

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



2018 EU-wide Transparency Exercise Capital

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ALIS GOTTA file the cycle on these preliminality and dis not one from temporary differences not of all companies of the c	
ALD Other control (1915) Announced (1915) A	5), 36(1) point (b) and 37 point (a)
ALTI	
ALIS (1) Respected interest holdings in CETT Capital	
A115 () Deduction related to access which can attenuately be subject to \$1200% risk weight A114 () Deduction related to access which can attenuately be subject to \$1200% risk weight A115 () Deduction related to access which can attenuately be subject to \$1200% risk weight A116 () Deduction related to access which can attenuately be subject to \$1200% risk weight A116 () Deduction related to access which can attenuately be subject to \$1200% risk weight A116 () Deduction related to access which can attenuate to the subject to \$1200% risk weight A116 () Deduction related to access which can attenuate to the subject to \$1200% risk weight A116 () Deduction related to access which can attenuate to the subject to \$1200% risk weight A116 () Deduction related to access which can attenuate to the subject to \$1200% risk weight A117 () Deduction related to access which can attenuate to the subject to \$1200% risk weight A118 () Deduction related to access which can attenuate to the subject to \$1200% risk weight A118 () Deduction related to access which can attenuate to the subject to \$1200% risk weight A118 () Deduction related to access which can attenuate to the subject to	
## A114 () Indication related to section which can alternatively be subject to a 1.25% reak weight ## A114 () Indication related to section which can alternatively be subject to a 1.25% reak weight ## A114 () Indication related to section which can alternatively produced on the control of CRE, section (1), 14(1) period (1) and 20(3) period (1), 14(1) period (1) and 20(3) period (1), 14(1) period (1) and 20(3) period (1) and	
ALI () Deductions related to zeach which can alternatively be adject to a 1.25% rate weight 0 0 0 0 0 0 0 0 0	
A 1.15 C.) Ibiditings of CET1 capital informments of financial suctor entities where the institution 0 0 0 C.0.00 (reth,path) Access 4 springeries controllers. A 1.16 C.) Collectable Different and report of path and a recommendation of the controllers of the	ies 36(1) point (k) (ii), 243(1) point (iii) and 379(3) of CRR; Articles int k) (v) and 155(4) of CRR.
Auto	and 258 of CRR
ALT	d 79 of CRR
Alia	48(2) of CRR
A.130	19(1) to (3) and 79 of CRR
A.1.9 (*) Additional foductions of CETT Capital due to Article 3 GRR 0 0 0 CE1.00 (x53x,cd10) Anticle 3 GRR	
A.1.21 Transitional adjustments 0 0 0 0 Ct. (1.1.1.6 + 1.1.1.8 + 1.1.1.26) A.1.21.1 Transitional adjustments due to grandifithered CET1 Capital instruments (+/-) 0 0 0 Cs.1.0 (220,610) A.1.21.2 Transitional adjustments due to additional minority interests (+/-) 0 0 0 Cs.1.0 (240,610) A.1.21.3 Other transitional adjustments to CET1 Capital (+/-) 0 0 0 Cs.1.0 (240,610) A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) 305 287 Cs.1.0 (530,610) A.2.1 Additional Tier 1 Capital instruments A.2.2 (-) Excess deduction from T2 items over T2 capital Other Additional Tier 1 Capital components and deductions Other Additional Tier 1 Capital components and deductions Other Additional Tier 1 transitional adjustments O Cs.1.0 (690,610) - Cs.1.0 (690,610) + Cs.1.0 (690,6	
A 1.2 1.1 Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) 0 0 0 0.00 (220,c010) Antice 493 (1) 6 (3), and 494 to 487 of CSR A 1.2 1.2 Transitional adjustments due to additional minority interests (+/-) 0 0 0 0.00 (240,c010) Antice 479 and 480 of CSR A 1.2 1.3 Other transitional adjustments for CET1 Capital (+/-) 0 0 0 0.00 (240,c010) Antices 499 and 480 of CSR A 1.2 1.3 Additional Tier 1 Capital (-) 0 0 0 0.00 (250,c010) Antices 499 and 481 of CSR A 1.2 1.3 Additional Tier 1 Capital instruments 305 287 Col. 00 (550,c010) Antice 61 of CSR A 1.2 1.4 Additional Tier 1 Capital instruments 305 287 Col. 00 (540,c010) + Col. 00 (670,c010) Col. 00 (
A 1.2 1.2 Transitional adjustments due to additional minority interests (+/-) 0 0 0 C 0.00 (240,d310) Actices 479 and 480 of CR8 A 1.2 1.3 Other transitional adjustments to CET1 Capital (+/-) 0 0 C 0.00 (520,d310) Actices 479 and 481 of CR8 A 2 ADDITIONAL TIER I CAPITAL (net of deductions and after transitional adjustments) 305 287 C 0.00 (530,d310) Actice 41 of CR8 A 2.1 Additional Tier 1 Capital instruments 305 287 C 0.00 (640,d310) + C 0.00 (670,d310) A 2.2 (·) Excess deduction from T2 Rems over T2 capital 0 0 C 0.00 (770,d310) A 2.3 Other Additional Tier 1 Capital components and deductions 0 0 C 0.00 (770,d310) + C 0.00 (670,d310) + C 0.00 (770,d310) + C 0.00 (770,d310	
A.1.2.1.3 Other transitional adjustments to CET1 Capital (+/-) A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) 305 287 C 0.0.0 (c500,d010) Actice 469 to 472, 478 and 481 of CRR Actic 4.1 Additional Tier 1 Capital instruments 305 287 C 0.0.0 (c500,d010) + C 0.0.0 (c500,d010) Actic 6.1 of CRR A.2.2 (-) Excess deduction from T2 items over T2 capital 0 0 C 0.0.0 (c700,d010) A.2.3 Other Additional Tier 1 Capital components and deductions 0 0 C 0.0.0 (c700,d010) - C 0.0.0 (c600,d010) - C 0.0.0 (c700,d010) - Actic 25 of CRR - Additional Tier 1 transitional adjustments 1,670 1,613 C 0.0.0 (c700,d010) - Actic 25 of CRR	
A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) 305 287 C 01.00 (530,d310) Actice 61 of CRR A21 Additional Tier 1 Capital instruments 305 287 C 01.00 (540,d310) + C 01.00 (570,d310) A22 (*) Excess deduction from T2 Rems over T2 capital 0 0 C 01.00 (720,d310) C 01.00 (740,d310) + C 01.00 (700,d310) + C 01.00 (740,d310) + C 01.00 (700,d310) + C 01.00 (740,d310) A24 Additional Tier 1 transitional adjustments 0 0 C 01.00 (760,d310) A35 TIER 1 CAPITAL (net of deductions and after transitional adjustments) 1,670 1,613 C 01.00 (750,d310) Actice 25 of CRR	
A.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) 305 287 C 0.00 (c50q.obs) Ancie 61 of C88 A.2.1 Additional Tier 1 Capital instruments 305 287 C 0.00 (c54q.obs) + C 0.00 (c50q.obs) A.2.2 () Excess deduction from T2 items over T2 capital 0 0 C 0.00 (c54q.obs) + C 0.00 (c50q.obs) A.2.3 Other Additional Tier 1 Capital components and deductions 0 0 C 0.00 (c54q.obs) + C 0.00 (c70q.obs) + C	
A 2.1 Additional Tier 1 Capital instruments 305 287 C 0.00 (640,c010) + C 01.00 (670,c010) A 2.2 (·) Excess deduction from T2 items over T2 capital 0 0 C 0.00 (770,c010) A 2.3 Other Additional Tier 1 Capital components and deductions 0 0 C 0.00 (770,c010) + C 0.00	
A 2.2 (;) Excess deduction from T2 items over T2 capital 0 0 0 C0.00 (770,c019) A 2.3 Other Additional Ter 1 Capital components and deductions 0 0 C0.00 (770,c019) + C0.00 (770,c019)	
A 2.3 Ceher Additional Tier 1 Capital components and deductions 0 0 0 considerable (Additional Tier 1 Capital components and deductions) A 2.4 Additional Tier 1 transitional adjustments 0 0 considerable (Additional Tier 1 transitional adjustments) A 3 TIER 1 CAPITAL (net of deductions and after transitional adjustments) 1,670 1,613 Considerable (Additional Considerable) A 3 TIER 2 CAPITAL (net of deductions and after transitional adjustments) 3 50 330 Considerable (Additional Considerable) A 4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) A 5 TIER 2 CAPITAL (net of deductions and after transitional adjustments) A 6 TIER 2 CAPITAL (net of deductions and after transitional adjustments) A 6 TIER 2 CAPITAL (net of deductions and after transitional adjustments) A 6 TIER 2 CAPITAL (net of deductions and after transitional adjustments) A 7 TIER 2 CAPITAL (net of deductions and after transitional adjustments)	
A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments) 1,670 1,613 C 01.00 (015,c010) Actice 25 of CRR A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) 350 330 C 01.00 (0750,c010) Actice 25 of CRR	
A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) 350 330 C 01.00 (750,c010) Accie 71 of ORR	
A.4.1 Tier 2 Capital instruments 350 330 C 01.00 (740,ch10) + C 01.00 (690,ch10)	
C.D.D. ((中内の内) + C.D.D. ((中間の内) + C.D.D. ((中間の) + C.D.	
A.4.3 Tier 2 transitional adjustments 0 0 C0.00 (#800,d10) + C01.00 (#900,d10) + C01.00 (#900,d10) + C01.00 (#900,d10)	
OWN FUNDS REQUIREMENTS B TOTAL RISK EXPOSURE AMOUNT 4,246 4,373 C02.00 (n10,c100) Acticles 92(3), 95, 96 and 98 of CRR	
B.1 Of which: Transitional adjustments included 0 0 Css.tt (vito _{ci} 44)	
C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 32.16% 30.31% Ct3 (1)	
CAPITAL RATIOS (%) Transitional period C.2 TIER 1 CAPITAL RATIO (transitional period) 39.34% 36.88% CA3 (3)	
C.3 TOTAL CAPITAL RATIO (transitional period) 47.59% 44.42% CA3 (5)	
CET1 Capital D COMMON EQUITY TIER 1 CAPITAL (fully loaded) 1,366 1,326 1,3	
CET1 RATIO (%) E COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) 32.16% 30.31% [D.1]/[B-8.1] -	
F Adjustments to CET1 due to IFRS 9 transitional arrangements 0 C05.01 (HM0,d10)	
F Adjustments to AT1 due to IFRS 9 transitional arrangements 0 C05.01 (440,c320)	
Memo items F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C05.01 (+40,c030)	
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 0 C05.01 (H40,cH40)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable 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 ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,670	1,613	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,670	1,613	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	43,243	45,321	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	43,243	45,321	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.9%	3.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.9%	3.6%	C 47.00 (r330,c010)	



Risk exposure amounts

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	3,478	3,538
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	3,478	3,538
Risk exposure amount for position, foreign exchange and commodities (Market risk)	118	102
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	229	318
Risk exposure amount for operational risk	421	415
Other risk exposure amounts	0	0
Total Risk Exposure Amount	4,246	4,373

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



D&I

SBAB Bank AB - group

() 500	As of 31/12/2017	As of 30/06/2018
(mln EUR) Interest income	955	482
Of which debt securities income	40	24
Of which loans and advances income	505	250
Interest expenses	636	321
(Of which deposits expenses)	58	321
(Of which debt securities issued expenses)	254	124
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	-1	0
	-1	0
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-15	-6
Gains or (-) losses on financial assets and liabilities held for trading, net	0	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-7
Gains or (-) losses from hedge accounting, net	15	7
Exchange differences [gain or (-) loss], net	-1	-1
Net other operating income /(expenses)	0	0
TOTAL OPERATING INCOME, NET	318	156
(Administrative expenses)	91	46
(Depreciation)	3	1
Modification gains or (-) losses, net	n.a.	0
(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	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2	-2
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-2
(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	226	110
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	174	85
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	174	85
Of which attributable to owners of the parent	174	85

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

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



Market Risk SBAB Bank AB - group

										- 3 p												
	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017									As of 30/06	/2018					
			VaR (Memoral	ndum item)	STRESSED VaR ((Memorandum item)	AND MI	NTAL DEFAULT GRATION RISK FAL CHARGE		PRICE RISKS CHARGE FOR			VaR (Memora	andum item)	STRESSED VaR (/	Memorandum item)	DEFAU MIGRAT	MENTAL JLT AND TON RISK L CHARGE		PRICE RISKS CHARGE FOR		
(min 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 MEASUR	E 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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	42	0	0	0	0	0							0	0	0	0						
Of which: General risk	20	0	0	0	0	0							0	0	0	0					4	1 /
Of which: Specific risk	22	0	0	0	0	0							0	0	0	0						1 /
Equities	0	0	0	0	0	0							0	0	0	0					4	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					4	4
Foreign exchange risk Commodities risk	/6 0	102	I 0	0		0							l i	0	0	0						
Total	118	102	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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		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
	(min EUR, %)								
I	Central governments or central banks	1,814	1,820	0		3,656	3,660	0	
	Regional governments or local authorities	807	904	0		995	1.077	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	182	182	0		242	242	0	
1	International Organisations Institutions	0		0		0	0	0	
		628	624	263		915	915	355	
	Corporates of which: SME	0	0	0		U	0	U	
	Retail					0		0	
	of which: SME	384	297	223		376	288	216	
Consolidated data	Secured by mortgages on immovable property	0		0		U	0	U	
Corisolidated data	of which: SME	0	0	0		U	0	0	
	or which: SME Exposures in default			0	0	Ü			
	Exposures in default Items associated with particularly high risk	1	1	1	0	1	1	1	1
	Items associated with particularly high risk Covered bonds	3,334	3,334	333		3,666	3,666	367	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	3.33 4 11	3.334	333		3.666 36	3.666 36	367	
	Collective investments undertakings (CIU)	0	11	0		36	30	10	
	Equity	U O		109		0		103	
	Securitisation	0	9	109		8		103	
	Other exposures	44	44	34		57	57	45	
	Standardised Total	7.213	7,225	966		9,953	9,950	1,102	

(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)

Control governments or control banks 1,769 1,775 0 3,248 3,253 0 1,765						Standardis	sed Approach			
Control governments or control lands (%) 1,703 1,775 1				As of 31/12	2/2017			As of 30/06/	2018	
Contral governments or central kniks 1,769 1,775 0 3,248 3,253 0			Original Exposure ¹	Exposure Value ¹			Original Exposure ¹	Exposure Value ¹		Value adjustments and provisions ²
Regional governments or local authorities										
Public sector entities 0					0					
Multilateral Development Banks 0				841	0		891	972	0	
International Organisations				0	0		0	0	0	
Institutions				0	0		0	0		
Corporates Cor				0	0					
Facility Children Children				267	85		474	474		
Real				0	0		0	0		
SWEDEN of which: SPE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				. 0	0					
Swede by mortsages on immovable property 0 0 0 0 0 0 0 0 0				297	223		376	288		
of which: SPE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	CHIEDEN		0	0	0		0	0	0	
Exposures in default. 1 1 1 0 1 1 1 1 Them associated with particularly high risk 0 0 0 0 Covered bonds 3,071 3,071 307 3,058 3,058 306 Claims on institutions and corporates with a ST credit assessment 11 11 12 356 36 16 Collective investments undertakings (CIU) 0 0 0 0 0 0 0 Equity 9 9 199 8 8 8 103 Securitisation Other exposures 44 44 34 34 57 57 57 45	SWEDEN		0	0	0		0	0	0	
Tems associated with particularly high risk 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Covered bonds 3,071 3,071 3,072 3,058 3,058 306 Claims on institutions and corporates with a ST credit assessment 11 11 2 36 56 16 Collective investments undertakings (CIU) 0 0 0 0 0 Equity 9 9 109 8 8 103 Securitisation 9 5 57 57 45 Other exposures 44 44 34 57 57 57 45			1	1	1	0	1	1	1	1
Calms on institutions and corporates with a ST credit assessment 11 11 2 36 36 16					0			0		
Celective investments undertakings (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					307					
Equity 9 9 109 8 8 103 Securitisation 9 9 109 8 8 103 Other exposures 44 44 34 57 57 45				11	2		36	36		
Securitation				0	. 0		0	0		
Other exposures 44 44 34 57 57 45			9	9	109		8	8	103	
								-		
		Other exposures Standardised Total ²	44	44			5/	5/	45	

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					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(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 EUR, %) Central governments or central banks	â		^			^	^	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	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	, i	0	0		0	0	0	
C	of which: SME	0		0		0	0	0	
Country of	Secured by mortgages on immovable property	, i	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	0
	Items associated with particularly high risk	0	0	0	Ů	0	0	0	, and the second
	Covered bonds	0	1 0	0		o o	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	o o	l .	0		0	o o	0	
	Equity	0	0	0		0	0	0	
	Securitisation		-	-				-	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

10 Chajinal exposure, unlike Exposure value, in control defore taking into account any effect due to credit conversion factors or credit risk mitopation techniques (e.g. substitution effects).
20 Total value adjustments and provisions per country of counterparty excludes those for securistation exposure, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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	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

¹⁰ Chiginal 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 convisions or country of countercarty excludes those for securistication exocurres, additional valuation adjustments (AVAs) and other own funds reductions related to the exocurres, but includes ceneral credit risk adjustments



Credit Risk - Standardised Approach

SBAB Bank AB - group

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		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 Retail	0	0	0		0	0	0	
	of which: SME	0		U		U	0	U	
Country of		0	0	0		0	0	0	
Counterpart 4	Secured by mortgages on immovable property of which: SME	0		0		0	0	0	
Counterpart	Exposures in default	0		0	0	0	0	0	0
	Items associated with particularly high risk	0		0	U	0	0		U
	Covered bonds	0		0		0	0		
ci ci	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	"	
	Equity	0	0	0		0	0	l ,	
	Securitisation						0	, and the same of	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0			-	0

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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 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	o o	0		o o	o o	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	
	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) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² revalue is reported before taking into account any effect due to credit conversion factors or credit risk or	Ů		Ů	0				0

** Uniquial exposure, unities exposure value, is reported before saving non account any effect of use of coefficient content on the content of the content of the coefficient and the coef

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(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
	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	1 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 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	0	0	0		0	0	0	
	Exposures in default	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	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	,	,	-			0	-	0

(II) 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 securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen 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	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	0	0	0		0	0	0	
Counterpart 7	of which: SME Exposures in default	0	0	0		0	0	0	
		0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0		0		Ü	0	0	
	Claims on institutions and corporates with a ST credit assessment	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	0		0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures		0	0		0	0	0	
	Standardised Total ²	U		U	0	U	U	U	0

¹⁰ Chainal exocurse. untile Exocurse value, is recorded before baking into account any effect due to credit conversion factors or gredit risk mitioation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpanty excludes those for securidization 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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment 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	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	
Counterpart 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	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		U	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0		0		0	0	0	
	Securitisation	0		0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			· ·	0		0		

(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.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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		U	0	U	
Country of		0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0		0		Ü	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0		0	U	0	0	0	U
	Covered bonds	0	0	0		0	l 0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU)	0	0	0		0		0	
	Equity	0		0		0	0	0	
	Securitisation	0	U	0			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	ů		_	•	Ů			

** Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious or cereal real, insulgation excension excensional exposure value, is reported before standard not extend any effect due for conscious conscious or cereal real employers, quisitation effects.

**Total value adjustments and provisions per country of counterparty excludes those for sexualisation exposures, additional valuations of distinct and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions reductions reductions reductions reductions reductions reductions reductions reductions reductions.

					Standardio	ed Approach			
			As of 31/12	/2017	Standardis	си друговен	As of 30/06	2018	
		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, %)						0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		U	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	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	
	Retail	0	0	0		0		0	
C	of which: SME	0	0	0		0	0	0	
Country of	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		o o	0	0	
	Securitisation						-	-	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Sandardised Total*

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

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

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

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



Credit Risk - IRB Approach SBAB Bank AB - group

							IRB Approx	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value ¹		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	4.424	5	4.280	1.245	0	2	4.418	4	4.266	1.196	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	1.434	5	1.431	347	0	2	1.653	4	1.643	373	0	0
		33,711	40	30,876	1,267	35	16	33,739	28	30,575	1,239	27	10
	Retail - Secured on real estate property	33.711	40	30.876	1.267	35	16	33.739	28	30.575	1.239	27	10
Commellidate of data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	4,781	11	4,692	118	20	1	4,456	2	4,380	84	2	1
Consolidated data	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	28,929	28	26,185	1,149	15	15	29,283	26	26,195	1,155	25	9
	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
	Equity	0	0	0	0	0	0	0	0		0		0
	Securitisation	0	0	0	0	U	_	0	U				0
	Other non credit-obligation assets			U	0		0	0		U	0		
	IRB Total				2.512						2.436		

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution	ons	0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		4,424	5	4,280	1,245	0	2	4,418	4	4,266	1,196	0	1
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	1.434	5	1.431	347	0	2	1.653	4	1.643	373	0	0
	Retail		33,711	40	30,876	1,267	35	16	33,739	28	30,575	1,239	27	10
		Retail - Secured on real estate property	33.711	40	30.876	1.267	35	16	33.739	28	30.575	1.239	27	10
		Retail - Secured on real estate property - Of Which: SME	4,781	11	4,692	118	20	1	4,456	2	4,380	84	2	1
SWEDEN		Retail - Secured on real estate property - Of Which: non-	28,929	28	26,185	1,149	15	15	29,283	26	26,195	1,155	25	9
		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
	Securitis													
		n credit-obligation assets												
	IRB Tota	ıl												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		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 2		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
	Securit													
	Other n	non credit-obligation assets												

								IRB Approa	ich					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and o	entral 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
		- Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		- 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 - S	ecured 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 3		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		ualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - C	ther 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-ob	ligation assets												4
Circust annual and the Common color is annually dis-	IRB Total													



Credit Risk - IRB Approach SBAB Bank AB - group

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
			Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions
	(min EUR, %)		defaulted			defaulted		0	defaulted			defaulted	
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	U	0	0
	Corporates	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		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0			
	Retail	0	0	0	0	0	0	0	0	0	0	0	ı o
	Retail - Secured on real estate property	0	0	0	n	0	0	0	0	0	0	0	n
	Retail - Secured on real estate property - Of Which: SME	0	o o	0	o o	0	0	0	0	o o	ň	ı ö	ı ŏ
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
country or counterpart i	Retail - Qualifying Revolving	0	ō	ō	ō	0	0	ō	ō	ō	ō	ō	ō
	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
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
		(min 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	0	0
	Institut		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 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	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	and the second s	0	0	0	0	0	0	0	0	0		0	0
	Securiti													
		on credit-obligation assets												
	IRB Tot	al												

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		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	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
Country of Counterpart 6	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

IRB 10131

(ii) 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 Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments and	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	provisions
	Central I	panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti	ons	0	0	0	0	0	0	0	0	0	0	0	0
	Corporat	es	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	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
	Securitis													
		on credit-obligation assets												
triginal exposure, unlike Exposure value, is reported	IRB Tota													



Credit Risk - IRB Approach SBAB Bank AB - group

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(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	derau ted	0	0	Oeraulteu	0	0	deraulted	0	0	deraulted	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	o o	0	0	l ŏ
	Corporates - Of Which: Specialised Lending	0	o o	0	0	0	0	0	0	ő	ň	ı ö	ı ŏ
	Corporates - Of Which: SME	0	ō	0	0	0	0	0	0	ō	ō	ō	ō
	Retail	0	0	0	0	0	0	0	ō	ō	ō	0	ō
	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 8	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
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure¹	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	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		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 Securitis		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
Original assessment update European colors in assessed in	IRB Tota	il .												

								IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure 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 b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio	ons	0	0	0	0	0	0	0	0	0	0	0	0
	Corporat	es	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
	Securitis Other no	ation n credit-obligation assets												
	IRB Tota	1												



Sovereign Exposure

SBAB Bank AB - group

	(min EUR)									As of 31	/12/2017								
					Memo: breal	kdown by acco	ounting portf	olio											
	Country / Region	Financial as	sets: 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	2,779.2	0.0	2,779.2	975.0	0.0	975.0	0.0	0.0	0.0	1,673.5	0.0	1,673.5	0.0	0.0	0.0	130.7	0.0	130.7

Note:
Information disclosed in this template is sourced from FINREP templates F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of TTS on Supervisory reporting: "central governments, state or regional 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.

On Includes "Non-trading nancial assets for financial assets the assert at fair value through profit or loss" portfolio for banks reporting under GAAP

On Includes "Non-trading nanci-deviater financial assets measured at fair value through profit or banks reporting under GAAP

On Includes "Non-trading nanci-deviater financial assets measured at fair value through profit or banks reporting under GAAP

On Includes "Non-trading nanci-deviater financial assets measured at fair value through profit or banks reporting under GAAP

On Includes "Non-trading nanci-deviater financial assets measured at a cost-based method" and "Other non-trading nanci-deviater financial assets measured at a cost-based method" and "Other non-trading nanci-deviater financial assets measured at a cost-based method" and "Other non-trading non-deviater financial assets measured at a cost-based method" and "Other non-trading nanci-deviater financial assets measured at a cost-based method" and "Other non-trading non-deviater financial assets measured at a cost-based method" and "Other non-trading non-deviater financial assets measured at a cost-based method" and "Other non-trading non-deviater financial assets measured at a cost-based method" and "Other non-trading non-deviater financial assets measured at a cost-based method" and "Other non-trad



		SBAB Bank AB - group					As of 30/06/2018							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								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 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 [Austria	0 20 0 23 0 0	0 20 0 23 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 0 23 0 0 0	0 0 0 0 0	0 20 0 23 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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													
Total [0 - 3M	Bulgaria													
[0 - 3M [Cyprus													
TO - 3M	Czech Republic													
10 - 3M 13M - 1Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Denmark	0 0 0 33 32 39 0	0 0 0 33 32 39 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 33 4 14 0 51	0 0 0 0 28 25 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M 13M - 1Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Estonia	193	203			31	33	J T					Ü	



		SBAB Bank AB - group					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			_
														Bidousiabad
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	of which: Financial assets at fair value through other	OF WITICIT. FILIATICIAL ASSECT AL	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [Finland	19 0 49 0 0 45	19 0 49 0 0 45	0 0 0	19 0 33 0 0 45	0 0 16 0 0	19 0 33 0 0 45	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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	113	113	0	97	16	97	Ö	Ö	Ö	Ö	0	Ö	0
Total [0 - 3M [Germany	61 36 39 19 9 78 23 0	61 36 24 19 78 23 0	0 0 0 0 0	61 36 24 10 22 23 0	0 0 0 10 0 0 0	61 36 24 10 78 23 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia	241	241	0	1/5	10	231	0	0	U	U	0	Ü	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [10Y - more Total	Greece													
[0 - 3M [Hungary													
Total	Ireland													



	General govern	ments exposures by country of SBAB Bank AB - group	the counterparty											
		SDAD DAUK AB - GIOUD					As of 30/06/2018							
						Direc	ct exposures							
						Direc	ct exposures					0551.1		-
	(mln EUR)		1	On balance sl	neet				Deriva	tives		Off balai	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	alaba da la carlosa	Bardarati ara adab	negative fair value			
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
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)											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets		of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Italy													
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]														
[10Y - more Total														
TO - 3M														
137 - 571	Latvia													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Lithuania													
[3Y - 5Y [5Y - 10Y	Liuluallia													
Total														
Total 「0 - 3M Г 「3M - 1Y Г 「1Y - 2Y Г														
	Luxembourg													
121 - 311														
[0 - 3M [
1 1Y - 2Y I 1 2Y - 3Y I														
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Malta													
Total														
「0-3M「 「3M-1Y「 [1Y-2Y[
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Netherlands													
[5Y - 10Y [10Y - more Total														
I 0 - 3M I														
3M - 1Y 1Y - 2Y														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Poland													
[10Y - more Total														
15Y - 10Y I F10Y - more Total														



		SBAB Bank AB - group												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of						1					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		derivative intalicial dissets	positions)									Nominal	Provisions	
				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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0.3M]														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Portugal													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y] [5Y - 10Y]	Romania													
Total Total														
	Slovakia													
[3Y - 5Y [5Y - 10Y [10Y - more	Slovakia													
Total [0 - 3M [
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Slovenia													
[5Y - 10Y [10Y - more	Siovenia													
Iotal I 0 - 3M I														
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Spain													
110Y - more														
Total		2,276 837	2,276 837	0	18 238	0 599	2,276 238	0	0 0	0	0	0	0	
13M - 1Y 1Y - 2Y 1Y - 2Y 2Y - 3Y 13Y - 5Y	Sweden	114 36 717 159	114 36 717 159	0	0	114 0 489 120	0 36 228 39	0	0	0	0	0	0	
13Y - 5Y 15Y - 10Y 10Y - more Total		0	0	0	0	120 0 1,322	39 0 2,816	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [4,139	4,139		256	1,322	2,816		0	0	0	O	0	U
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	United Kingdom													
IOtal														



		SBAB Bank AB - group					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								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 shorit 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
1 M. 3 M. I														
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
110Y - more Total [0 - 3M	Norway													
10 - 3M	Australia													
[0 - 3M [Canada	0 0 11 0 0 0 0	0 0 11 0 0 0	0 0 0 0 0	0 0 11 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
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong	n	11	0	11	Ů	11	U	0	0	0	J	U	U
10Y - more	Japan													



	General govern	ments exposures by country of SBAB Bank AB - group	ше соинсегратту											
		Shah balik ah - group					As of 30/06/2018							
						Direc	ct exposures	<u> </u>						
				On halanes al	hook	Direc	ct exposures		Deriva	birros		Off hala	es shoot	-
	(min EUR)		<u> </u>	On balance sl	neet				Deriva	tives		OTT Dalai	nce sheet	_
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value		ı	
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	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y	U.S.													
[5Y - 10Y [10Y - more Total														
TO - 3M														
TO - 3M	China													
[3Y - 5Y [5Y - 10Y [10Y - more														
[10Y - more Total [0 - 3M [[3M - 1Y [
[3M - 1Y [Switzerland													
[3Y - 5Y [[5Y - 10Y [Switzenand													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [L													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other advanced economies non EEA													
[0 - 3M [
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Other Central and eastern Europe countries non EEA													
	1													
[0 - 3M [[3M - 1V [İ													
[1Y - 2Y [Middle East													
131 - 51 157 - 107 107 - more Total]													
[0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Latin America and the													
[3Y - 5Y [[5Y - 10Y [Caribbean													
Total	1													



General governments exposures by country of the counterparty

		SBAB Bank AB - group	,											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
)							Derivatives with po			n negative fair value	Off-balance sh	neet exposures	
								Derivatives with pos	stive fair value	Derivatives with	negative fair value			
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 [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	0	0	0	0	0	ů	ů	ő	ů	0	ő	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to enter in control assets the for tradition of the control assets that the control is control assets that the control is control assets that the control is control is control to the control is control to the control is control to the days of the control is control in control is control in control control is control control in control is control in control in all the exposures to counterparts (other than reversige) with full or partial government guarantees by central, regard and focal governments (as the control is control in the control in the control in the control in the control in con

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Merica. Peraguary, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Surname, Trinidad and Tobago, Uruguary, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rice, Sain, Sain Barber, Timoria Sain, Sain Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rice, Sain, Sain Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rice, Sain, Sai



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount					Collaterals and financial	Gross carry		ying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
		Of which performing but past due >30		Of which non-performing ¹		On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(4) 510)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
(min EUR) Debt securities (including at amortised cost and fair value)	6,086	0	0	0	0	0	0	8,403	0	0	0	0	0	0
Central banks	975	0	0	0	0	0	0	2,143	0	0	0	0	0	0
General governments	1,804	0	0	0	0	0	0	2,617	0	0	0	0	0	0
Credit institutions	3,306	0	0	0	0	0	0	3,644	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)	34,242	28	49	45	15	6	43	34,857	0	34	34	9	3	29
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	178	0	0	0	0	0	0	1,218	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	8,638	0	19	16	0	3	16	8,297	0	7	7	0	1	5
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	6,050	0	7	7	0	1	5
Households	25,426	28	30	29	15	3	27	25,342	0	27	27	9	2	24
DEBT INSTRUMENTS other than HFT	40,328	28	49	45	15	6	43	43,260	0	34	34	9	3	29
OFF-BALANCE SHEET EXPOSURES	4,445		0	0	0	0	0	4,848		0	0	1	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⁾ Institutions 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)

⁽⁹⁾ Institutions 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)

⁽⁴⁾ 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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amo with forbearance m		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	Gross carrying amo with forbearance m		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	•	0	0		
	-	· ·	U	U	Ů	U	U	0	U	U		
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)	8	7	0	0	8	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	6	6	0	0	6	3	0	0	0	3		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	3	0	0	0	3		
Households	2	1	0	0	2	2	1	0	0	2		
DEBT INSTRUMENTS other than HFT	8	7	0	0	8	5	1	0	0	5		
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

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