31	20	185		214	88	32	22	170					
Households	1,452	220	23	20	1,385	172	1,462	193	20	17	1,403	151				
DEBT INSTRUMENTS other than HFT	1,743	316	64	47	1,606		1,726	290	61	45	1,604					
Loan commitments given	126	2	5	0	3	0	113	0	5	0	8	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
 Swedbank - 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 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 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 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 loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,449	5	5	1,448	16	0	1,335	9	9	1,332	14	0	1,448	5	5	1,445	17	0	1,459	4	4	1,451	15	0
B Mining and quarrying	60	10	10	60	8	0	60	9	9	57	7	0	65	9	9	65	7	0	140	8	8	140	6	0
C Manufacturing	3,753	104	104	3,745	112	0	3,620	106	106	3,641	95	0	3,629	105	105	3,620	88	0	3,719	121	121	3,718	95	0
D Electricity, gas, steam and air conditioning supply	1,838	1	1	1,838	5	0	2,070	1	1	2,070	5	0	2,191	0	0	2,191	6	0	2,312	0	0	2,312	5	0
E Water supply	264	0	0	264	2	0	298	1	1	298	2	0	306	1	1	306	2	0	307	1	1	306	2	0
F Construction	1,683	39	39	1,680	30	0	1,631	36	34	1,624	24	0	1,663	33	33	1,659	20	0	1,736	34	34	1,735	24	0
G Wholesale and retail trade	3,578	35	35	3,577	40	0	3,722	34	34	3,721	39	0	3,915	30	30	3,914	42	0	3,915	22	22	3,913	35	0
H Transport and storage	1,486	4	4	1,480	7	0	1,496	4	4	1,488	12	0	1,523	4	4	1,521	13	0	1,440	3	3	1,439	12	0
I Accommodation and food service activities	444	3	3	444	3	0	437	3	3	437	9	0	425	3	3	425	9	0	415	4	4	415	9	0
J Information and communication	1,292	11	11	1,290	10	0	1,082	4	4	1,082	12	0	1,209	0	0	1,209	14	0	1,165	0	0	1,165	13	0
K Financial and insurance activities	572	1	1	572	14	0	1,080	154	154	1,080	24	0	1,030	143	143	1,030	25	0	920	135	135	930	20	0
L Real estate activities	36,255	173	173	36,254	120	0	33,691	117	117	33,691	88	0	36,453	127	127	36,453	89	0	36,121	123	123	36,120	79	0
M Professional, scientific and technical activities	1,327	14	14	1,327	14	0	1,239	4	4	1,239	7	0	1,259	4	4	1,259	7	0	1,407	5	5	1,407	7	0
N Administrative and support service activities	778	9	9	778	11	0	738	2	2	736	7	0	730	6	6	728	7	0	907	5	5	902	9	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	0	0	0	0	0	0
P Education	103	3	3	103	2	0	106	0	0	106	2	0	108	0	0	108	2	0	105	0	0	105	2	0
Q Human health services and social work activities	356	0	0	356	2	0	373	1	1	373	3	0	395	1	1	395	3	0	385	1	1	385	3	0
R Arts, entertainment and recreation	341	36	36	341	8	0	279	33	33	279	7	0	281	30	30	281	6	0	284	29	29	284	6	0
S Other services	167	0	0	166	0	0	130	0	0	130	0	0	170	0	0	170	0	0	121	0	0	121	0	0
Loans and advances	55,751	449	449	55,731	407	0	53,391	519	519	53,140	353	0	56,805	523	523	56,785	354	0	56,858	494	494	56,838	339	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)