

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



# 2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,350	1,391	1,398	1,388	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,350	1,391	1,398	1,388	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,641	1,683	1,686	1,672	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,641	1,683	1,686	1,672	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,976	2,020	2,018	1,999	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,976	2,020	2,018	1,999	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	4,287	11,130	11,243	11,334	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,287	11,130	11,243	11,334	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	31.49%	12.50%	12.43%	12.24%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31.49%	12.50%	12.43%	12.24%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	38.28%	15.12%	15.00%	14.75%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	38.28%	15.12%	15.00%	14.75%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	46.09%	18.15%	17.95%	17.63%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46.09%	18.15%	17.95%	17.63%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	45,247	44,633	46,104	47,070	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.63%	3.77%	3.66%	3.55%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,641	1,683	1,686	1,672	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,641	1,683	1,686	1,672	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	45,247	44,633	46,104	47,070	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	45,247	44,633	46,104	47,070	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.6%	3.8%	3.7%	3.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.6%	3.8%	3.7%	3.6%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

SBAB Bank AB - group

		(   500 0()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	1,976	2,020	2,018		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	1,350	1,391	1,398		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	190	191	188		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)  Retained earnings	1,186	1,217	1,226		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-24	59	138		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	130		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
					0		C 01.00 (r210,c010)	
		Funds for general banking risk			0			Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  Article 84 of CRR
	A.1.6	Minority interest given recognition in CET1 capital	15		127		C 01.00 (r230,c010)	
		Adjustments to CET1 due to prudential filters		-60	-137		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	<ul><li>(-) Intangible assets (including Goodwill)</li><li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of</li></ul>	-11	-12	-13		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	associated DTLs			0		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	-6	-5	-4		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	0	0	0		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	291	293	289	284	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	291	293	289	284	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,641	1,683	1,686	1,672	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	335	336	332	327	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	334	336	332	326	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	4,287	11,130	11,243		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CADITAL DATES (SCI	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	31.49%	12.50%	12.43%	12.24%	CA3 {1}	-
CAPITAL RATIOS (%)  Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	38.28%	15.12%	15.00%	14.75%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	46.09%	18.15%	17.95%	17.63%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,350	1,391	1,398	1,388	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	31.49%	12.50%	12.43%	12.24%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Tiento icems	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu		•				

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### **Overview of Risk exposure amounts**

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	3,154	3,064	3,111	3,101	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[ C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c260, s002)]
Of which the standardised approach	720	702	715	759	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	1,164	1,183	1,243	1,192	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	1,269	1,180	1,153	1,150	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	337	368	379	421	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	281	281	264	288	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	94	97	51	50	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	94	97	51	50	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	421	423	467	460	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	421	423	467	460	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	6,896	6,971	7,015	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	4,287	11,130	11,243	11,334	



# 2019 EU-wide Transparency Exercise P&L SBAB Bank AB - group

(   500)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	720	074	254	401
Interest income	728	974	251	491
Of which debt securities income	35	46	12	23
Of which loans and advances income	380	510	136	272
Interest expenses	484	647	166	327
(Of which deposits expenses)	46	62	16	31
(Of which debt securities issued expenses)	188	252	63	126
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-6	-4	-1	-1
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial	-6	-9	-2	-1
assets, net				
Gains or (-) losses on financial assets and liabilities held for trading, net	4	6	1	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-12	-14	-1	-2
Gains or (-) losses from hedge accounting, net	8	11	4	6
Exchange differences [gain or (-) loss], net	-1	-1	0	0
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	231	317	85	166
(Administrative expenses)	69	96	26	50
(Depreciation)	2	3	2	3
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>		0		
Of which restructuring <sup>1</sup>		0		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2	-1	1	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-2	-1	1	1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	162	219	57	111
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	125	169	44	86
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	125	169	44	86
Of which attributable to owners of the parent	125	169		86
) Information available only as of end of the year	125	109	1	00

<sup>(1)</sup> 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."



Total Assets: fair value and impairment distribution

(mln EUR)	A:	s of 30/09/201	18			As of 31/	12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	7				8				12				16				IAS 1.54 (i)
Financial assets held for trading	17	0	17	0	15	0	15	0	24	0	24	0	32	0	32	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	774	774	0	0	706	706	0	0	605	605	0	0	373	373	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	4,153	4,153	0	0	4,041	4,041	0	0	3,652	3,652	0	0	3,602	3,602	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	38,323				38,046				39,549				40,332				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	802	0	802	0	795	0	795	0	1,090	0	1,090	0	1,423	0	1,423	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	14				10				8				23				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	140				101				251				144				
TOTAL ASSETS	44,230				43,722				45,191				45,946				IAS 1.9(a), IG 6

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

(mlr	n EUR)			As of 30/09/20	18					As of 31	L/12/2018					As of 31	/03/2019					As of 30	)/06/2019			
		Gross carr	ying amount		Accu	mulated impairment	t	Gros	ss carrying am	ount	Acci	umulated impai	ment	Gro	ss carrying am	ount	Accu	mulated impai	irment	Gros	ss carrying am	ount	Accui	mulated impair	rment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	5	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 creditimpaired	Stage 3 e Credit-impaired assets t	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Cred	Stage 3 dit-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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk	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 creditimpaired	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 creditimpaired	<b>Stage 3</b> Credit- impaired assets	References
Financial assets at fair	Debt securities	4,153	3	0 (	0	0	0	4,041	C	)	0	0 0	O	3,652	2	0	0	0 (	0	3,602	0		0 0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C	)	0	0	0	0	0	C	)	0	0 0	C	0	(	o	0	0	0	0	0		0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,004	1	0	0	0	0	2,260	C		0	0 0	O	3,638	3	O	0	0 (	0	4,857	0		0 0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	33,511	1,793	3 27	7 -3	-7	-3	33,561	2,213	3 2	-:	3 -7	-3	34,024	1,878	8 2	-	3	7 -	33,687	1,770	3	0 -3	-7	-3	Annex V.Part 1.32, 44(a)

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



**Market Risk** SBAB Bank AB - group

							351	אם שמווג אם	group											
	SA				I	[M									IM					
			VaR (Memorandum item)	STRESSED VaR (	Memorandum item)	AND MIGE	ITAL DEFAULT RATION RISK AL CHARGE		CE RISKS CA LRGE FOR CT			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		ICE RISKS CAPITAL ARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)  PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30	/09/2018									As of 31/1	2/2018				
Traded Debt Instruments	0	0	0 0	0	0							0	0	0	0					
Of which: General risk	0	0	0 0	0	0							0	0	0	0					
Of which: Specific risk	0	0	0 0	0	0							0	0	0	0					
quities	0	0	0 0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	0			0	0							0	0	0	0					
oreign exchange risk	94	97		0	0							0								
Commodities risk	0	0	0 0	0	0							0	0	0	0					
Total	94	97	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0
	As of 31/03/2019	As of 30/06/2019			As of 31,	/03/2019									As of 30/0	6/2019				
raded Debt Instruments	0	0	0 0	0	0							0	0	0	0					
Of which: General risk	0	0	0 0	0	0							0	0	0	0					
Of which: Specific risk	0	0	0 0	0	0							0	0	0	0					
quities	0	0	0 0	0	0							0	0	0	0					
Of which: General risk	0	0	0   0	0	0							0	0	0	0					
Of which: Specific risk	U E1	0	0 0	0	0							0	0	0	0					
oreign exchange risk Commodities risk	U 31	) o		0	0							0	) 	0						
otal	51	50	0 0	0	0	0	0	0	0	0	0	Ö	0	0	0	0	0	0	0 0	0

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



Credit Risk - Standardised Approach

SBAB Bank AB - group

						obrib bariik rib gi oap						
					Standardise	d Approach						
			As of 30/09/2018 As of 31/12/2018									
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(mln EUR, %)											
	Central governments or central banks	3,262	3,266	16			2,464	0				
	Regional governments or local authorities	1,025	1,106	0		1,101	1,178	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	239	239	0		238	238	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	861	852	338		897	897	368				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	372	284	213		369	291	218				
Consolidated data	of which: SME	0	0	0		0	0	0				
consolidated data	Secured by moregages on mimovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	1	1	1	0	1			0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	3,514	3,514	351		3,504	3,504	350				
	Claims on institutions and corporates with a ST credit assessment	17	17	3		8	8	2				
	Collective investments undertakings (CIU)	0	0	0		U	0	0				
	Equity	8	8	105		9	9	109				
	Other exposures	45	45	31		3/	3/	22				
	Standardised Total <sup>2</sup>	9,344	9,331	1,058	1	8,624	8,626	1,070	1			

<sup>(1)</sup> 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).

$(2)$ $\alpha$ $\alpha$ $\alpha$ $\alpha$ $\alpha$					
(2) Standardised Total do	es not include the	e Secutarisation r	oosition unlike in th	e previous Transpare	ncv exercises' results.
otaniaananota notan at	co moc micraac cm	o occuranioación p	Joseph Granite are cri	e premeas manopare	ine, exercises results.

					Standardise	ed Approach						
			As of 30/09/2018 As of 31/12/2018									
		Original Exposure <sup>1</sup>	Original Exposure Exposure Value Risk exposure amount Provisions Original Exposure Provisions Provisions Original Exposure Exposure Value Risk exposure amount Provisions Original Exposure Original Exposure Provisions Or									
	(mln EUR, %)											
	Central governments or central banks	2,938	2,943	16		2,156	2,160	0				
	Regional governments or local authorities	881	962	0		956	1,032	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	457	449	136		259	259	104				
	Corporates of which: SME	0	0	0		0	0	0				
	Retail	372	284	213		369	291	218				
	of which: SME	0	0	0		0	0	0				
SWEDEN	Secured by mortgages on immovable property	0	0			0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	1	1	1	0	1	1	1	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	3,049	3,049	305		3,080	3,080	308				
	Claims on institutions and corporates with a ST credit assessment	17	17	3		8	8	2				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	8	8	105		9	9	109				
	Other exposures	45	45	31		37	37	22				
	Standardised Total <sup>2</sup>	(1) Original compound unlike For			1				1			

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

					Standardise	d Approach			
			As of 30,	09/2018			As of 31/	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	٥	0	١		0	0	0	
	of which: SME	0	0	0		0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 2	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 2	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	

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

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0 0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0		0		0	0	0	
	Other exposures	0		0		0	0	o o	
	Standardised Total <sup>2</sup>				0				0

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



**Credit Risk - Standardised Approach** 

SBAB Bank AB - group

					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0		
Country of	of which: SME	0	0			0	0		
<del>-</del>	Secured by mortgages on immovable property	0	0			0	0		
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0			0	0	0	
_	Secured by mortgages on immovable property	o l	0			o l	0	0	
Counterpart 5	of which: SME	0	0			0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

		exposures, but includes genera		recipality excludes those for seed	ristisation exposures, additional	valuation adjustments (AVAS) t	ind other own rands reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Source: part o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ا ۱	0 0	) n		0 0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	0	0	0		0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

		exposures, but includes genera		erparty excludes those for sect	iristisation exposures, additional	valuation adjustments (AVAS) a	na other own tunas reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 7	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0		0
	Items associated with particularly high risk	0	0		0	0	0		O O
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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



Credit Risk - Standardised Approach

SBAB Bank AB - group

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	./12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Retail	0	0			o l	0		
Country of	of which: SME	0	0			0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	(1)			due to credit conversion factors				

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).

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
İ	Central governments or central banks Regional governments or local authorities	0 0	0	0 0		0	0	0 0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ا ۱	0	0		0 n	l 0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0	,			0
		<i>(</i> 2)			1				

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

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	U	0	0	0	U
	Items associated with particularly high risk Covered bonds	U	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0		
	Standardised Total <sup>2</sup>	J	0	U	0	0	<u> </u>	U	0

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



Credit Risk - Standardised Approach

SBAB Bank AB - group

					Standardise	ed Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	3,054	3,059	C			4,014	0	
	Regional governments or local authorities	1,143	1,215	(		1,235	1,301	0	
	Public sector entities	0	0	(		0	0	0	
	Multilateral Development Banks	237	237	(		206	206	0	
	International Organisations	0	0	(		0	0	0	
	Institutions	944	944	379		1,044	1,044	421	
	Corporates	0	0	(		0	0	0	
	of which: SME	0	0	(		0	0	0	
	Retail	360	283	212	2	384	293	220	
Consolidated data	of which: SME	0	0	(		0	0	0	
Consolidated data	of which: SME  Secured by mortgages on immovable property	0	0	(		0	0	0	
	of which: SME	0	0	(		0	0	0	
	Exposures in default	1	1	1	10	1	1	1	0
	Items associated with particularly high risk	0	0	(		0	0	0	
	Covered bonds	3,559	3,559	356		3,619	3,619	362	
	Claims on institutions and corporates with a ST credit assessment	23	23	5		16	16	3	
	Collective investments undertakings (CIU)	0	0	(		0	0	0	
	Equity	9	9	113		9	9	118	
	Other exposures	45	45	28		73	73	56	
	Standardised Total <sup>2</sup>	9,374	9,374	1,094	1	10,598	10,576	1,180	1

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach				
			As of 31/	03/2019			As of 30	/06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mln EUR, %)									
	Central governments or central banks	2,745	2,750	0		3,622	3,626	0		
	Regional governments or local authorities	946	1,019	0		1,024	1,089	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	311	311	116		351	351	130		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	360	283	212		384	293	220		
SWEDEN	of which: SME	0	0	0		0	0	0		
SVVLDLIN	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	1	1	1	0	1	1	1	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	3,107	3,107	311		3,173	3,173	317		
	Claims on institutions and corporates with a ST credit assessment	23	23	5		16	16	3		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	9	9	113		9	9	118		
	Other exposures	45	45	28		73	73	56		
	Standardised Total <sup>2</sup>				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31	/03/2019			As of 30,	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail CME	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 2	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME  Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0		U	0	0	0	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0 1	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			n	n		
	Other exposures	0	0			n	0		
	Standardised Total <sup>2</sup>	, i			0				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	ar create risk dajustineries.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities  Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0			0	0		
	Institutions	0				0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart 5	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	C
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	, in the second			0		Ţ		0
		(1) Original exposure, unlike Ex	kposure value, is reported befor	re taking into account any effect	t due to credit conversion factors	or credit risk mitigation techniq	ues (e.g. substitution effects)		

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

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



Standardised Total<sup>2</sup>

# **2019 EU-wide Transparency Exercise**

Credit Risk - Standardised Approach

SBAB Bank AB - group

					SBAB Bank AB - group			
				Standardise	d Approach			
			As of 31/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> Risk exposure a	Walue adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
Country of Counterpart 4	Corporates of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: SME	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0 0 0 0 0	0 0 0 0 0 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 exposures Standardised Total <sup>2</sup>		xposure value, is reported before taking into account and provisions per country of counterparty excludes thoual credit risk adjustments.					0
			A5 21 /02 /2010	Standardise	d Approach	A£ 20	/06/2010	
			As of 31/03/2019			AS OF 3U	/06/2019	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> Risk exposure a	wount Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	
Country of Counterpart 5	Corporates    of which: SME  Retail    of which: SME  Secured by mortgages on immovable property    of which: SME	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0
	Equity Other exposures	0	0 0	0	0	0	0	
	Standardised Total <sup>2</sup>			0				1 0 1
	Standardised Total <sup>2</sup>	(2) Total value adjustments and	reposure value, is reported before taking into account and provisions per country of counterparty excludes the					0
	Standardised Total		d provisions per country of counterparty excludes tho	se for securistisation exposures, additiona				O
	Standardised Total*	(2) Total value adjustments and	d provisions per country of counterparty excludes tho	se for securistisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction		
		(2) Total value adjustments and	d provisions per country of counterparty excludes tho	Standardise  Value adjustments and	l valuation adjustments (AVAs)	and other own funds reduction	/06/2019	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	(2) Total value adjustments and exposures, but includes genera	d provisions per country of counterparty excludes thoual credit risk adjustments.  As of 31/03/2019	Standardise  Value adjustments and	d Approach	As of 30	/06/2019	
Country of Counterpart 6	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	(2) Total value adjustments and exposures, but includes genera	d provisions per country of counterparty excludes thoual credit risk adjustments.  As of 31/03/2019	Standardise  Value adjustments and	d Approach	As of 30	/06/2019	provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	(2) Total value adjustments and exposures, but includes genera	d provisions per country of counterparty excludes thoual credit risk adjustments.  As of 31/03/2019	Standardise  Value adjustments and	d Approach	As of 30	/06/2019	
	(mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31/03/2019  Exposure Value <sup>1</sup> Risk exposure a  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise  Walue adjustments and provisions <sup>2</sup> O O O O O O O O O O O O O O O O O O	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 30,  Exposure Value  O O O O O O O O O O O O O O O O O O	/06/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31/03/2019  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	Standardise  Standardise  Walue adjustments and provisions²  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 30,  Exposure Value  O O O O O O O O O O O O O O O O O O	/06/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31/03/2019  Exposure Value¹  Risk exposure a  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise  Standardise  Walue adjustments and provisions²  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 30  Exposure Value  O O O O O O O O O O O O O O O O O O	Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31/03/2019  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	Standardise  Walue adjustments and provisions²  Value adjustments and provisions²  Value adjustments and provisions²  Value adjustments and provisions²  Value adjustments and provisions²  Standardise	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 30  Exposure Value  O O O O O O O O O O O O O O O O O O	/06/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup> 0  Value adjustments and
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31/03/2019  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	Standardise  Walue adjustments and provisions²  O O O O O O O O O O O O O O O O O O O	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 30  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	/06/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup> 0  Value adjustments and
Counterpart 6	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31/03/2019  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	Standardise  Walue adjustments and provisions²  O O O O O O O O O O O O O O O O O O O	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 30  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	/06/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup> 0  Value adjustments and
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup> Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31/03/2019  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	Standardise  Walue adjustments and provisions²  O O O O O O O O O O O O O O O O O O O	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 30  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	/06/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup> 0  Value adjustments and

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



**Credit Risk - Standardised Approach** 

SBAB Bank AB - group

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	٥			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
o o unicon pon o o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	C
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0		0		0	0		
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

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

Central governments or central banks   0   0   0   0   0   0   0   0   0			exposures, but includes genera	ai credit risk adjustments.						
Central governments or central banks   Central governments   Central government						Standardise	d Approach			
Contral governments or central banks   0   0   0   0   0   0   0   0   0				As of 31	/03/2019			As of 30	/06/2019	
Central governments or central banks   0   0   0   0   0   0   0   0   0		(colo EUD. 04)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Regional governments or local authorities			0	0	0		0		0	
Public sector entities	1		0	0	0		0	0	0	
Multilateral Development Banks   0   0   0   0   0   0   0   0   0			0	0	0		0	0	0	
International Organisations   0   0   0   0   0   0   0   0   0			0	0			0	0		
Institutions			0	0	0		0	0		
Corporates			0	0			0	0		
Country of Counterpart 9  of which: SME Retail of which: SME Of which: S			o 0	0	0		0	0		
Country of Country of Counterpart 9       Retail of which: SME       0			0	0	0		0	0	0	
Country of of which: SME Counterpart 9 Secured by mortgages on immovable property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Counterpart 9 Secured by mortgages on immovable property of which: SME of which: SME Exposures in default  O O O O O O O O O O O O O O O O O O	Country of		0	0	0		0	0	0	
of which: SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Secured by mortgages on immovable property	0	0	0		0	0	0	
	Counterpart		0	0	0		0	0	0	
Items associated with particularly high risk		Exposures in default	0	0	0	0	0	0	0	0
		Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds 0 0 0 0			0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0			0	0	0		0	0	0	
Collective investments undertakings (CIU)  0 0 0			0	0	0		0	0	0	
Equity 0 0 0 0			0	0	0		0	0	0	
Other exposures 0 0 0 0			0	0	0		0	0	0	
Standardised Total <sup>2</sup> (1) Original exposure unlike Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)										0

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

		exposures, but includes gener	ai credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	0	0			0	0	0	
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0			0	0		
	Corporates		0			0	0		
	of which: SME	0	0	0		0	0		
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				due to credit conversion factors				0

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

Credit Risk - IRB Approach SBAB Bank AB - group

						IRB App	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure  Exposure  Value  To a substituting the substitution of the substitu		NISK EXDOSUIE AIIIOUIIL		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustme	
	(mln EUR, %)	Of which defaulte	n:		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0 0	0	0	0	0	0	0	0	(	)
	Institutions	0	0 0	0	0	0	0	0	0	0	(	
	Corporates	4,426	0 4,252	1,164	0	0	4,300	0	4,138	1,183	(	
	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0	0	0	(	
	Corporates - Of Which: SME	1,754	0 1,704	380	0	0	1,569	0	1,567	358	(	
	Retail	35,003	26 31,768	1,269	25	10	34,532	25	32,303	1,180	24	4
	Retail - Secured on real estate property	35,003	26 31,768	1,269	25	10	34,532	25	32,303	1,180	24	1
Consolidated data	Retail - Secured on real estate property - Of Which: SME	4,505	2 4,433	82	2	1	4,542	2	4,472	81	2	2
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	30,498	24 27,335	1,187	23	9	29,990	23	27,831	1,099	22	2
	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	(	D
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	0	0	0	(	D
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	0	0	0	0	(	D
	Equity	0	0 0	0	0		0	0	0	0	(	
	Other non credit-obligation assets			0						0		
	IRB Total <sup>2</sup>			2,433						2,362		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ire amount	Value adjustments	Original E	exposure <sup>1</sup>	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of whice default	taran da antara da a		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	C	0	0	0	0	0	C	)
	Institutions	0	0 0	0	C	0	0	0	0	0	O	)
	Corporates	4,426	0 4,252	1,164	C	0	4,300	0	4,138	1,183	C	)
	Corporates - Of Which: Specialised Lending	0	0 0	0	C	0	0	0	0	0	0	)
	Corporates - Of Which: SME	1,754	0 1,704	380	C	0	1,569	0	1,567	358	C	)
	Retail	35,003	26 31,768	1,269	25	10	34,532	25	32,303	1,180	24	1
	Retail - Secured on real estate property	35,003	26 31,768	1,269	25	10	34,532	25	32,303	1,180	24	1
CMEDEN	Retail - Secured on real estate property - Of Which: SME	4,505	2 4,433	82	2	2 1	4,542	2	4,472	81	2	2
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	30,498	24 27,335	1,187	23	9	29,990	23	27,831	1,099	22	2
	Retail - Qualifying Revolving	0	0 0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail	0	0 0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: SME	0	0 0	0	C	0	0	0	0	0	C	)
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	C	0	0	0	0	0	C	)
	Equity	0	0 0	0	C	0	0	0	0	0	C	)
	Other non credit-obligation assets											
	IRB Total											

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

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

						IRB Ap	proach					
			As of 30/	09/2018					As of 31	/12/2018		
		Exposure adjustments		RISK EXPOSULE AILIOUILL		Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments		
	(mln EUR, %)	Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	0	0
	Institutions	0 0	0	0	0	0	0	0	0	0	0	0
	Corporates	0 0	0	0	0	0	0	0	0	0	0	, O
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0	0	, o
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	0
	Retail	0 0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 2	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 2	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	0 0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	0	0
	Equity	0 0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
	IRB Total											

							IRB Ap	proach					
				As of 30	09/2018					As of 31	/12/2018		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	O	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates CSW/high Socialized Landing	0	0	0	0	0	0			0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0					1 0	0	0	0
	Retail	0	0	0	0	"	0			1	0	0	
	Retail - Secured on real estate property	0	0	٥	0	١					0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	o o	0	١	Ö				0	0	(
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0		0			0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	O	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	C	0	0	0	0	0
	Other non credit-obligation assets												
	IRR Total												

						IRB App	oroach									
			As of 30/09/2018							As of 31/12/2018						
		Original Exposure <sup>1</sup>	Value <sup>1</sup> and							Exposure Exposure amount adjustments Criginal Exposure Exposure			Exposure			Value adjustme and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisio				
	Central banks and central governments	0 0	0	0	derdanced	0	0	0	0		0	0				
	Institutions		0	0	0		0	0			0	0				
	Corporates	0 0	0	0	C	0	0	0	0		0	0				
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	(	0	0				
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	(	0	0				
	Retail	0 0	0	0	C	0	0	0	0	(	0	0				
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	(	0	0				
Country of Country and 1	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	(	0	0				
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	0	0	0	(	0	0				
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	(	0	0				
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	(	0	0				
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	(	0	0				
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	(	0	0				
	Equity	0 0	0	0	С	0	0	0	0	(	0	0				
	Other non credit-obligation assets															
	IRB Total															

**Credit Risk - IRB Approach**SBAB Bank AB - group

						IRB App	proach					
			As of 30	/09/2018			As of 31/12/2018					
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount		Value adjustments	Original Exposure <sup>1</sup>		Exposure	Risk exposure amount		Value adjustmer
		Of which:	- Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisio
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0	0	0	C	0	0	0	0	0		)
	Institutions	0 0	0	0	C	0	0	0	0	0		)
	Corporates	0	0	0	C	0	0	0	0	0		1
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	0	0	0	0		1
	Corporates - Of Which: SME	0 0	0	0	C	0	0	0	0	0		1
	Retail	0 0	0	0	C	0	0	0	0	0		1
	Retail - Secured on real estate property	0 0	0	0	C	0	0	0	0	0		1
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	0	0	0		1
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0	0	0	0	0		7
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0		1
	Retail - Other Retail	0 0	0	0	C	0	0	0	0	0		1
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0		)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	0	0	0	0		)
	Equity	0 0	0	0	C	0	0	0	0	0	(	j
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposı	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
		Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provisions
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	C	0	C	0	0	0	0	C
	Institutions	0 0	0	0	C	0	C	0	0	0	0	C
	Corporates	0 0	0	0	C	0	C	0	0	0	0	(
	Corporates - Of Which: Specialised Lending	0 0	0	0	C	0	C	0	0	0	0	
	Corporates - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Secured on real estate property	0 0	0	0	C	0	C	0	0	0	0	
Country of Countarnart 6	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	)
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0	)
	Retail - Qualifying Revolving	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	C	0	C	0	0	0	0	C
	Equity	0 0	0	0	C	0	C	0	0	0	0	C
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposu	ıre amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	0 delauited	0	0	uerauiteu			n delauited	0	0	deradited	0
	Institutions		0	0						0		ó
	Corporates		Ŏ	0					0	0		ó
	Corporates - Of Which: Specialised Lending		0	0					0	0		ó
	Corporates - Of Which: SME	0 0	0	0		0			0	0		ő
	Retail	0 0	0	0		0		0 0	0	0	(	o
	Retail - Secured on real estate property	0 0	0	0	(	0		0 0	0	0	(	o l
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(	0		0 0	0	0	(	ა
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(	0		0 0	0	0	(	ა
	Retail - Qualifying Revolving	0 0	0	0	(	0		0 0	0	0	(	J
	Retail - Other Retail	0 0	0	0	(	0		0 0	0	0	(	ა
	Retail - Other Retail - Of Which: SME	0 0	0	0	(	0		0 0	0	0	(	ა
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(	0		0 0	0	0	(	J
	Equity	0 0	0	0	(	0		0 0	0	0	(	J
	Other non credit-obligation assets											
	IRB Total											

					IRB A <sub>F</sub>	proach					
			As of 30/	09/2018				As of 31	/12/2018		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amour	adjustments	Origina	l Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	Value <sup>1</sup>	Of whice default			Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions
•	Central banks and central governments	0 0	0	0	0 0		0 0	0	(		0
	Institutions		0	0	0 0		0	0			0
	Corporates		0	0	0 0			0			0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0			0			0
	Corporates - Of Which: SME	0 0	0	0	0			0			0
	Retail	0 0	0	0	0			0			0
	Retail - Secured on real estate property	0 0	0	0	0			0			0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0				0			0
country of countricipant o	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0				0			
	Retail - Qualifying Revolving	0 0	0	0	0			0			0
	Retail - Other Retail	0 0	0	0	0			0			0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0			0			0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0			0			0
	Equity	0 0	U	U	0			U		)	U
	Other non credit-obligation assets										
	IRB Total	(1) Original exposure, unlike Exposure									

					IRB Ap	proach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustmen
	(mln ELID 0/ )	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	and provisions	Of which defaulte		Of which: defaulted	and provisions
	(mln EUR, %)  Central banks and central governments	deraulted	0	n derauited	0 0	n derauite	0 0	n derauited	0
	Institutions			ا				ا	0
	Corporates		o o	0	0 0	0	0 0		0
	Corporates - Of Which: Specialised Lending		0	ol	0 0	0	0 0	o	0
	Corporates - Of Which: SME		0	ol	0 0	0	0 0	l ol	0
	Retail	o o	0	o	0 0	0	0 0	0	0
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0
	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0
	Equity	0 0	0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB Ap	proach				
			As of 30,	/09/2018				As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustmer
		Of which:	- Value <sup>1</sup>	Of which:	and provisions		Of which:	Value <sup>1</sup>	Of which:	
	(mln EUR, %)	defaulted		defaulted			defaulted		defaulted	
	Central banks and central governments	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0		0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME		0	0		0	0	0	0	0
source, or counterpart 10	Retail - Secured on real estate property - Of Which: non-SME			0		0	0	0	0	0
	Retail - Qualifying Revolving  Retail - Other Retail			0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME			0		٥	0	0	0	0
	Retail - Other Retail - Of Which: non-SME					0	0	0	0	0
	Equity					0	0	0		0
	Other non credit-obligation assets		,		U	U	0	U	U U	
	IRB Total									



Credit Risk - IRB Approach
SBAB Bank AB - group

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposı	ıre amount	Valı adjustr
	( ) = 112 ( )	Of which			Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	an provis
	(mln EUR, %)	defaulted	0 0	0	defaulted	0	0	defaulted	0	0	defaulted	
	Central banks and central governments Institutions	0	0	0	0	0	0	(	0	0	0	
	Corporates	4,380	0 4,244	1,243	0	1	4,314	0	4,171	1,192	0	
	Corporates - Of Which: Specialised Lending	1,500	0 1,211	1,2 13	0	0	1,511	0	1,1,1	1,132	0	
	Corporates - Of Which: SME	1,676	0 1,651	377	0	0	1,973	0	1,949	424	0	
	Retail	35,530	22 32,189		19	11	36,066	29	32,360	1,150	26	
	Retail - Secured on real estate property	35,530	22 32,189		19	11	36,066	29	32,360	1,150	26	
	Retail - Secured on real estate property - Of Which: SME	4,459	2 4,386		1	1	4,443	2	4,384	78	1	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	31,071	20 27,802		18	10	31,623	27	27,976	1,071	25	
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	C	0	0	0	
	Retail - Other Retail	0	0 0	0	0	0	0	C	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	C	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	0	C	0	0	0	
	Equity	0	0 0	0	0		0	C	0	0	O	
	Other non credit-obligation assets			0						0		
	IRB Total <sup>2</sup>			2,396						2,342		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original I	xposure¹	Exposure	Risk exposu	ıre amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	C	0	0	0	0	0	C	, c
	Institutions	0	0	0	0	C	0	0	0	0	0	C	0
	Corporates	4,380	0	4,244	1,243	C	1	4,314	0	4,171	1,192	C	) 1
	Corporates - Of Which: Specialised Lending	0	0	0	0	C	0	0	0	0	0	C	) (
	Corporates - Of Which: SME	1,676		1,651	377	C	0	1,973	0	1,949	424	C	) (
	Retail	35,530	22	32,189	1,153	19	11	36,066	29	32,360		26	10
	Retail - Secured on real estate property	35,530	22	32,189	1,153	19	11	36,066	29	32,360		26	1
SWEDEN	Retail - Secured on real estate property - Of Which: SME	4,459	2	4,386	78	1	1	4,443	2	4,384		1	•
SVVLDLIN	Retail - Secured on real estate property - Of Which: non-SME	31,071	20	27,802	1,075	18	10	31,623	27	27,976	1,071	25	9
	Retail - Qualifying Revolving	0	0	0	0	C	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	C	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	1 0
	Equity Other per credit obligation accets	0	0	0	0	C	0	0	0	0	0	C	0
	Other non credit-obligation assets												
	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).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	/06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
Country of Counterpart 2	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 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) 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).

Central banks and central governments   0   0   0   0   0   0   0   0   0					proach	IRB App								
Central banks and central governments	19	<b>/06/2019</b>	As of 30/					03/2019	As of 31/					
Central banks and central governments	k exposure amount	Risk expos		Exposure <sup>1</sup>	Original E	adjustments	re amount	Risk exposu		Original Exposure <sup>1</sup>				
Central banks and central governments	Of which: <b>p</b> i defaulted		value						value		(min EUD 0/)			
Institutions	deraulted		0	deradited	0		derauited	0	0	delauited				
Corporates Corporates		0	0	0	0		0	0	0					
Corporates - Of Which: Specialised Lending OCORPORATES - Of Which: SME OUNTRY OF Counterpart 3  Corporates - Of Which: SME OUNTRY OF Counterpart 3  Corporates - Of Which: SME OCORPORATES - OCORPORATES - OCORPORATES - OCORPORATES - OCORPORATES - OCORPORAT		0	0	0	0	ا	0	١	0					
Corporates - Of Which: SME  Netail - Secured on real estate property - Of Which: SME  Ountry of Counterpart 3  Corporates - Of Which: SME  Netail - Secured on real estate property - Of Which: SME  Netail - Secured on real estate property - Of Which: SME  Netail - Secured on real estate property - Of Which: non-SME  Netail - Qualifying Revolving  Netail - Other Retail - Of Which: SME  Netail - Other Retail - Of Which: non-SME		0	0		0	٥	0	٥	0					
Petail - Secured on real estate property Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Sec		0	0	0	0	o	0	0	0					
Pountry of Counterpart 3  Retail - Secured on real estate property  Ountry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: SME  Retail - Qualifying Revolving  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  OUNTER  OUNT	0 0	0	0	0	0	0	0	0	0	0 0				
Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: non-SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: non-SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of Which: SME Duntry of Counterpart 3  Retail - Secured on real estate property - Of	0 0	0	0	0	0	0	0	0	0	0 0	Retail - Secured on real estate property			
Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	0 0				
Retail - Other Retail       0	0 0	0	0	0	0	0	0	0	0	0 0		ounterpart 3		
Retail - Other Retail - Of Which: SME       0	0 0	0	0	0	0	0	0	0	0	0 0	Retail - Qualifying Revolving			
Retail - Other Retail - Of Which: non-SME         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	Retail - Other Retail - Of Which: SME			
	0 0	0	0	0	0	0	0	0	0	0 0				
	0 0	0	0	0	0	0	0	0	0	0 0	Equity			
Other non credit-obligation assets  IRB Total														

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	/06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0 (	0	0	(	0		0	0	0	(	0
	Institutions	0	0	0	(	0		0	0	0	9	J
	Corporates	0	0	0	(	0			0	0		J
	Corporates - Of Which: Specialised Lending			0	(				0	0		3
	Corporates - Of Which: SME  Retail			0	(				0	1		0
	Retail - Secured on real estate property			0	(				0	0		0
	Retail - Secured on real estate property - Of Which: SME			0	(				0	1 0		0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-SME			0					0	1 0	1	ก็
,	Retail - Qualifying Revolving			٥	(				١			ก็
	Retail - Other Retail			0	(							ő
	Retail - Other Retail - Of Which: SME			0	(	0			0	0		ő
	Retail - Other Retail - Of Which: non-SME	0	0	0	(	0			0	0		0
	Equity	0	0	0	(	0			0	0		0
	Other non credit-obligation assets											
	IRB Total											
		(1) Original exposure, unlike Exposu	re value, is reported	before taking into	account any effec	t due to credit conv	ersion factors or o	redit risk mitigation	techniques (e.g. su	ubstitution effects).		

Credit Risk - IRB Approach
SBAB Bank AB - group

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

					IRB Ap	proach					
			As of 31,	03/2019				As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustment
		Of which:	Value <sup>1</sup>	Of which			Of which:	Value <sup>1</sup>		Of which:	<ul><li>and provisions</li></ul>
	(mln EUR, %)	defaulted		defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0 0	0	0	0	0	0	0
	Institutions	0 0	0	0	0	0		0			0
	Corporates Of Which: Charielized Londing		0	0	0	0					0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0					0
	Retail		0	0	0	0		0			0
	Retail - Secured on real estate property		0	0		0					0
	Retail - Secured on real estate property - Of Which: SME		0			0	١	Ö			0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0		o o			0
•	Retail - Qualifying Revolving		0	0	0 0	0		0	ď		0
	Retail - Other Retail	0 0	0	0	0 0	0	l c	0	C	0	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	c	0	C	0	0
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	c	0	C	0	0
	Equity	0 0	0	0	0 0	0	C	0	C	0	0
	Other non credit-obligation assets										
	IRB Total										

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30	/06/2019		
		Original Exposure <sup>1</sup>	Value <sup>1</sup>					Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 defaulted	0	0	n derauited	0	0	derauited 0	0		) deraulted	0
	Institutions	0 0	0	0	0	0	0	0	0			0
	Corporates	0 0	0	0	0	0	0	0	0	C		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	C		0
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	C	) (	0
	Retail	0 0	0	0	0	0	0	0	0	C	) (	0
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	C		0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		
country or counterpart o	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0			
	Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME		0	0	0	٥	0	ں ر	0		טן כי	
	Equity		0	ا	0	1 0	0	l 0	0			
	Other non credit-obligation assets			ŭ		Ů	- O					
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUD 0/)	Of which:	Value <sup>1</sup>		Of which:	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which:	and provisions
	(mln EUR, %)  Central banks and central governments	defaulted	0	0	defaulted	0		deraulted	0	0	defaulted	1
	Institutions		0	0	0	0		0	0	0		
	Corporates		0	0	0	0		0	0	0		
	Corporates - Of Which: Specialised Lending		0	0	0	0		0	0	0		
	Corporates - Of Which: SME	0 0	0	0	0	0		0	0	0		
	Retail	0 0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		
C	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		
Country of Counterpart 7	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	(	)
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposu	ıre amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	( derauteu	
	Institutions	0 0	0	0	0	0	0	0	0	0		
	Corporates	0 0	0	0	0	0	0	0	0	0		o
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		o l
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		o
	Retail	0 0	0	0	0	0	0	0	0	0		D
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		D
Carrature of Carrataurant O	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0		D
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0		D
	Retail - Qualifying Revolving	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail	0 0	0	0	0	0	0	0	0	0		o l
	Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	(	o l
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	(	o l
	Equity	0 0	0	0	0	0	0	0	0	0	(	0
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach					
			As of 31/	03/2019				As of 30/	06/2019		
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustme
		Of which:	Value <sup>1</sup>	Of which:	and provisions		Of which:	Value <sup>1</sup>		Of which:	and provision
	(mln EUR, %)	defaulted		defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	0	0	O		)
	Institutions	0 0	0	0	0 0	0	0	0	0		)
	Corporates	0 0	0	0	0 0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0		0	0		
	Corporates - Of Which: SME	0 0	0	0	0	0		0	0		
	Retail Convey on work and an analysis to the second of the	0 0	0	0	0			0	0		
	Retail - Secured on real estate property	0 0	0	0				0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0				0			
	Retail - Qualifying Revolving		0	0				0			
	Retail - Qualifying Revolving  Retail - Other Retail		0	ا				0			
	Retail - Other Retail - Of Which: SME		0	ا				٥			
	Retail - Other Retail - Of Which: non-SME		0	Ĭ				٥			
	Equity		0	آ آ				, o			
	Other non credit-obligation assets	, i	Ů					Ů			
	IRB Total										

					IRB Ap	proach					
			As of 31	/03/2019				As of 30	/06/2019		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Country of Counterpart 10	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 exposures by country of the counterparty

							SBAB Bank AB - group	<u> </u>						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
								Davis satis as with a	acitiva fair valva	Doublestives with	ana antico fair color	On Balance silv	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value			
														Diek weighted
		Total gross sarming amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					amough pront of 1888									
[ 0 - 3M [		0	0	0	0	0	0						0	
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0 22	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		22	22	0 <b>0</b>	22	0	0	0	0	0 <b>0</b>	0	0 0	0 0	0
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Belgium													
[10Y - more Total														
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Bulgaria													
[ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y [														
[ 17 - 27 [ [ 2Y - 3Y [ [3Y - 5Y [	Cyprus													
[ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Czech Republic													
[ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Denmark	0 34 72	0 34 72	0	0	0 34 4	0 0 68	0 0 0	0 0	0 0	0 0	0 0	0 0 0	
[ 0 - 3M [		39	39	0	0	14	25 0	0	0	0	0	0	0	
I I I I I I I I I I I I I I I I I I I		146	146	0	0	52	94	0	0	0	0	0	0	0
[ 0 - 3M [	Estonia													
[37 - 57 [ [5Y - 10Y [ [10Y - more														
Total														



General governments exposures by country of the counterparty

							SBAB Bank AB - group <b>As of 31/12/2018</b>						
						Dire	ct exposures						
	(mln EUR)			On balance s	heet				Deriva	tives	Off bal	ance sheet	
								Derivatives with pos	sitive fair value	Derivatives with negative fair val		sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amou	<b>Nominal</b>	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Finland	0 21 26 0 0 45 0	0 21 26 0 0 45 0	0 0 0 0 0 0	0 21 11 0 0 45 0	16 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	France		32										
[ 0 - 3M [	Germany	15 0 33 10 120 0 0	15 0 33 10 120 0 0	0 0 0 0 0 0	15 0 33 0 44 0 0	0 0 10 0 0	0 0 0 0 77 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Croatia												
[ 0 - 3M [	Greece												
[ 0 - 3M [	Hungary												
[ 0 - 3M [	Ireland												
[ 0 - 3M [	Italy												
[ 0 - 3M [	Latvia												



General governments exposures by country of the counterparty

							SBAB Bank AB - group <b>As of 31/12/2018</b>						
						Direc	ct exposures	•					
	(   500)			On balance sl	neet		ct exposures		Deriva	tives	Off bala	nce sheet	-
	(mln EUR)			On balance si				Derivatives with pos		Derivatives with negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Lithuania												
Total  [ 0 - 3M [	Luxembourg												
[ 0 - 3M [	Malta												
[ 0 - 3M [	Netherlands												
Total  [ 0 - 3M [	Poland												
[ 3M - 1Y [	Portugal												
[ 0 - 3M [	Romania												
[ 0 - 3M [	Slovakia												
[ 0 - 3M [	Slovenia												



General governments exposures by country of the counterparty

							SBAB Bank AB - group	p						
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden	1,642 269 87 333 702 79 0	269 87 333 702 79 0	0 0 0 0 0 0	36 201 0 0 0 0 0	483 68 72 251 303 64 0	0 15 82 399 15 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Australia													
[ 0 - 3M [	Canada	0 0 11 0 0 0 0	0 0 11 0 0 0 0	0 0 0 0 0 0	0 0 11 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	n
[ 0 - 3M [	Hong Kong			J			U					V	J. Control of the con	U



General governments exposures by country of the counterparty

							SBAB Bank AB - group							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Tatal carries amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total [ 0 - 3M [ [ 3M - 1Y [	Latin America and the Caribbean													



General governments exposures by country of the counterparty

SBAB Bank AB - group

						SDAD Dalik AD - gloup	,				
						As of 31/12/2018					
					Dire	ct exposures					
	(mln EUR)			On balance s	heet		Deriva	atives		Off balance sheet	
							Derivatives with positive fair value	Derivatives with ne	egative fair value	Off-balance sheet exposur	es
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss  of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Provision	Risk weighted exposure amount
[ 0 - 3M [	Africa										
[ 0 - 3M [	Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

#### lotes and definition

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 have 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 counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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 (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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, - (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.



General governments exposures by country of the counterparty

								SBAB Bank AB - group							
								As of 30/06/2019							
							Dire	ct exposures							
		(mln EUR)			On balance sl	heet				Deriva	ntives		Off balan	ce sheet	
													Off-balance she	eet exposures	
									Derivatives with p	ositive fair value	Derivatives with	n negative fair value			
R	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[ 0 - 3M [	Austria	0 0 22 0 0 0 0	0 0 22 0 0 0 0	0 0 0 0 0	0 0 22 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
	[ 0 - 3M [	Belgium			V		U							U	
	[ 0 - 3M [	Bulgaria													
	[ 0 - 3M [	Cyprus													
	[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Czech Republic													
	[ 0 - 3M [	Denmark	0 0 35 0 109 26 0	0 0 35 0 109 26 0	0 0 0 0 0	0 0 0 0 0 0	0 0 35 0 18 0	0 0 0 0 90 26 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
	Total [ 0 - 3M [	Estonia	170	170	0	0	53	116			0		0	0	



General governments exposures by country of the counterparty

							SBAB Bank AB - group <b>As of 30/06/2019</b>							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives wit	h negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost		Notional amount		Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Finland	21 25 0 14 74 0 0	21 25 0 14 74 0 0	0 0 0 0 0 0	21 10 0 0 45 0 0	0 15 0 0 0 0 0	0 0 0 14 29 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	France													
[ 0 - 3M [	Germany	0 23 19 0 223 0 0	0 23 19 0 223 0 0	0 0 0 0 0 0	0 23 10 0 44 0 0	0 0 10 0 0 0 0	0 0 0 0 178 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy													
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

		SBAB Bank AB - group <b>As of 30/06/2019</b>													
						Dire	ct exposures	<u>,                                    </u>							
	(   505)			On balance sl	neet		ct exposures		Deriva	tives	Off bala	nce sheet	-		
	(mln EUR)			On Balance 3				Derivatives with positive fair value		Derivatives with negative fair value		neet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Lithuania														
Total  [ 0 - 3M [	Luxembourg														
[ 0 - 3M [	Malta														
[ 0 - 3M [	Netherlands														
Total  [ 0 - 3M [	Poland														
[ 3M - 1Y [	Portugal														
[ 0 - 3M [	Romania														
[ 0 - 3M [	Slovakia														
[ 0 - 3M [	Slovenia														



General governments exposures by country of the counterparty

		SBAB Bank AB - group <b>As of 30/06/2019</b>													
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet	<u> </u>	oc exposures		Deriva	tives	Off balar	nce sheet			
	(Min EUK)							Derivatives with pos		Derivatives with negative fair value		neet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[ 0 - 3M [	Spain														
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Sweden	2,894 113 286 575 698 79 0	79 0	0	0 0 0 0 0 0	0 113 105 379 221 65 0	0 181 196 478 15	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0		
[ 0 - 3M [	United Kingdom														
[ 0 - 3M [	Iceland														
[ 0 - 3M [	Liechtenstein														
[ 0 - 3M [	Norway														
[ 0 - 3M [	Australia														
Total [ 0 - 3M [	Canada	0 10 0 0 0 0	0 10 0 0 0 0	0 0 0 0 0 0	0 10 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0			
Total [ 0 - 3M [	Hong Kong	10	10	0	10	0	0	0	0	0	0	0	0		



General governments exposures by country of the counterparty

		As of 30/06/2019													
						Direc	ct exposures								
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet		
												Off-balance sl	neet exposures		
		/ Region  Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial		Derivatives with pos	sitive fair value	Derivatives with negative fair value				Risk weighted exposure amount				
Residual Maturity			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 [	Japan														
[ 0 - 3M [	U.S.														
[ 0 - 3M [	China														
[ 0 - 3M [	Switzerland														
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Other advanced economies non EEA														
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Other Central and eastern Europe countries non EEA														
[ 0 - 3M [	Middle East														
[ 0 - 3M [	Latin America and the Caribbean														



#### General governments exposures by country of the counterparty

SBAB Bank AB - group

						SDAD Dark AD - group	,					
						As of 30/06/2019						
					Dire	ect exposures						
	(mln EUR)			On balance s	heet	Deriva	atives		Off balance sheet			
		Total gross carrying amount of non- derivative financial assets					Derivatives with positive fair value	Derivatives with neg	jative fair value	Off-balance sheet expe	osures	
Residual Maturity	Country / Region		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 a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Pro		Risk weighted exposure amount
[ 0 - 3M [	Africa											
[ 0 - 3M [	Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0

#### Notes and definition

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 have 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 counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

#### (5) Residual count 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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, 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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, 
(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.



#### Performing and non-performing exposures

			Α	s of 30/09/201	8			As of 31/12/2018								
		Gross carry	ring amount		accumulated c				Gross carry	ing amount		Accumulated ir accumulated cl value due to cr provisions <sup>4</sup>	hanges in fair	Collaterals and financial guarantees		
	pe p	Of which performing but past due >30			-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing exposures <sup>3</sup>	guarantees received on non- performing exposures		Of which performing but past due >30		-performing <sup>1</sup>	On performing exposures <sup>2</sup>	performing	received on non-performing exposures	
(mln EUR)		days and <=90 days		Of which: defaulted	Of which:		exposules		days and <=90 days		Of which: defaulted		exposures <sup>3</sup>	CAPOSAICS		
Debt securities (including at amortised cost and fair value)	7,931	0	0	0	0	0	0	7,006	0	0	0	0	0	0		
Central banks	1,746	0	0	0	0	0	0	878	0	0	0	0	0	0		
General governments	2,693	0	0	0	0	0	0	2,651	0	0	0	0	0	0		
Credit institutions	3,492	0	0	0	0	0	0	3,477	0	0	0	0	0	0		
Other financial corporations	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		
Loans and advances(including at amortised cost and fair value)	35,339	0	27	27	9	3	23	35,807	3	26	26	10	3	22		
Central banks	58	0	0	0	0	0	0	245	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	542	0	0	0	0	0	0	32	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	8,378	0	2	2	0	1	1	8,318	0	2	2	0	1	1		
of which: small and medium-sized enterprises at amortised cost	6,100	0	2	2	0	1	1	6,093	0	2	2	0	1	1		
Households	26,360	0	25	25	9	2	22	27,211	3	24	24	9	2	21		
DEBT INSTRUMENTS other than HFT	43,270	0	27	27	10	3	23	42,813	3	26	26	10	3	22		
OFF-BALANCE SHEET EXPOSURES	5,015		0	0	1	0	0	3,657		0	0	1	0	0		

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Performing and non-performing exposures

			Δ	As of 31/03/201	9		As of 30/06/2019							
		Gross carryi	ng amount		accumulated c	ed impairment, ed changes in fair to credit risk and financial guarantees			Gross carrying amount			Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial guarantees
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non- performing	received on non- performing		Of which performing but past due >30			On performing	On non- performing	received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	7,894	0	0	0	0	0	0	8,833	0	0	0	0	0	0
Central banks	1,818	0	0	0	0	0	0	2,695	0	0	0	0	0	0
General governments	2,554	0	0	0	0	0	0	2,542	0	0	0	0	0	0
Credit institutions	3,523	0	0	0	0	0	0	3,596	0	0	0	0	0	0
Other financial corporations	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
Loans and advances(including at amortised cost and fair value)	35,937	15	23	23	10	3	19	35,503	0	30	30	10	3	26
Central banks	48	0	0	0	0	0	0	199	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	652	0	0	0	0	0	0	49	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	8,345	8	2	2	0	1	1	8,259	0	2	2	1	1	1
of which: small and medium-sized enterprises at amortised cost	5,923	8	2	2	0	1	1	6,043	0	2	2	0	1	1
Households	26,891	8	21	21	10	2	18	26,997	0	28	28	9	2	25
DEBT INSTRUMENTS other than HFT	43,831	15	23	23	10	3	19	44,336	0	30	30	10	3	26
OFF-BALANCE SHEET EXPOSURES	4,982		0	0	1	0	0	5,453		0	0	1	0	0

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

			As of 30/09/2018					As of 31/12/2018	3	
	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance
Debt securities (including at amortised cost and fair value)	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)	6	2	0	0	6	5	1	0	0	5
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	3	0	0	0	3	3	0	0	0	3
of which: small and medium-sized enterprises at amortised cost	3	0	0	0	3	3	0	0	0	3
Households	2	2	0	0	2	2	1	0	0	2
DEBT INSTRUMENTS other than HFT	6	2	0	0	6	5	1	0	0	5
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

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



#### **Forborne exposures**

			As of 31/03/2019					As of 30/06/2019		
	Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	erforming forbearance measures with orbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	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)	4	2	0	0	4	3	1	0	0	3
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	1	0	0	0	1	1	0	0	0	1
of which: small and medium-sized enterprises at amortised cost	1	0	0	0	1	1	0	0	0	1
Households	2	2	0	0	2	2	1	0	0	2
DEBT INSTRUMENTS other than HFT	4	2	0	0	4	3	1	0	0	3
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

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