

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



2017 EU-wide Transparency Exercise Capital

		(min EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
	A	OWN FUNDS	2,076	2,109	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 adjustments)	1,296	1,336	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	205	203	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,103	1,139	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	69	21	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	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-65	-10	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-15	-16	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	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	-1	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	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	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	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 cf CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 cf CRR; Articles 36(1) point k) (ii) and 379(3) cf CRR; Articles 36(1) point k) (iv) and 153(8) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) point k) (v) and 155(4) cf CRR and Articles 36(1) cf
	A.1.14.1	Of which: from securitisation positions (-)	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	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	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	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
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	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	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	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	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)	314	311	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	314	311	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	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	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)	1,611	1,647	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	466	462	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	466	461	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	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	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	4,021	4,258	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	32.24%	31.37%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	40.05%	38.68%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	51.63%	49.52%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,296	1,336	[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 ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	32.24%	31.37%	[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



Leverage ratio

	(mln EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,611	1,647	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,611	1,647	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	39,804	43,447	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	39,804	43,447	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.1%	3.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.1%	3.8%	C 47.00 (r330,c010)	



Risk exposure amounts

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	3,283	3,439
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	3,283	3,439
Risk exposure amount for position, foreign exchange and commodities (Market risk)	164	144
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	193	245
Risk exposure amount for operational risk	380	430
Other risk exposure amounts	0	0
Total Risk Exposure Amount	4,021	4,258

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



(min EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	1,051	498
Of which debt securities income	52	20
Of which loans and advances income	538	257
Interest expenses	755	336
(Of which deposits expenses)	54	27
(Of which debt securities issued expenses)	359	134
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	1	-1
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financia assets, net	-24	-13
Gains or (-) losses on financial assets and liabilities held for trading, net	5	2
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	23	10
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	4	2
TOTAL OPERATING INCOME, NET	306	162
(Administrative expenses)	90	48
(Depreciation)	3	2
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	-1
(Loans and receivables)	2	-1
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	211	113
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	164	87
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	164	87
Of which attributable to owners of the parent	164	87

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



2017 EU-wide Transparency Exercise Market Risk

	5	A				:	IM										IM						
	As of 31/12/2016	As of 30/06/2017				As of 31	/12/2016									As of 30	0/06/2017						
			VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M item)	emorandum		LT AND ION RISK		RICE RISKS CHARGE FOR			
(min EUR)	EXPOSURE AMOUNT	EXPOSURE	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)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	MEACHDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
aded Debt Instruments	93	55	0	0	0	0							0	0	0	0							
Of which: General risk	61	28	0	0	0	0							0	0	0	0						i e	
Of which: Specific risk	32	27	0	0	0	0							0	0	0	0						i e	
quities	0	0	0	0	0	0							0	0	0	0						4	
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							
oreign exchange risk	72	89	0	0	0	0							0	0	0	0						4	
ommodities risk	0	0	0	0	0	0							0	0	0	0							
otal	164	144	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	



Credit Risk - Standardised Approach

SBAB Bank AB - group

					Standardise	d Approach				
		As of 31/12/2016 As of 30/06/2017								
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	Central governments or central banks	1.474	1.485	0		1,565	1,573	0		
	Regional governments or local authorities	547	674	0		669	778	0		
	Public sector entities	0	0/4	0		009	,,,,	0		
	Multilateral Development Banks	104	104	0		172	172	0		
	International Organisations	0	0	ő		0	0	0		
	Institutions	444	444	200		563	539	229		
	Corporates			0		0	0	0		
	of which: SME	0	0	ō		0	0	0		
	Retail	340	270	202		430	324	243		
	of which: SME	0	o	0		0	0	0		
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	2	1	1	1	2	1	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	3,542	3,542	354		3,686	3,686	369		
	Claims on institutions and corporates with a ST credit assessment	4	4	2		8	8	2		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Securitisation	0	0	0		0	0	0		
	Other exposures	75	75	59		73	73	56		
	Standardised Total	6,531	6,599	818	2	7,168	7,154	900	2	

Standardised Total 6,599 81:

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

					Standardise	d Approach			
		As of 31/12/2016 As of 30/06/2017							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	1.426	1.437	0		1.519	1.527	0	
	Regional governments or local authorities	1,426	674	0		608	716	0	
	Public sector entities	0	0	0		008	716	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	102	102	28		171	148	33	
	Corporates	0	0	0		0	0	0	
	of which: SME	ō	ō	ō		ō	ō	ō	
	Retail	340	270	202		430	324	243	
	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	3,314	3,314	331		3,450	3,450	345	
	Claims on institutions and corporates with a ST credit assessment	4	4	2		8	8	2	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	75	75	59		73	73	56	
	Standardised Total ²				2				2

Distance (Control exposure, unities 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 does not include Securistisation exposures

					Standardise	d Approach			
		As of 31/12/2016 As of 30/06/2017							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min 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		U	0	0	
	of which: SME	0	0	0		U	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 2	of which: SME	0	0	l ő		0	0	0	
counterpart 2	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	١	0	l ő	U	0	0	0	0
	Covered bonds	ľ	0	ı ö		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	l ő		0	0	0	
	Collective investments undertakings (CIU)	0	0	ő		0	0	0	
	Equity	ı ö	ő	0		0	0	0	
	Securitisation	Ů		Ů			Ů		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

					Standardise	d Approach			
			As of 31	/12/2016			As of 30	/06/2017	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUK, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	,	0	0		0	0		
	Public sector entities	0	0	0		0	0	ı ö	
	Multilateral Development Banks	0	0	0		0	0	, o	
	International Organisations	0	ő	0		0	0	ő	
	Institutions	0	0	0		0	0	0	
	Corporates	ō	ō	ō		ō	ō	ō	
	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	
	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	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Oficinal exposure, unlike Exposure, les 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 does not include Securistisation exposures



Credit Risk - Standardised Approach

		SBA	B Bank AB -	group					
					Standardise	d Approach			
		As of 31/12/2016 As of 30/06/2017							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min 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	_	_		U	-	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Carrature	of which: SME	0	0	l ő		0	0	0	
Country of	Secured by mortgages on immovable property	0	ő	ő		0	ő	0	
Counterpart 4	of which: SME	0	ő	0		0	0	ő	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	ō	ō	ō		ō	ō	ō	-
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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| Original exposure, unifixe 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 does not include Securistication exposures

					Standardise	d Approach			
			As of 31,	/12/2016			As of 30	/06/2017	
	(1.77.1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min 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	١	0		0	0	0	
	International Organisations	0	ő	0		0	0	o o	
	Institutions	0	0	0		0	0	0	
	Corporates	ō	ō	ō		ō	ō	ō	
	of which: SME	0	o	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	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	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

¹⁰ Chrisnal 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).

17 Total value adjustments and provisions per country of counterparty does not include Securistication exposures

rocal value adjustments and pr	rovisions per country of counterparty does not include Securistisation exposures								
					Standardise	ed Approach			
			As of 31	12/2016			As of 30	/06/2017	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min 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 International Organisations	0	0	-		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
6	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	ő	0		0	0	ő	
Counterpart 6	of which: SME	0	0	0		0	0	0	
	Exposures in default	ō	ō	ō	0	0	ō	ō	0
	Items associated with particularly high risk	0	o	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)
(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31	/12/2016			As of 30	/06/2017	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min 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 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	
	of which: SME	0	ı ö	0		0	0	0	
	Retail	0	, o	0		0	0	0	
Country of	of which: SME	0	ő	0		0	ő	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽ii) Original exosure, 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).
(iii) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach
SBAB Bank AB - group

		SBAB Bank AB - group											
					Standardise	d Approach							
			As of 31,	/12/2016			As of 30	/06/2017					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)												
	Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail of which: SME	0	0	0		0	0	0					
Country of		0				0	0	0					
Counterpart 8	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0					
counterpart o	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0	0	0	0	0	U				
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	١	0	0		0	0	0					
	Collective investments undertakings (CIU)	ľ	0	0		0	0	ő					
	Equity	0	0	0		0	0	0					
	Securitisation	Ů	Ů	Ů			Ů	l i					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0	-			0				

⁽i) 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).
(ii) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
			As of 31	/12/2016			As of 30	0/06/2017	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
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 9	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or o				0				0

, , , , , , , , , , , , , , , , , , , ,	ovisions per country of counterparty does not include Securistisation exposures								
					Standardis	ed Approach			
			As of 31,	/12/2016			As of 30	/06/2017	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min 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 Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ő	0		0	0	o o	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	ō	ō	ō		ō	ō	ō	
Counterpart 10	of which: SME	0	o	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				٥ .				



Credit Risk - IRB Approach SBAB Bank AB - group

							IRB Ap	proach					
				As of 31,	12/2016					As of 30,	/06/2017		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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
	Corporates	4,457	5	4,271	1,267	0	2	4,667	5	4,401	1,302	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1.770	0	0	436	0	0	1.847	0	1.809	0	0	0
	Retail	30.078	38	1.708 27.580	1.198	0 32	20		38	29.576	461 1,237	0	- 4
	Retail - Secured on real estate property	30.078	38	27.580	1.198	32	20	33.369 33.369	38	29.576	1.237	31 31	19 19
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4.906	38 10	4.793	1.198	32 16	20	4.912	38 10	4.815	1.237	31 16	19
Consolidated data	Retail - Secured on real estate property - Of Which: pon-	25,172	28	22,787	1.071	15	17	28.457	28	24,761	1,119	15	16
Consolidated data	Retail - Qualifying Revolving	23,172	20	22,767	1,071	15	17	20,737	0	24,701	1,119	15	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	ů	0	0
	Equity	0	0	0	0	0	0	ő	0	0	ı ö	0	
	Securitisation	0	Ü	ı ŏ	0	ŭ	0	ő	, in the second	ı ŏ	0		0
	Other non credit-obligation assets			Ů	ő					Ů	ı		, i
	IRB Total				2.465						2,539		

IRIS FOTal

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	12/2016					As of 30,	06/2017		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)	Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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	4.457	5	4.271	1.267	0	2	4.667	5	4.401	1.302	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,770	5	1,708	436	0	2	1,847	5	1,809	461	0	2
	Retail	30,078	38	27,580	1,198	32	20	33,369	38	29,576	1,237	31	19
	Retail - Secured on real estate property	30.078	38	27.580	1.198	32	20	33.369	38	29.576	1.237	31	19
	Retail - Secured on real estate property - Of Which: SME	4.906	10	4.793	127	16	2	4.912	10	4.815	118	16	2
SWEDEN	Retail - Secured on real estate property - Of Which: non-	25,172	28	22,787	1,071	15	17	28,457	28	24,761	1,119	15	16
	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

IRB Total course, 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	12/2016					As of 30/	06/2017		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			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	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	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME 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
	Retail - Secured on real estate property 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		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 2	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	ů
	Retail - Other Retail	o o	0	n n	ő	0	0	ň	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ŏ	ő	ő	ő	ő	ő	ő	ő	ő	ő	o o	ő
	Retail - Other Retail - Of Which: non-SME	0	ō	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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	12/2016					As of 30,	06/2017		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)	Of which: defaulted				Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	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: SME	0	0	0	0	0	0	0	0	0	0	0	0
Ctt-2	Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: non-	U	0	0	0	0	0	0	U	U	0	U	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non- 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	n	o o	0	0	0	0	o o	ň	0	0
	Equity	0	0	0	ő	0	0	0	0	0	ő	0	0
	Securitisation		, in the second				, i			Ů			
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach SBAB Bank AB - group

							IRB Ap	proach					
				As of 31	12/2016					As of 30	06/2017		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	o o	0	0	o o	0	0	o o	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	U	0	U	U	U	U	U	U	U	U	U	U
	Other non credit-obligation assets												
	IRB Total												

IRB Total

ure, 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).

	i	IRB Approach												
							IRB Ap	proach						
				As of 31	12/2016					As of 30	06/2017			
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions	
	Central banks and central governments 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	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	ő	0	0	0	0	0	ő	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-	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 Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	U	0	U	U	U	U	U	U	U	U	U	-	
	Other non credit-obligation assets													
	IRB Total													

							IRB Ap	proach					
				As of 31	12/2016					As of 30	06/2017		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		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	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	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
	Retail - Secured on real estate property - Of Which: St		0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: no	n- 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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach						
				As of 31	12/2016					As of 30/	s of 30/06/2017			
		Original	Exposure ¹	Exposure Value ¹			Value adjustments and	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		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	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-	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	U	0	0	0	0	0	0	0	0	0	0	0	
	Equity Securitisation	0	U	0	U	U	0	0	U	0	0	U	0	
	Other non credit-obligation assets													
	IRB Total													

Credit Risk - IRB Approach SBAB Bank AB - group

		IRB Approach													
				As of 31	12/2016		1ко ар	ргоасп		As of 30	/06/2017				
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments		
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		
Country of Counterpart 8	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail Retail Secured on real estate property Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Securitisation Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0		
	IRB Total														

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

		IRB Approach												
				As of 31,	12/2016					As of 30	06/2017			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	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 Securitisation	0	0	0	0	0	0	- 0	0	- 0	0	0	0	
	Other non credit-obligation assets													
	IRB Total													

IRE ir o la.

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

			IRB Approach												
					As of 31	/12/2016									
			Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments	
		(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	and provisions	
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
Institu			0	0	0	0	0	0	0	0	0	0	0	0	
	Corpora		0	0	0	0	0	0	0	0	0	0	0	0	
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
		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	
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-	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	
	Securiti														
		on credit-obligation assets													
	IRB Tot	al													



Sovereign Exposure

SBAB Bank AB - group

(min EUR)									As of 31,	/12/2016								
				Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial assets: Carrying Amount		Held for			Designated at			Available-for-	Available-for-			Loans and			Held-to-		
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	2,731.0	0.0	2,731.0	1,305.3	0.0	1,305.3	0.0	0.0	0.0	1,110.7	0.0	1,110.7	0.0	0.0	0.0	315.0	0.0	315.0

Notes:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of TIS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Includes "Trading financial assets" portfolio for banks reporting under GAAP
 Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
 Includes "Non-trading non-derivative financial assets measured at fair value the outsity" portfolio for banks reporting under GAAP
 Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



Sovereign Exposure

(min EUR)		As of 30/06/2017																
				Memo: brea	Memo: breakdown by accounting portfolio													
Country / Region	Financial assets: Carrying Amount		Held for			Designated at			Available-for-			Loans and			Held-to-			
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	2,768.8	0.0	2,768.8	1,075.2	0.0	1,075.2	0.0	0.0	0.0	1,518.2	0.0	1,518.2	0.0	0.0	0.0	175.4	0.0	175.4

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Includes "Trading financial assets" portfolio for banks reporting under GAAP
 Includes "Non-tradinn on-derivative financial assets measured at fair value the rounb norfit or loss" portfolio for banks reporting under GAAP
 Includes "Non-tradinn on-derivative financial assets measured at fair value to equity" cortfolio for banks reporting under GAAP
 Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



Performing and non-performing exposures

				As of 31/12/201	6						As of 30/06/201	7		
		Gross carryi	ng amount			impairment, changes in fair credit risk and	Collaterals and financial		Gross carry	ng amount			impairment, changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ⁻	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	5,560	0	0	0	0	0	0	5,982	0	0	0	0	0	0
Central banks	628	0	0	0	0	0	0	623	0	0	0	0	0	0
General governments	1,426	0	0	0	0	0	0	1,694	0	0	0	0	0	0
Credit institutions	3,506	0	0	0	0	0	0	3,666	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)	31,182	22	45	44	17	8	37	33,841	22	45	45	16	8	38
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	169	0	0	0	0	0	0	1,083	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	8,815	0	15	15	0	4	11	8,957	0	15	15	0	4	11
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	22,199	22	29	29	17	4	26	23,801	22	30	30	16	4	27
DEBT INSTRUMENTS other than HFT	36,742	22	45	44	17	8	37	39,823	22	45	45	16	8	38
OFF-BALANCE SHEET EXPOSURES	3,855		0	0	0	0	0	5,701		0	0	0	0	0

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

⁽²⁾ 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)

⁽³⁾ 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)



Forborne exposures

			As of 31/12/2016					As of 30/06/2017		
		ng amount of ith forbearance	due to credit ris	npairment, nanges in fair value sk and provisions vith forbearance	Collateral and financial quarantees	Gross carrying amount of exposures with forbearance measures		due to credit ris	npairment, langes in fair value sk and provisions vith forbearance	Collateral and financial guarantees
(min 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	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)	10	8	0	0	10	8	8	0	o	8
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	8	7	0	0	8	7	7	0	0	7
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	2	1	0	0	2	2	1	0	0	2
DEBT INSTRUMENTS other than HFT	10	8	0	0	10	8	8	0	0	8
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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