

## CRR Leverage Ratio - Disclosure Template

Reference date	2015-12-31
Entity name	Länsförsäkringar Bank AB Konsoliderad situation
Level of application	Consolidated

**Table LRSum: Summary reconciliation of accounting assets and leverage ratio exposures**

		Länsförsäkringar Bank Konsoliderad situation per 2015-12-31
1	Total assets as per published financial statements <i>(Total assets refers to the balance sheet of Länsförsäkringar Bank AB Konsoliderad situation. The amount is not part of the publiced statement related to Länsförsäkringar AB Group and can not be found in group annual report. For information about the Consolidated situation, please see the Pillar III of Länsförsäkringar Bank AB Konsoliderad situation.)</i>	261 869 855 000
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	0
3	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013 "CRR")	
4	Adjustments for derivative financial instruments	-2 520 774 045
5	Adjustments for securities financing transactions "SFTs"	1
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	11 079 513 628

EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (7) of Regulation (EU) No 575/2013)	
EU-6b	(Adjustment for exposures excluded from the leverage ratio exposure measure in accordance with Article 429 (14) of Regulation (EU) No 575/2013)	
7	Other adjustments	-8 131 692 355
8	<b>Total leverage ratio exposure</b>	262 296 902 229

**Table LRCom: Leverage ratio common disclosure**

		CRR leverage ratio exposures
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	256 196 880 605
2	(Asset amounts deducted in determining Tier 1 capital)	-7 872 561 349
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	248 324 319 255
<b>Derivative exposures</b>		
4	Replacement cost associated with <i>all</i> derivatives transactions (ie net of eligible cash variation margin)	1 180 221 211
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions (mark-to-market method)	1 608 154 337
EU-5a	Exposure determined under Original Exposure Method	
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	
8	(Exempted CCP leg of client-cleared trade exposures)	
9	Adjusted effective notional amount of written credit derivatives	
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	
11	<b>Total derivative exposures (sum of lines 4 to 10)</b>	2 788 375 548
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	104 693 798
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	
14	Counterparty credit risk exposure for SFT assets	
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Article 429b (4) and 222 of Regulation (EU) No 575/2013	
15	Agent transaction exposures	
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	104 693 798

Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	16 743 886 299
18	(Adjustments for conversion to credit equivalent amounts)	-5 664 372 671
19	<b>Other off-balance sheet exposures (sum of lines 17 to 18)</b>	11 079 513 628
Exempted exposures in accordance with CRR Article 429 (7) and (14) (on and off balance sheet)		
EU-19a	(Exemption of intragroup exposures (solo basis) in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	0
Capital and total exposures		
20	<b>Tier 1 capital</b>	12 263 754 518
21	<b>Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	262 296 902 229
Leverage ratio		
22	<b>Leverage ratio</b>	4,7
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

**Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted ex**

		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	248 324 319 255
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	248 324 319 255
EU-4	Covered bonds	28 519 258 884
EU-5	Exposures treated as sovereigns	12 093 771 483
EU-6	Exposures to regional governments, MDB, international organisations and PSE NOT treated as sovereigns	3 236 739 915
EU-7	Institutions	674 516 957
EU-8	Secured by mortgages of immovable properties	175 710 799 844
EU-9	Retail exposures	21 127 542 366
EU-10	Corporate	3 546 009 084
EU-11	Exposures in default	794 180 890
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	2 621 499 831

