

2023 EU-wide Stress Test

Bank Name	Länsförsäkringar Bank AB (publ)
LEI Code	549300C6TUMDXNOVXS82
Country Code	SE



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	507	644	726	715	507	507	507
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	4	0	0	0	0	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-11	-25	-12	-9	-183	-67	30
Profit or (-) loss for the year	150	210	275	265	-21	75	138
Coverage ratio: non-performing exposure (%)	40.43%	27.19%	20.22%	17.17%	21.87%	14.57%	11.40%
Common Equity Tier 1 capital	1,661	1,795	1,959	2,107	1,621	1,672	1,689
Total Risk exposure amount (all transitional adjustments included)	10,783	10,891	10,867	10,883	10,738	10,664	10,687
Common Equity Tier 1 ratio, %	15.40%	16.48%	18.03%	19.36%	15.10%	15.68%	15.80%
Fully loaded Common Equity Tier 1 ratio, %	15.40%	16.48%	18.03%	19.36%	15.10%	15.68%	15.80%
Tier 1 capital	1,858	1,993	2,157	2,305	1,819	1,870	1,887
Total leverage ratio exposures	41,878	41,878	41,878	41,878	41,878	41,878	41,878
Leverage ratio, %	4.44%	4.76%	5.15%	5.50%	4.34%	4.47%	4.51%
Fully loaded leverage ratio, %	4.44%	4.76%	5.15%	5.50%	4.34%	4.47%	4.51%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	15.40%	16.48%	18.03%	19.36%	15.10%	15.68%	15.80%

IFRS 9 transitional arrangements?	0



2023 EU-wide Stress Test: Credit risk IRB Länsförsäkringar Bank AB (publ)

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	IRB	A-l	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min ELR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0			0	^	^	^		0	0	^			
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Institutions	0	0	0		0	ő	0	0	0	0	0	0	0		-
	Corporates	0	0	2.245	12	0	0	796	0	2.108	132	12	0	1	0	1.81%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	2,240	12	0	0	794	0	2,103	132	12	0	1	0	1.81%
	Retail	31,631	64	0	0	2,731	40	0	0	30,619 28,221	989	72	5	7	33	45.09% 0.98%
	Retail - Secured on real estate property	28,925	16	0	0	1,770	18	0	0		691	21	0	0	0	
Länsförsäkringar Bank AB (publ)	Retail - Secured on real estate property - Of Which: SME	2,499		0	0	254	8	0	0	2,311 25,909	185	8	0		0	1.07% 0.91%
Lansioi saki ingai bank Ab (pubi)	Retail - Secured on real estate property - Of Which: non-SME	26,426	11	0	0	1,516	10	0	0	25,909	507	13	0	0	0	0.91%
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0		0	0	0	-
	Retail - Other Retail	2,706	48	0	0	960	22	0	0	2,398	297	51	4		32	63.13% 54.77%
	Retail - Other Retail - Of Which: SME	1,268	19	0	0	390	13	0	0	1,094	182	20	2	3	- 11	
	Retail - Other Retail - Of Which: non-SME	1,438	29		0	570	9		0	1,304	115	31	3	4	21	68.40%
	Equity Securitisation		0			0	0				0			0		-
	Other non-credit obligation assets IRB TOTAL	31,631	64	2.245	12	2,731	- 0	796		32,727	1,121	0			33	38.93%
	IRB IOIAL	31,631	64	2,245	12	2,731	40	/96	U	32,727	1,121	84	5	8	33	38.93%

									Actual 31/12/2022*							
									31/12/2022*							
				re values				ure amounts					Stock of	Stock of	Stock of	
			IRB	F-		A-	IRB		IRB	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio -
										exposure	exposure	exposure	Stage 1	Stage 2	Stage 3	Stage 3
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	exposure
	(min EUR, %)															
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Central governments	0	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	0		-
	Corporates	0	0	2,245	12	0	0	796	0	2,108	132	12	0	1		1.81%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Corporates - Of Which: SME	0	0	2.240	12	0	0	794	0	2.103	132	12	0	1		1.81% 45.09%
	Retail	31,631	64	0	0	2,731	40	0	0	30,619	989	72	5	7	33	45.09%
	Retail - Secured on real estate property	28,925	16	0	0	1,770	18	0	0	28,221	691	21	0	0	0	0.98%
SWEDEN	Retail - Secured on real estate property - Of Which: SME	2,499	6	0	0	254	8	0	0	2,311	185	8	0	0	0	1.07%
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	26,426	11	0	0	1,516	10	0	0	25,909	507	13	0	0		0.91%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail	2,706	48	0	0	960	22	0	0	2,398	297	51	4	7	32	63.13%
	Retail - Other Retail - Of Which: SME	1,268	19	0	0	390	13	0	0	1,094	182	20	2	3	11	54.77%
	Retail - Other Retail - Of Which: non-SME	1,438	29	0	0	570	9	0	0	1,304	115	31	3	4	21	68.40%
	Equity	0	0			0	0			0	0	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0		-
	IRB TOTAL	31,631	64	2,245	12	2,731	40	796	0	32,727	1,121	84	5	8	33	38.93%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB Länsförsäkringar Bank AB (publ)

												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0	0		-	0	0	0	0 0	0) -	0		0 0		0		0 -
	Central governments	0	0		0	0	1) -	0	0	0	0 0	0) -	0		0 0		0		0 -
	Institutions	0	0	C	0	0) -	0	0	0	0 0	0) -	0		0 0		0		0 -
	Corporates	1,924	310	18	0	0		4.25%	1,851	369	33	3 0	0	1	3.40%	1,781	422	2 49		0		1 2.90%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0			0	0	0	0 0	0		-	0		0 0		0		0 -
	Corporates - Of Which: SME	1,920		18	0	0		4.25%	1,846	368	32	2 0	0		3.40%	1,777	421			0		1 2.90%
	Retail	29,110			3	20	4	28.11%	28,464	2,967	249	9 3	18	51	20.42%	28,067	3,243			12	6.	53 17.09%
	Retail - Secured on real estate property	27,124		66	0	2		1.41%	26,640	2,161	131	1 0	2	- 2	1.37%	26,376	2,353	3 204		2		3 1.34%
Länsförsäkringar Bank AB (publ)	Retail - Secured on real estate property - Of Which: SME	2,081		15	0	0		1.29%	1,997	477	30	0 0	0		1.14%	1,917	538			0		1 1.08%
Lansioi sakiirigai barik Ab (pubi)		25,043	1,334	52	0	2		1.45%	24,643	1,684	101	1 0	2		1.44%	24,459	1,815	5 155		2		2 1.42%
	Retail - Qualifying Revolving	0	0		0) -	0	0		0	0) -	0		0 0		0		ð -
	Retail - Other Retail	1,986		75	3	18	3	51.85%	1,824	806	117	7 2	15	49	41.81%	1,691	890			10	- 6	50 36.53% 26 28.92%
	Retail - Other Retail - Of Which: SME	826	438	32	1	8	1	43.40%	725	513	58	8 1	6	19	33.30%	640	568	8 89		3	2	.6 28.929
	Retail - Other Retail - Of Which: non-SME	1,160	248	43	1	10	2	58.05%	1,099	293	59	9 1	9	30	50.26%	1,052	322	2 76		7	3:	85 45.37%
	Equity	0	0		0		1	-	0	0	0	0 0	0		-	0		0 0		0		ð -
	Securitisation																					
	Other non-credit obligation assets	0	0		0) -	0	0		0	0) -	0		0 0		0		ð -
	IRB TOTAL	31,035	2,739	159	3	20	4	25.47%	30,314	3,336	281	1 3	18	52	18.45%	29,848	3,665	419	1 3	13	65	5 15.41%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0					0	0		0	0	0		0	0	0	0	0	0	<i>i</i> -
	Central governments	0	0	0				-	0	0		0	0	0	-	0	0	0	0	0		1 -
	Institutions	0	0	0				-	0	0		0		0		0	0	0	0	0		1-
	Corporates	1,924	310	18			1	4.25%	1,851	369	33	3 0	0	1	3.40%	1,781	422	49	0	0	1	2.90%
	Corporates - Of Which: Specialised Lending	0	0	0				-	0	0		0	0	0	-	0	0	0	0	0		1-
	Corporates - Of Which: SME	1,920	309	18			1	4.25%	1,846	368	32	2 0	0	1	3.40%	1,777		49	0	0		1 2.90% 3 17.09%
	Retail	29,110		141	3	20	40	28.11%	28,464	2,967	249	3	18	51	20.42%	28,067	3,243	369	2	12	63	
	Retail - Secured on real estate property	27,124		66				1.41%	26,640	2,161	131	0	2		1.37%	26,376	2,353	204	0	2	3	3 1.34%
SWEDEN	Retail - Secured on real estate property - Of Which: SME	2,081		15				1.29%	1,997	477	30	0	0		1.14%	1,917		49	0	0	1	1.08%
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	25,043	1,334	52				1.45%	24,643	1,684	101	0	2	1	1.44%	24,459	1,815	155	0	2	2	2 1.42%
	Retail - Qualifying Revolving	0	0	0				-	0	0		0	0	0		0	0	0	0	0		1 -
	Retail - Other Retail	1,986	686	75	3	18	35	51.85%	1,824	806	117	7 2	15	49	41.81%	1,691	890	165	2	10	60	36.53%
	Retail - Other Retail - Of Which: SME	826	438	32			14	43.40%	725	513	58	3 1	6	19	33.30%	640	568	89		3	26	5 28.92%
	Retail - Other Retail - Of Which; non-SME	1,160	248	43	1	10	25	58.05%	1,099	293	59	1	9	30	50.26%	1,052	322	76	1	7	35	5 45.37%
	Equity	0	0	0				-	0	0	- (0	0	0	-	0	0	0	0	0	- 0	j -
	Securitisation																					
	Other non-credit obligation assets	0	0	0				-	0	0		0	0	0	-	0	0	0	0	0	0	j -
	IRB TOTAL	31,035	2,739	159	3	20	40	25,47%	30.314	3,336	281	3	18	52	18.45%	29,848	3,665	419	3	13	65	15,41%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB Länsförsäkringar Bank AB (publ)

												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0		0	0		0 -	0			0 0	0	0) -	0	0	0	0	0	0	a -
	Central governments	0	0		0	0		0 -	0			0 0	0	0) -	0	0	0		0	0	a -
	Institutions	0	0		0	0		0 -	0	0		0 0	0	0) -	0	0	0	0	0	0	- د
	Corporates	1,859	373	2	0	5		1 5.25%	1,338	877	38	8 0	9	2	4.34%	863	1,297	92	0	10	3	3 3.409
	Corporates - Of Which: Specialised Lending	0	0		0	0		0 -	0	0		0 0	0	0	-	0	0	0	0	0	0	0 -
	Corporates - Of Which: SME	1,855		2	0	5		1 5.26%	1,335	875	38	8 0	9	2	4.35%	861	1,294	92	0	10	3	3 3.419
	Retail	27,687 25,784	3,766	22	8	134	4	9 21.52%	24,738	6,409	532	2 7	163	73	13.79%	22,346	8,269	1,064	5	102	115	5 10.809 7 4.369
	Retail - Secured on real estate property			14	4	52		6 4.44%	23,300	5,232	401	1 5	66	18	4.48%	21,222	6,873	838	4	54	37	4.369
Länsförsäkringar Bank AB (publ)	Retail - Secured on real estate property - Of Which: SME	2,003		1	0	7		0 2.28%	1,406	1,062	36	6 0	12		2.14%	881	1,527		0	13	2	2 2.049
Lansioisakiingai bank Ab (pubi)		23,781	2,519	12	4	45		6 4.73%	21,894	4,170	365	5	54	17	7 4.71%	20,340	5,346	743	4	41	35	4.669
	Retail - Qualifying Revolving	0	0		0	0		0 -	0	0		0	0	0) -	0	0	0	0	0	0	j -
	Retail - Other Retail	1,903	763	8	. 3	82	- 4	2 52.16%	1,438	1,178	131	1 2	98	55	42.22%	1,125	1,396	226	2	48	78	8 34.699 9 28.839
	Retail - Other Retail - Of Which: SME	771	490	3	1	63	1	6 43.93%	427	803	66	6 1	78	23	35.07%	221	941	134	0	33	39	28.839
	Retail - Other Retail - Of Which: non-SME	1,132	273	- 4	2	19	2	7 58.70%	1,011	374	65	5 1	19	32	49.51%	903	456	91	1	15	40	0 43.299
	Equity	0	0		0	0		0 -	0	0		0 0	0) -	0	0	0	0	0	0	J -
	Securitisation																					
	Other non-credit obligation assets	0	0		0			0 -		0		0 0	0		-	0	0	0	0	0		4-
	IRB TOTAL	29,546	4,139	247	8	139	5	0 20.22%	26,076	7,286	570	7	173	75	13.17%	23,209	9,566	1,156	5	112	118	8 10.20%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0				0 -	0	0		0	0		-	0	0	0	0	0		i -
	Central governments	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	1,859	373	20				1 5.25%	1,338	877	38	3 0	9	1 2	4.34%	863	1,297	92		10	3	3.40%
	Corporates - Of Which: Specialised Lending	0	0					0 -	0	0		0	0		*	0				0	- 0	
	Corporates - Of Which: SME Retail	1,855 27.687		20	-			1 5.26% 9 21.52%	1,335	875 6 409	38	3 0	9	-	4.35%	861 22,346	1,294			10	- 3	3 3.41%
	Retail - Secured on real estate property	27,687		227		139	4	9 21.52% 6 4.44%	29,738	6,409	534		163	/:	13.79%	22,3%6	8,269 6,873			102	115	7 4.36%
	Retail - Secured on real estate property - Of Which: SME	23,784		190	- 7	34		0 9,4456	1 406	1,062	101	, ,	13	10	2 14%	21,222	1 527	030		31	3/	2 2.04%
SWEDEN	Retail - Secured on real estate property - Of Which; non-SME	2,003		120				6 4 73%	21 994	4 170	30	, ,	12		4 71%	20.340	5 246	73	- 0	41	- 4	2.04%
	Retail - Qualifying Revolving	23,761	2,319	123	- 7	40		0 4.7376	21,079	4,170	303	3			4.7176	20,340	3,340	743	-	- 41	33	4.00%
	Retail - Other Retail	1 903	763	81		83	- 4	2 52 16%	1 438	1 178	131	1 2	98	50	42 22%	1 125	1 396	226	2	48	77	34.69%
	Retail - Other Retail - Of Which: SME	771	490	36		63	1	6 43 93%	427	803	66	1	78	25	35.07%	221	941	134	-	33	36	9 28.83%
	Retail - Other Retail - Of Which: non-SME	1.132	273	45		19	2	7 58.70%	1.011	374	65	5 1	19	32	49.51%	903	456	91	1	15	40	43,29%
	Equity	0	0	0			d -	0 -	0	0		0	0		-	0	0	0	0	0		J -
	Securitisation																					
	Other non-credit obligation assets	0	0	0				0 -	0	0		0	0		-	0	0	0	0	0		-
	IRB TOTAL	29,546	4.139	247	8	139	5	20,22%	26,076	7,286	570	7	173	75	13.17%	23,209	9,566	1.156	5	112	118	10.20%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA Länsförsäkringar Bank AB (publ)

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk exposi	are amounts				Stock of	Stock of	Stock of	
	(min EUR, s	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	857		0	0	445			0	0		0.00%
	Central governments	1.429		0	0	732	0		0	0	0	0.00%
	Regional governments or local authorities	389		0	0	15	3		0	0	0	87.81%
	Public sector entities	0		0	0							0.00%
	Multilateral Development Banks	269		0			0					0.00%
	International Organisations	0		0			0					0.00%
	Institutions	478		128		1						0.00%
	Corporates	301		255		262	47		- 1	1		57,49%
	of which: SME	196 326		150	0	179 476	24				0	54.21% 67.22%
Länsförsäkringar Bank AB (publ)	Retail	326		244		4/6	53	-		- 1	- 3	61,22%
Lansioisakiiigai balik Ab (pubi)	of which: SME	4				- 3	-					0.00%
	Secured by mortgages on immovable property											0.00%
	of which: SME											0.00%
	Items associated with particularly high risk	3,555		355	0							0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	3,333	-	333				-				0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0			0	1 0	- 0		1 0			0.00%
	Collective investments undertakinos (CIU) Foulty	0		- 0	0	1 0	- 0		1 0			0.00%
	Securitisation	,	_	10				_				0.00%
	Other exposures	123		125	0							0.00%
	Other exposures Standardised Total	7.735		1.117	2	1.930	103	1	-			66,32%
	Standardised Total	7,735		1,117		1,930	103					00.3270

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)			Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	857		0	0	445	0		0	0	- 0	0.00%
	Central governments	1.244			0	732	0		0	0	0	0.00%
	Regional governments or local authorities	389			0	15	3		0	0	0	87.81%
	Public sector entities				0		0		0	0		0.00%
	Multilateral Development Banks	0			0	0	0		0	0	0	0.00%
	International Organisations	0			0	0	0		0	0	0	0.00%
	Institutions	165		18	0		1		0	0	0	0.00%
	Corporates	301		255	0	262	47		1	1		57,49%
	of which: SME	196		150	0	179	24		0	0	0	54.21%
	Retail	326		244	2	476	53		0	1	3	67.22%
SWEDEN	of which: SME	- 4		2	0	3	1		0	0	0	61.25%
	Secured by mortgages on immovable property	0			0	0	0		0	0	0	0.00%
	of which: SME	0			0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	3.234		323	0		0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0		0	0	0	0.00%
	Equity	9		10	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	123		125	0	0	0		0	0	0	0.00%
	Standardised Total	6,648	2	975	2	1,930	103		1	3	3	66.32%



2023 EU-wide Stress Test: Credit risk STA Länsförsäkringar Bank AB (publ)

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	445	0	0	0			0.00%	445	0	0	0	0	0	0.00%	445	0	0	0	0		0.00
	Central governments	732	0	0	0			40.00%	732	0	0	0	0	0	40.00%	732	0	0	0	0		40.00
	Regional governments or local authorities	11	5	1				41.24%	11	- 4	2		0	1	37.07%	11	4	3	0	0		35.49
	Public sector entities	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Multilateral Development Banks	0		0				0.00%	0	0			0		0.00%	0		0	0			0.00
	International Organisations	0		0				0.00%	0	0			0		0.00%	0		0	0			0.00
	Institutions	1	1	0				45,00%	1	1	0		0	0	45,00%	1	1	0	0	0		45.00
	Corporates	194	110	5	1	3	2	37,74%	170	126	14	1	2	4	32,18%	149	138	23	0	1	7	29.92
	of which: SME	130	71	2			1	30,72%	111	86	6	0	1	2	25,30%	96	96	12	0	1	3	45.00 29.92 23.82
	Retail	455	71	6		3	4	59.86%	443	80	9	0	3	5	51.58%	428	91	13	0	2	6	46.98
Länsförsäkringar Bank AB (publ)	of which: SME	2	2	0	0			50.87%	2	1	0	0	0	0	46.65%	2	1		0	0		45.10
	Secured by mortgages on immovable property	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	of which: SME	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Items associated with particularly high risk	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Covered bonds	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00
	Collective investments undertakings (CIU)	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00
	Faulty	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00
	Securitisation																					
	Other exposures	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		0.00
	Standardised Total	1.839	187	12	1	7	6	49,47%	1.802	211	25	1	6	10	39,90%	1.766	234	39	1	4	14	36.07

	i											Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	445	0		0	- 0		0.00%	445	0	0	0	0	0	0.00%	445	- 0	0	0		0	0.00%
	Central governments	732	0		0			40.00%	732	0		0	0	0	40.00%	732	0	0	0		0	40.00%
	Regional governments or local authorities	- 11	. 5		. 0			41.24%	11	4	2	0			37.07%	11	- 4	3			1	35.49%
	Public sector entities		0		0			0.00%				0			0.00%	0						0.00%
	Multilateral Development Banks	0	0		0			0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0.00%
	International Organisations		0		0			0.00%		0		0			0.00%	0						0.00%
	Institutions		1	- 1	0			45.00%	1			0	0	0	45.00%	1	1	0	0		0	45.00%
	Corporates	194	110			3		37,74%	170	126	14	- 1	2	- 4	32,18%	149	138	23		1		29.92%
	of which: SME	130	71		2 0			30.72%	111	86	6	0	1	2	25.30%	96	96	12		1	3	23.82%
OLUMBAN.	Retail	455	71		5 0	3		59.86%	443	80	9	0	3	5	51.58%	428	91	13	0	2	6	46.98%
SWEDEN	of which: SME	2	2	- 1	0			50.87%	2			0	0	0	46.65%	2	1	1	0		0	45.10%
	Secured by mortgages on immovable property		0		0			0.00%		0		0			0.00%	0						0.00%
	of which: SME		0		0			0.00%		0		0			0.00%	0						0.00%
	Items associated with particularly high risk	0	0	- 1	0			0.00%	0	0		0	0	0	0.00%	0		0	0		0	0.00%
	Covered bonds		0					0.00%				0			0.00%	0					0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0			0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0.00%
	Collective investments undertakings (CIU)	0	0		0			0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0.00%
	Equity		0		0			0.00%	0	0		0	0		0.00%	0					0	0.00%
	Securitisation																					
	Other exposures	0	0) 0			0.00%	0	0		0	0	0	0.00%	0	- 0	0	0		0	0.00% 36.07%
	Standardised Total	1,839	187	12	1	7	- 6	49.47%	1,802	211	25	1	6	10	39.90%	1,766	234	39	1	4	14	36.07%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk STA Länsförsäkringar Bank AB (publ)

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	445	0		0	0	0	0.00%	445	0		0	0	0	0.00%	445	0	0	0	0	0	0.009
	Central governments	732	0		0	0	0	40.00%	732	0		0	0	0	40.00%	732	0	0	0	0	0	40.009
	Regional governments or local authorities	11	6	- 1	0	2	1	42.25%	8	8	2		2	1	38.90%	5	8	- 4	0	0	1	36.569
	Public sector entities	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Multilateral Development Banks	0	0		0			0.00%	0	0				0	0.00%	0	0	0			0	0.009
	International Organisations	0	0		0			0.00%	0	0				0	0.00%	0	0	0			0	0.009
	Institutions	1	- 1		0			51,75%	- 1	1				0	51,75%	- 1	1	0			0	51.759
	Corporates	180	123	- 7		23	3	39,21%	97	196	16		27	6	34.42%	48	226	36		13	11	30.879
	of which: SME	121	80	- 2	0	12	1	31,72%	63	133	7		15	2	27,33%	30	154	19		8	5	25.13° 53.42°
	Retail	454	72	6	0	7	4	63.61%	430	92	10	0	6	6	57.25%	401	118	14		5	7	53.429
Länsförsäkringar Bank AB (publ)	of which: SME	2	2		0	1		52.93%	2	1		0		0	49.27%	2	1			0	0	47.749
	Secured by mortgages on immovable property	0	0		0	0		0.00%	0	0		0		0	0.00%	0	0	0		0	0	0.009
	of which: SME	0	0		0	0		0.00%	0	0		0		0	0.00%	0	0	0		0	0	0.009
	Items associated with particularly high risk	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Covered bonds	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Equity	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009
	Securitisation																					
	Other exposures	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.009 37.149
	Standardised Total	1,822	202	14	1	31	7	50.58%	1.713	297	29	1	35	12	42.61%	1.632	352	54	- 1	18	20	37.149

	i											Adverse Scenari	io									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	445	0		0	0		0.00%	445	0			0 0	0	0.00%	445		0				0.009
	Central governments	732	0		0	0		40.00%	732	0			0 0	0	40.00%	732		0				0 40.009
	Regional governments or local authorities	11	6	1	. 0	2		42.25%	8	8	2		0 2	1	38.90%	5	-	8 .				1 36.569
	Public sector entities	0	0		0	0		0.00%	0	0			0 0	0	0.00%	0		0	0			0.009
	Multilateral Development Banks	0	0		0	0		0.00%	0	0			0 0	0	0.00%	0		0				0.009
	International Organisations	0	0		0	0		0.00%	0	0			0 0	0	0.00%	0	_	0 0	0			0.009
	Institutions	1	1		0	0		51.75%	1	1			0 0	0	51.75%	1		1 1	0			0 51.759
	Corporates	180	123	7	1	23		39.21%	97	196	16		0 27	7 6	34.42%	48	229	6 3		13	s 1°	1 30.879
	of which: SME	121	80		0	12		31.72%	63	133	7		0 15	5 2	27.33%	30	15	4 15		8	3 5	5 25 139
	Retail	454	72	6	0	7		63.61%	430	92	10		0 6	6	57.25%	401	111	8 1		5	3	7 53.429 0 47.749
SWEDEN	of which: SME	2	2		0	1		52.93%	2	1			0 0	0	49.27%	2		1				J 47,749
	Secured by mortgages on immovable property	0	0		0	0		0.00%	0	0			0 0	0	0.00%	0		0 1	0			0.009
	of which: SME	0	0		0	0		0.00%	0	0			0 0	0	0.00%	0	_	0 0	0			0.009
	Items associated with particularly high risk	0	0		0	0		0.00%	0	0			0 0	0	0.00%	0	_	0 0	0			0.009
	Covered bonds		0		0			0.00%	0	0			0 0	0	0.00%	0		0			,	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0		0.00%	0	0			0 0	0	0.00%	0		0 1	0			0.009
	Collective investments undertakings (CIU)	0	0		0	0		0.00%	0	0			0 0	0	0.00%	0		0 1) (0.009
	Equity	0	0		0	0		0.00%	0	0			0 0	0	0.00%	0		0 1) (0.009
	Securitisation																					
	Other exposures	0	0	(0	0		0.00%	0	0			0 0	0	0.00%	0	-	0 1) (0.009
	Standardised Total	1.822	202	14	1	31	7	50.58%	1.713	297	29		1 35	12	42.61%	1.632	352	2 54	1	18	2/	37.149

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Länsförsäkringar Bank AB (publ)

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														4
	Central governments														4
	Institutions														
	Corporates	٥	٥	0	0			- 0			٥	- 0	- 0		
	Compostes - Of Which: Sparialised Lending	0	ô	0	0	0			0		٥	0	0		
	Corporates - Of Which: SME	٥	٥	0	0			- 0			٥	- 0	- 0		
	Retail	٥	٥		0				0		٥	0	0		1
Länsförsäkringar	Retail - Secured on real estate property	0	0		0	0	0			0	0	0	0		1 -
	Retail - Secured on real estate property - Of Which: SME	٥	٥		0				0		٥	0	0		1
Bank AB (publ)	Retail - Secured on real estate property - Of Which: non-				0							0	0		1 -
Dunk / ID (publ)	Retail - Qualifying Revolving	0	0		0				0		0	0	0		1 -
	Retail - Other Retail	0	0		0				0		0	0	0		1 -
	Retail - Other Retail - Of Which: SME				0							0	0		1 -
	Retail - Other Retail - Of Which: non-SME	0	0		0				0		0	0	0		1 -
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL			-	- 0										il-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-198	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2006 2
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0			0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0	0	0	0	0			0	0		
	Retail - Secured on real estate property														
SWEDEN	Retail - Secured on real estate property - Of Which: SME														
SWEDEN	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0			0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL					0	0						0		il-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Länsförsäkringar Bank AB (publ)

															,	ublic guarantees	- Baseline Scenario	•													
						31/12	2/2023									31/12	2/2024									31/1	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	rrage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates Corporates - Of Whith: Specialized Lendon				0 0					0		0		0	0	0	0	0				٥	0		0		0	0 0		0 -	
	Committee - Of White-State Landon Committee - Of White-State		-	-	+																							+			
	Park I			,	0 0									٥				0	0			٨	0	0	0						
	Retail - Secured on real estate property					·				_			·	Ť	Ĭ	Ť	ŭ	Ů		·			· ·						·		
nsförsäkringar	Retail - Secured on real estate property - Of Which: SME																														
Bank AB (publ)	Rutail - Secured on real estate property - Of Which: non-																														
bunk / to (publ)	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME Betail - Other Betail - Of Which: non-SME																														
	Rutal - Other Ratal - Of Which: non-SME Equity		-	-	+																							+			
	Securitisation		-	-	+																							+			
	Other non-credit oblication assets IRB TOTAL	0	0		0	0	9		0			•	٥	0	0	ublic guarantees	Saseline Scenario	0	6	6		0	0	٥	0	0	0		۰	0 -	
	Other non-credit oblication assets IRR TOTAL	0				31/12	2/2023	•	0	0		۰	0	0	0		o - Baseline Scenario 2/2024	0	6	6		٥	0	۰	0	31/1:	/2025		0	0 -	
	BRB TOTAL	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 strongers	Stock of provisions for Stage 3	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 excourse	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	erage Ratio - Stage 3 exposure
	(con EUL, 14)	exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for	provisions for	Stage 3		exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3	\$tage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for	provisions for	provisions for	Stage 3
	See TOTAL (oil ESL, to)	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	(con EUL, 14)	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	See SOTAL Control Service Control Serv	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Date To TAL Grind State (a)	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	See TOTAL Contag banks (refs EU, %) Contag banks	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Sen Total. Gen Edit, 10 Gen Edit, 10 Conformation Conf	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	See Notes. (on Ed. 1) Control basis (on Ed	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SMEDEN	Control brains Control primarie Control primaries Control primaries Control Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control Seales (refs SEA, ty) Contro	exposure	exposure, of which guaranteed	Stape 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Central busins (min Edit, %) Central busins (min Edit, %) Contral busins (min Edit, %) Contral Cont	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control Shales (Ann. S.A. N.) Control Shales (Ann. S.A. N.) Control Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control Berlin. Exact Section of the Control Berlin	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Central hands (An Ed. 1). Central hands (An Ed.	exposure	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Sent Dates. Control States. Control	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Central hands (An Ed. 1). Central hands (An Ed.	exposure	exposure, of which guaranteed	Stage 2 explosure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	9 Stays 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	\$2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Länsförsäkringar Bank AB (publ)

																ubiic guarantees	- Adverse Scenario														
						31/12	2/2023									31/12	/2024									31/1	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	verage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates Corporates - Of Whith: Specialised Lending	0	0	0				0		0		0		٥	0		0	0				٥	0		0		0	0 0		0 -	
	Committee - Of White-State Indian																														
	Batal	0					-																								
	Retail - Secured on real estate property					·							·		ľ			Ů		_									·		
sförsäkringar	Rutal - Secured on real estate property - Of Which: SME																														
nk AB (publ)	Retail - Secured on real estate property - Of Which: non-																														
iik Ab (pubi)	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rotal - Other Rotal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Securitisation																														
	Other non-credit oblication assets IRE TOTAL	0	0	0	0	0			0	0			0	0	0	ublic guarantees	- Adverse Scenario	0	0	0		٥	0	٥	0	0	0			٥.	
	Other non-credit obligation assets IRB TOTAL	0	0	0	0	0	2/2023	0	0	6		0	o	٥	0			0	6	0		0	٥	۰	0	71/1	0		0	0	
	Other non-creft oblination assets IRR TOTAL	0	0 Stage 1		0 Stage 2	31/12	2/2023 Stage 3	Stock of	O Stock of	Stock of		0	0 Stage 1	•	Stage 2		2/2024 Stage 3		Stock of	Sports of		0	9 Stage 1	0	0 Stage 2	31/12	/2025 Stage 3	Speck of	Stock of	Stock of	
	Other source credit abbustions assets (side TOTAL from DURA, N)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	verage Rati Stage 3 exposure
	DER TOTAL	exposure	exposure, of which	Stage 2	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3	5tage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Table 3 (1744).	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Sen TOTAL (oin ESC, %)	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Em TOTAL Control Street Cont	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	See NOTAL Control Service Control Control Control Control Control Control Control Control Contro	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control brains Control brain Control C	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control banks (refs Ed. %) Control banks (refs Ed. %) Control banks Control or comments Competent Competent of Works Southerd Landon Competent Control of Works Southerd Landon Control of Works Southerd Landon	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	See NOTAL (on ESA, %) Control lands (on ESA, %) Control lands	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control States Control States Control Control Control Control Control Control Control Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Contest looks Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hands (one EUA, %) Central hands (one EUA, %) Contraction content Contraction Contra	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control hashes (one EAX %) Control consumerate Control consumerate Control consumerate Control consumerate Control con	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control Institute Control Cont	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hands (one ESA, %) Central hands (one ESA, %) Contract to the Contra	exposure	exposure, of which guaranteed	Stope 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Slaye 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control Sharine Control Control Control Control Control Control Control Control Control Control Control	exposure	exposure, of which guaranteed	Slage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 supposite	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hands (one ESA, %) Central hands (one ESA, %) Contract to the Contra	exposure	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed	Stage 2 supcessive	Stage 2 exposure, of which guaranteed	31/12 Stage 3	5tage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3

EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA

						Killiyal Dali							
							Public guara	ntees - Actual					
							31/1	2/2022					
	(min EUR, 1%	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Grosnisations												
	Institutions												
	Corporates												
	of which the						0						
Länsförsäkringar	Retail						0						
Lansioisakiingai	of white Off			9			0						
Bank AB (publ)	Secured by mortranes on immovable amounts	-	0	9			0						
Dank AD (publ)	Secund by mortosous on immovable amounts of which: non-SME			U					- 1				
									-			-	-
	Stems associated with particularly high risk												_
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitization												
	Other exposures												
	Standardised Total		0			0							
								ntees - Actual					
								2/2022					
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Steps 1	Stock of provisions for Stage 2	Stock of provisions for Stace 3	Coverage F Stage
	(min ELR, %		amounts	exposure	guaranteed	exposure	guaranteed		guaranteed	exposure	exposure	exposure	екрови
	(min EUR, %)		atnuoma	exposure	guaranteed	exposure	guaranteed	esposare	guaranteed				exposi
	Candral hands		amounts	esposure		exposure	quaranteed	exposition	guaranteed				епрон
	Central hands Central opvernments		amounts	exposure		exposure	guaranteed	expositive	guaranteed				епріні
	Central banks Central covernments Recional covernments or local authorities		amounts	exposure		exposure	guaranteed	***************************************	guaranteed				европ
	Central hanks Central covernments Recional covernments or local authorities Dublic water antibles		amounts	axposure		exposure	guaranteed amount		guaranteed account				европ
	Control Aurola Control Sovernments or local authorities Business constraints Business constraints Multilatural Development Saries		amounts	exposure		exposure	guaranteed amount	exposure	guaranteed amount				ехрон
	Cantral source Central sourcements Resistant covernments or local authorities Public author activities Multitatural Development Series Lebermation of Possistations		amounts	exposure		exposure	guaranteed amount	exposure .	guaranteed annound				ехрон
	Control Aurola Control Sovernments or local authorities Business constraints Business constraints Multilatural Development Saries		amounts	exposure		exposure	guaranteed amount	e aponto a	guaranteed activists	exposure		exposure	

2023 EU-wide Stress Test: Credit risk COVID-19 STA Länsförsäkringar Bank AB (publ)

																Public guarantees -		0													
						31/1	2/2023									31/12										31/12	/2025				
	(min EUR	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	-																													
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities Multilateral Development Banks		-	-	1				1																						
	International Organisations																														
	Institutions																														
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		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure	2/2023 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stage 2	Stage 3		Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Public guarantees - 31/12 Stage 3 exposure	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3 exposure	5tage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3
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	Cantral hands	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central opvernments	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments Regional convernments or local authorities Subdiventes authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central heries Central governments Regional governments or local authorities	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control Novy Control Overansets Release of Control Con	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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SIMEDEN	Francis Notes Carital communities Racinal communities in local authorities Racinal communities in local authorities Racinal Racina	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Francis America Cardel commentation Cardel decommentation Administration of the of arthrothe Market and Consciousness Banks Externational Commentation Externational Commentation Organization of anything of Consciousness of	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Former Annie Cartel Commission of the Commission	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Francis America Cardel commentation Cardel decommentation Administration of the of arthrothe Market and Consciousness Banks Externational Commentation Externational Commentation Organization of anything of Consciousness of	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Found votes (American State of the Control of the C	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control of the Contro	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control of the Contro	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control of the Contro	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control to the Control of the Contro	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control of the Contro	exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		Stage 2 exposure, of which	31/12 Stage 3	/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3

2023 EU-wide Stress Test: Credit risk COVID-19 STA Länsförsäkringar Bank AB (publ)

															,	Public guarantees -	Adverse Scenario	0													
						31/:	12/2023									31/12/	2024									31/12	/2025				
		Stage 1 exposure	Stage 1 exposure, o which guaranteed	Scage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Firm 7	erage Ratio - Stage 3 exposure
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	Central governments Regional governments or local authorities					-		1	I	-	_		-			-							I					-			
	Public sector entities																														
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	Corporates		0	0	0 0		0 0	9 0	0		0 -	0		0	0	0	0	0	0			0			0	0	0		0	0 -	
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	Other exposures																														
	Standardised Total		0	0	0 0		0 0		0		0 -			0	0		0						0							0 -	
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						31/:	12/2023									31/12/										31/1	1/2025				
			Stage 1	,	Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2	31/12/	2024 Stage 3	Stock of	Stock of	Stock of	Courses Satio		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of Com	urana Batin .
		Stage 1 exposure	Stage 1 exposure, o which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure		Stock of provisions for Stage 1 exposure	provisions for Stage 2		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12/	2024 Stage 3	Stock of	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Cove	erage Ratio - Stage 3 exposure
	Cantral hanks	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central hanks Central governments	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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CIVEDEN	Franch bank Catind accomments Exclaim of accomment Exclaim Exclaim of accomment Exclaim Ex	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	епровите	exposure, of which guaranteed errount		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Francis house Carliel conversación of leaf activation Carliel conversación of leaf activation Maria or constitue Maria or const	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	епровите	exposure, of which guaranteed errount		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Format issues Gainel accommente Section overcomment Section overcomme	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	епровите	exposure, of which guaranteed errount		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Francisco Carriero de Carriero	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	епровите	exposure, of which guaranteed errount		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Amend below. Carlot of conversion 2: First define Size 1 Million of the Carlot of the Size 1 Million of the Size 1 Mi	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	епровите	exposure, of which guaranteed errount		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control of the Contro	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	епровите	exposure, of which guaranteed errount		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control Contro	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	епровите	exposure, of which guaranteed errount		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control of the Contro	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	епровите	exposure, of which guaranteed errount		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control Contro	exposure	exposure, o	Stage 2	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12/ Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	епровите	exposure, of which guaranteed errount		exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	Ö	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	4,685	4,691	4,700	4,709	4,723	5,384	6,107
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	4,685	4,691	4,700	4,709	4,723	5,384	6,107
Risk exposure amount for market risk	74	74	74	74	75	89	103
Risk exposure amount for operational risk	576	576	576	576	576	576	576
Other risk exposure amounts	5,448	5,550	5,517	5,524	5,365	4,616	3,900
Total risk exposure amount	10,783	10,891	10,867	10,883	10,738	10,664	10,687
Total Risk exposure amount (transitional)	10,783	10,891	10,867	10,883	10,738	10,664	10,687
Total Risk exposure amount (fully loaded)	10,783	10,891	10,867	10,883	10,738	10,664	10,687



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		1,993	2,127	2,291	2,439	1,954	2,005	2,021
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		1,661	1,795	1,959	2,107	1,621	1,672	1,689
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		258	258	258	258	258	258	258
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		822	969	1,162	1,348	801	853	950
A.1.3	Accumulated other comprehensive income		3	3	3	3	-61	-61	-61
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		3	3	3	3	-61	-61	-61
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		741	741	741	741	741	741	741
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-11	-11	-11	-11	-11	-11	-11
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-8	-8	-8	-8	-8	-8	-8
A.1.7.2	Cash flow hedge reserve		-3	-3	-3	-3	-3	-3	-3
A.1.7.3	Other adjustments		0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)		-106	-106	-106	-106	-106	-106	-106
A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
A.1.8.2	of which: Software assets (-)		-68	-68	-68	-68	-68	-68	-68
A.1.8.3	of which: Other intangible assets (-)		-38	-38	-38	-38	-38	-38	-38
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-46	-59	-87	-120	0	0	-73
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	O	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	O	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	O	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	0	0	-6	0	-1	-9
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of $01/01/2018$ compared to related IAS 39 figures as at $31/12/17$ ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		198	198	198	198	198	198	198
	A.2.1	Additional Tier 1 Capital instruments		198	198	198	198	198	198	198
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,858	1,993	2,157	2,305	1,819	1,870	1,887
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		134	134	134	134	134	134	134
	A.4.1	Tier 2 Capital instruments		134	134	134	134	134	134	134
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		10,783	10,891	10,867	10,883	10,738	10,664	10,687
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		15.40%	16.48%	18.03%	19.36%	15.10%	15.68%	15.80%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		17.23%	18.30%	19.85%	21.18%	16.94%	17.54%	17.66%
	C.3	Total Capital ratio		18.48%	19.53%	21.09%	22.41%	18.19%	18.80%	18.91%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		1,661	1,795	1,959	2,107	1,621	1,672	1,689
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		1,858	1,993	2,157	2,305	1,819	1,870	1,887
	D.3	TOTAL CAPITAL (fully loaded)		1,993	2,127	2,291	2,439	1,954	2,005	2,021



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		15.40%	16.48%	18.03%	19.36%	15.10%	15.68%	15.80%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		17.23%	18.30%	19.85%	21.18%	16.94%	17.54%	17.66%
	E.3	Total Capital ratio		18.48%	19.53%	21.09%	22.41%	18.19%	18.80%	18.91%
	H.1	Total leverage ratio exposures (transitional)		41,878	41,878	41878	41878	41878	41878	41878
Loverness ratios (94)	H.2	Total leverage ratio exposures (fully loaded)		41,878	41,878	41878	41878	41878	41878	41878
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		4.44%	4.76%	5.15%	5.50%	4.34%	4.47%	4.51%
	H.4	Leverage ratio (fully loaded)		4.44%	4.76%	5.15%	5.50%	4.34%	4.47%	4.51%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
Transitional combined buffer	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
	R.1	Pillar 2 capital requirement		2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%
	R.1.1	of which: CET1		1.18%	1.18%	1.18%	1.18%	1.18%	1.18%	1.18%
	R.1.2	of which: AT1		1.58%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.10%	10.10%	10.10%	10.10%	10.10%	10.10%	10.10%
	R.2.1	of which: CET1		5.68%	5.68%	5.68%	5.68%	5.68%	5.68%	5.68%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.60%	13.60%	13.60%	13.60%	13.60%	13.60%	13.60%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.18%	9.18%	9.18%	9.18%	9.18%	9.18%	9.18%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		1,661						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			1,795	1,959	2,107	1,621	1,672	1,689
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		10,783						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			10,891	10,867	10,883	10,738	10,664	10,687
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		15.40%	16.48%	18.03%	19.36%	15.10%	15.68%	15.80%



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	507	644	726	715	507	507	507	
Interest income	802	1,503	1,818	1,859	1,937	2,424	2,387	
Interest expense	-295	-860	-1,092	-1,144	-1,358	-1,648	-1,651	
Dividend income	0	0	0	0	0	0	0	
Net fee and commission income	-46	-46	-46	-46	-46	-46	-46	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	4	0	0	0	0	0	0	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-2			
Other operating income not listed above, net	-22	-22	-22	-22	-25	-22	-22	
Total operating income, net	444	576	659	647	435	439	439	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-11	-25	-12	-9	-183	-67	30	
Other income and expenses not listed above, net	-247	-250	-254	-259	-273	-265	-272	
Profit or (-) loss before tax from continuing operations	186	300	393	379	-21	107	197	
Tax expenses or (-) income related to profit or loss from continuing operations	-36	-90	-118	-114	0	-32	-59	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0							
Profit or (-) loss for the year	150	210	275	265	-21	75	138	
Amount of dividends paid and minority interests after MDA-related adjustments	7	63	83	80	0	23	41	
Attributable to owners of the parent net of estimated dividends	142	147	193	186	-21	53	96	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
Total post-tax MDA-related adjustment		0	0	0	0	0	0	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17								



Issuance of CET 1 Instruments 01 January to 31 March
Raising of capital instruments eligible as CET1 capital (+)

Repayment of CET1 capital, buybacks (-)
Conversion to CET1 of hybrid instruments (+)

2023 EU-wide Stress Test: Major capital measures and realised losses

(min eur)	
2023	Impact on Common Equity Tier 1
	0
	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the ctress test borizon (+/-)	143.88

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0