

2023 EU-wide Stress Test

Bank Name	SBAB Bank AB – group
LEI Code	H0YX5LBGKDVOWCXBZ594
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	423	479	504	487	423	422	421
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2	0	0	0	-9	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-6	2	-4	-13	-397	-225	-124
Profit or (-) loss for the year	190	209	215	191	-63	1	65
Coverage ratio: non-performing exposure (%)	8.36%	4.37%	3.21%	3.20%	18.05%	17.58%	17.85%
Common Equity Tier 1 capital	1,770	1,863	1,971	2,047	1,663	1,651	1,699
Total Risk exposure amount (all transitional adjustments included)	13,861	13,924	14,045	14,150	14,542	14,781	14,892
Common Equity Tier 1 ratio, %	12.77%	13.38%	14.03%	14.46%	11.44%	11.17%	11.41%
Fully loaded Common Equity Tier 1 ratio, %	12.77%	13.38%	14.03%	14.46%	11.44%	11.17%	11.41%
Tier 1 capital	2,292	2,384	2,493	2,568	2,184	2,173	2,221
Total leverage ratio exposures	55,650	55,650	55,650	55,650	55,650	55,650	55,650
Leverage ratio, %	4.12%	4.28%	4.48%	4.61%	3.93%	3.90%	3.99%
Fully loaded leverage ratio, %	4.12%	4.28%	4.48%	4.61%	3.93%	3.90%	3.99%
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, %	12.77%	13.38%	14.03%	14.46%	11.44%	11.17%	11.41%

IFRS 9 transitional arrangements?	No



2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	RB	F-I	RB	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 EUR, ·	Non-defaulted		Non-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	0	0	0	0	0	0	0	0	0	-
	Central governments	0	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	0	-
	Corporates	0	0	9,455	0	0	0	2,712	0	7,984	1,479	0	2	2	0	0.83%
	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	4,156	0	0	0	837	0	3,436	724	0	0	0	0	
	Retail	37,574	20	0	0	1,317	20	0	0	33,555		20	4	8	2	9.529
	Retail - Secured on real estate property	37,574	20	0		1,317	20	0	0	33,555	3,846	20	4	8	2	9.529
SBAB Bank AB – group	Retail - Secured on real estate property - Of Which: SME	5,459	2	0		94	2	0	0	5,108	379	2	0		1	39.969
JUAD Dank AD Group	Retail - Secured on real estate property - Of Which: non-SME	32,114	18	0	0	1,224	18	0	0	28,447	3,466	18	4	8	1	6.769
	Retail - Qualifying Revolving	0	0	0		0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0		0		0	0	0	0		0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0		0	0	0	0	0	0		0	0	0	
	Equity	0				0	0			0	0		0		0	
	Securitisation															
	Other non-credit obligation assets	0				0				0		0	0			-
	IRB TOTAL	37,574	20	9,455		1,317	20	2,712		41,540	5,324	20	6	10	2	9.51%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	FI	RB	A-	IRB	FI	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	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	0	0	0	0	0	0		0		j
	Central governments	0	0	0	0	0	0	0	0	0	0			0		1 -
	Institutions	0	0	0	0	0	0	0	0	0	0			0		1 -
	Corporates	0	0	9,455	0	0	0	2,712	0	7,984	1,479			2		0.83%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		0	C	j -
	Corporates - Of Which: SME	0	0	4.156	0	0	0	837	0	3.436	724			0	C	j -
	Retail	37,574	20	0	0	1,317	20	0	0	33,555	3,846		4	8	2	9.52%
	Retail - Secured on real estate property	37,574		0	0	1,317	20	0	0	33,555	3,846		4	8	2	9.52%
SWEDEN	Retail - Secured on real estate property - Of Which: SME	5,459	2	0	0	94	2	0	0	5,108	379			0		39.96%
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	32,114	18	0	0	1,224	18	0	0	28,447	3,466	18	4	8	1 1	6.76%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0			0		1 -
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0			0		1 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0			0		1 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0		j -
	Equity	0	0			0	0			0	0	0		0	C	j -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0		0	C	j -
	IRB TOTAL	37,574	20	9,455	0	1,317	20	2,712	0	41,540	5,324	20	6	10	2	9.51%

^{*} 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 SBAB Bank AB – group

												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 Rati Stage 3 exposure
	Central banks	0	0		0) () -	0	0	0	0	0	0	-	0	0		0	0		5 -
	Central governments	0	0		0) () -	0	0	0	0	0	0	-	0	0		0	0		j -
	Institutions	0	0		0) (-	0	0	0	0	0	0		0	0	0	0	0		j -
	Corporates	7,935	1,515	1	3 0	- 2	2	6.46%	7,526	1,908	30	0	2	2	6.33%	7,366	2,049	48	0	2	3	3 6.3
	Corporates - Of Which: Specialised Lending	0	0		0		0		0	0	0	0	0	0	-	0	0	0	0	0		3 -
	Corporates - Of Which: SME	3,396	759		5 0		0	1.22%	3,254	893	13	0	0	0	1.21%	3,278	861	21	0	0		0 1.33
	Retail	30,779	6,554	8	0	10) :	3.33%	29,984	7,238	199	0	10	5	2.29%	25,805	11,318	298	0	19	7	7 2.3
	Retail - Secured on real estate property	30,779	6,554	8	9 0	10)	3.33%	29,984	7,238	199	0	10	5	2.29%	25,805	11,318	298	0	19	7	7 2.3
SBAB Bank AB - group	Retail - Secured on real estate property - Of Which: SME	4,982	498		8 0)	9.38%	4,730	744	16	0	0	1	5.31%	4,674	790	25	0	0		1 3.8
SDAD Darik AD — group	Retail - Secured on real estate property - Of Which: non-SME	25,796	6,056	8	1 0	10	2	2.74%	25,254	6,495	183	0	10	4	2.03%	21,130	10,529	274	0	19	. 6	6 2.19
	Retail - Qualifying Revolving	0	0		0)) -	0	0	0	0	0	0		0	0	0	0	0	. 0	3 -
	Retail - Other Retail	0	0		0		0	-	0	0	0	0	0	0	-	0	0	0	0	0		á -
	Retail - Other Retail - Of Which: SME	0	0		0)) -	0	0	0	0	0	0		0	0	0	0	0	. 0	3 -
	Retail - Other Retail - Of Which: non-SME	0	0		0) () -	0	0	0	0	0	0	-	0	0	0	0			3 -
	Equity	0	0		0) () -	0	0	0	0	0	0	-	0	0	0	0			3 -
	Securitisation																					
	Other non-credit obligation assets	0	0		0) -	0	0	0	0	0	0	-	0	0	0	0			a -
	IRB TOTAL	38,713	8.069	102	1	11	ll 4	3,75%	37,510	9,146	229	1	13	6	2.81%	33,170	13,367	347	1	21	. 10	2.89

												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				i -
	Central governments	0	0)	0 -	0	0		0 0			-	0		0				, -
	Institutions	0	0					0 -	0	0		0				0		0			0	, -
	Corporates	7,935	1,515	13				1 6.46%	7,526	1,908	30	0			6.33%	7,366	2,049	48				6.359
	Corporates - Of Which: Specialised Lending	0	0					0 -	0	0		0				0		0			0	, -
	Corporates - Of Which: SME	3,396	759	6				0 1.22%	3,254	893	13	3 0			1.21%	3,278	861	21			0	1.339
	Retail	30,779				10	1	3.33%	29,984		199	9 0	10		2.29%	25,805	11,318	298		19	7	7 2.329
	Retail - Secured on real estate property	30,779		89		10)	3.33%	29,984		199	9 0	10		2.29%	25,805		298		19	7	7 2.329
SWEDEN	Retail - Secured on real estate property - Of Which: SME	4,982		8				1 9.38%	4,730		16	6 0		1	5.31%	4,674		25				3.839
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	25,796	6,056	81		10		2.74%	25,254	6,495	183	3 0	10	4	2.03%	21,130	10,529	274		19		5 2.199
	Retail - Qualifying Revolving	0	0					0 -	0	0		0 0			-	0	0	0				1 -
	Retail - Other Retail	0	0					0 -	0	0		0 0			-	0	0	0				1 -
	Retail - Other Retail - Of Which: SME	0	0					0 -	0	0		0 0			-	0	0	0				1 -
	Retail - Other Retail - Of Which: non-SME	0	0					0 -	0	0		0 0			1	0	0	0				1-
	Equity	0	0					0 -	0	0		0 0			1	0	0	0				1-
	Securitisation																					4
	Other non-credit obligation assets	0	0	0				0 -	0	0		0 0				0	0	0			r	
	IRB TOTAL	38,713	8.069	102	1	11		4 3,75%	37.510	9.146	229	1	13		2.81%	33.170	13,367	347		21	10	2.89%

^{*} 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

												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 Rat 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)		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	0	0		-
	Corporates	770	8,618	75	5 0	103	1-	19.09%	690	8,426	347	0	97	62	17.98%	621	8,131	712	0	91	127	7 17.8
c	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	486	3,641	32	2 0	17	7	8.47%	435	3,572	153	0	17	12	7.85%	390	3,455	315	0	16	25	5 8.0
	Retail	23,001	14,272	146	6	264	1 2	5 16.74%	11,921	24,861 24,861	639	2	357	106	16.63%	15,585	20,571	1,265	2	309	217	7 17.1
	Retail - Secured on real estate property	23,001	14,272	146	8 6	264	1 2	5 16.74%	11,921	24,861	639	2	357	106	16.63%	15,585	20,571	1,265	2	309	217	7 17.1
SBAB Bank AB - group	Retail - Secured on real estate property - Of Which: SME	670		30	5 0	41	1	7 17.91%		4,753	166	0	40	23	14.17%	495	4,643		0	39	49	13.6
SDAD Darik AD — group	Retail - Secured on real estate property - Of Which: non-SME	22,331	9,490	112	2 5	223	1	16.36%	11,351	20,108	473	2	317	83	17.49%	15,090	15,928	915	2	270	170	18.5
	Retail - Qualifying Revolving	0	0		0	0		-	0	0	0	0	0	0		0	0	0	0	0		, -
	Retail - Other Retail	0	0		0	0)		0	0	0	0	0	0		0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0		0	0		-	0	0	0	0	0	0		0	0	0	0	0		, -
	Retail - Other Retail - Of Which: non-SME	0	0		0	0)	-	0	0	0	0	0	0	-	0	0	0	0	0		J
	Equity	0	0		0	0)	-	0	0	0	0	0	0	-	0	0	0	0	0		J -
	Securitisation																					4
	Other non-credit obligation assets	0	0		0	0)	-	0	0	0	0	0	0	-	0	0	0	0	0		J
	IRB TOTAL	23,771	22,891	223	3 6	366	35	17.52%	12.611	33,287	986	3	454	169	17.11%	16,205	28,702	1.977	3	400	345	17.44

												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	0	0	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	0	0		-
	Institutions	0	0	0		0 0	_) -	0	0	0	0	0	0	-	0	0 131	0	0	0		-
	Corporates - Of Which: Specialised Lending	770	8,618	75		103	1-	19.09%	690	8,426	347	0	97	62	17.98%	621	8,131	712	0	91	127	17.88%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	2.641	0) -		2 572		0		0	7 95%	0	2.455	0		0		
	Corporates - Of Which: SME Retail	486 23.001			-	17	-	8.47%	435 11 921		153	0	17	12	7.85%	390 15.585		315	0	16	25	8.02% 17.19%
	Retail - Secured on real estate property	23,001	14,272	140		264	2	16.74%	11,721	24,861	639	2	357	106	16.63%	15,585	20,371	1,203	2	309	217	17.19%
	Retail - Secured on real estate property - Of Which: SME	670	4 792	26		1 41	-	17.91%	570	4 752	166		40	22	14 17%	405	4 643	250	0	303	40	13.69%
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	22 331	9.490	112		223	11	16.36%	11 351	20 108	473	2	317	83	17 49%	15 090	15 928	915	2	270	170	18.53%
	Retail - Qualifying Revolving	0	0	0) () -	0	0	0	0	0	0		0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0) () -	0	0	0	0	0	0		0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0) (-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0) (-	0	0	0	0	0	0		0	0	0	0	0	0	
	Equity	0	0	0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0) () -	0	0	0	0	0	0	-	0	0	0	0	0		-
	IRB TOTAL	23,771	22.891	223		366	35	17.52%	12.611	33,287	986	3	454	169	17.11%	16.205	28,702	1.977	3	400	345	17,44%

^{*} 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 SBAB Bank AB – group

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	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	0		0	0	0	- 0	- 0	0	0	0	0.00%
	Central governments	3.304		0	0	0	0		0		0	0.00%
	Regional governments or local authorities	1.044		0	0	0	0		0		0	0.00%
	Public sector entities	0		0	0				0			0.00%
	Multilateral Development Banks	89		0	0				0			0.00%
	International Organisations	162		0	0				0			0.00%
	Institutions	954		427	0	0	0		0	0		0.00%
	Corporates	0		0	0	0	0		0		0	0.00%
	of which: SME	0		0	0	0	0		0		0	0.00%
	Retail	253		190	1	212	70		0	1	0	34.62%
SBAB Bank AB – group	of which: SME	0		0	0	0	0		0		0	0.00%
· ·	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	0.00%
	Covered bonds	3,651		365	0	0	0		0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	5		1	0	0	0		0		0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0		0	0.00%
	Equity	10		14	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	55		48	0	0	0		0	0	0	0.00%
	Standardised Total	9,527	1	1,044	1	212	70	1	0	1		34.62%

							Actual					
							31/12/202	2*				
		Exposure	: values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	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	0		0	0	0	- 0	- 0	0	0	0	0.00%
	Central governments	2.986		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	706		0	0	0	0			0	0	0.00%
	Public sector entities				0					0		0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	417		176	0	0	0			0	0	0.00%
	Corporates			0	0					0		0.00%
	of which: SME			0	0	0	0			0		0.00%
	Retail	253		190	1	212	70		0	1	0	34.62%
SWEDEN	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortoages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		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	2.748		275	0	0	0			0		0.00%
	Claims on institutions and corporates with a ST credit assessment	5		1	0	0	0			0		0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0			0	0	0.00%
	Equity	10		14	0	0	0			0	0	0.00%
	Securitisation											
	Other exposures	55		48	0	0	0		0	0	0	0.00%
	Standardised Total	7,179	1	703	1	212	70	1		1		34.62%

2023 EU-wide Stress Test: Credit risk STA SBAB Bank AB – group

												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 Ra Stage 3 exposur
	Central banks	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Central governments	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0
	Public sector entities	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.
	Multilateral Development Banks	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	e e	0.
	International Organisations	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0
	Institutions	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0
	Corporates	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0
	of which: SME	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0			0 0
	Retail	179	102	2	0			34.80%	179	101	4	0	1	1	26.95%	141	137	5	0	1	- 1	
SBAB Bank AB – group	of which: SME	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.
	Secured by mortpages on immovable property	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.1
	of which: SME	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.
	Items associated with particularly high risk	0	0	0	0		0	0.00%	0	0	0		0	0	0.00%		0		0	0		0.
	Covered bonds	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0.1
	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	0.1
	Collective investments undertakings (CIU)	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0.1
	Equity	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0.1
	Securitisation																					
	Other exposures	0	0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0.1
	Standardised Total	179	102	2	0	1	1	34.80%	179	101	4	0	- 1	- 1	26.95%	141	137	5	0	- 1	- 1	24.2

	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) 0	0	0			0.00%	0	0		0		0	0.00%	0	0		0	0	0	0.00%
	Central governments		0	0				0.00%	0	0		0		0	0.00%	0	0		0			0.00%
	Regional governments or local authorities		0	0				0.00%	0	0		0		0	0.00%	0	0		0		0	0.00%
	Public sector entities		0					0.00%				0		0	0.00%		0		0			0.00%
	Multilateral Development Banks		0	0				0.00%	0	0		0		0	0.00%	0	0		0		0	0.00%
	International Organisations		0	0				0.00%	0	0		0		0	0.00%	0	0		0		0	0.00%
	Institutions		0		0			0.00%		0		0		0	0.00%	0	0		0			0.00%
	Corporates		0					0.00%				0		0	0.00%		0		0			0.00%
	of which: SME		0	0				0.00%	0	0		0		0	0.00%	0	0		0		0	0.00%
01155551	Retail	179	102	2	0			34.80%	179	101		4 0	- 1	1 1	26.95%	141	137		0	1	1	24.22%
SWEDEN	of which: SME		0	0	0			0.00%				0		0	0.00%	0	0		0		0	0.00%
	Secured by mortgages on immovable property		0	0				0.00%	0	0		0		0	0.00%	0	0		0		0	0.00%
	of which: SME		0		0			0.00%		0		0		0	0.00%	0	0		0			0.00%
	Items associated with particularly high risk		0	0	0			0.00%				0		0	0.00%	0	0		0		0	0.00%
	Covered bonds		0					0.00%				0		0	0.00%		0		0			0.00%
	Claims on institutions and corporates with a ST credit assessment		0		0			0.00%		0		0		0	0.00%	0	0		0			0.00%
	Collective investments undertakings (CIU)		0	0	0			0.00%				0		0	0.00%	0	0		0		0	0.00%
	Equity		0	0				0.00%				0		0	0.00%		0		0			0.00%
	Securitisation																					
	Other exposures		0	0	0			0.00%		0		0		0	0.00%	0	0		0	0	0	0.00% 24.22%
	Standardised Total	179	102	2		1	1	34.80%	179	101	4	. 0		1 1	26.95%	141	137	5		1	1	24.22%

^{*} 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

											JUAL	Dulik AD	group									
												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		0		0	0		0.00%	0	0		0 0	0		0.00%		0	0	0			0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0		0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0		. 0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0			0.00%
	International Organisations		0		0			0.00%	0			0	0	0	0.00%	0	0	0	0			0.00%
	Institutions		0		0			0.00%	0			0	0	0	0.00%	0	0	0	0			0.00%
	Corporates		0		0			0.00%	0			0	0	0	0.00%	0	0	0	0			0.00%
	of which: SME		0		0			0.00%	0			0	0	0	0.00%	0	0	0	0			0.00% 1 74.57%
	Retail	136	145	3	0	3	2	62.31%	46	228	8	В 0	9	6	73.14%	81	188	14	0	8	. 11	74.57%
SBAB Bank AB – group	of which: SME	0	0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0		. 0	0.00%
	Secured by mortgages on immovable property	0	0	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	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	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	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	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0		. 0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0		. 0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0		. 0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0		. 0	0.00%
	Standardised Total	136	145	3	0	3	2	62.31%	46	228	8	3 0	9	- 6	73,14%	81	188	14	0	8	11	74.57%

												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	0						0.00%				0			0.00%		0		0		- (0.00%
	Central governments	0	0		0	0	0	0.00%		0		0		0	0.00%	0	0		0		r	0.00%
	Regional governments or local authorities	0	0		0	0	0	0.00%		0		0		0	0.00%	0	0		0			0.00%
	Public sector entities	0	0		0	0	0	0.00%		0		0		0	0.00%	0	0		0			0.00%
	Multilateral Development Banks	0	0		0	0	0	0.00%		0		0		0	0.00%	0	0		0			0.00%
	International Organisations	0	0		0	0	0	0.00%		0		0		0	0.00%	0	0		0			0.00%
	Institutions	0	0			0		0.00%		0		0		0	0.00%	0	0		0			0.00%
	Corporates	0	0					0.00%		0					0.00%	0	0		0		-	0.00%
	of which: SME	0	0					0.00%		0				0	0.00%		0		0			0.00%
	Retail	136	145	3		3	2	62.31%	46	228	8		9	6	73.14%	81	188	14	0	8	11	1 74.57%
SWEDEN	of which: SME	0	0			0		0.00%		0		0			0.00%	0	0		0			0.00%
	Secured by mortgages on immovable property	0	0					0.00%		0				0	0.00%		0		0			0.00%
	of which: SME	0	0		0	0	0	0.00%		0		0		0	0.00%	0	0		0			0.00%
	Items associated with particularly high risk	0	0			0		0.00%		0		0			0.00%	0	0		0			0.00%
	Covered bonds	0	0					0.00%		0					0.00%	0	0		0		-	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0					0.00%		0				0	0.00%		0		0			0.00%
	Collective investments undertakings (CIU)	0	0			0		0.00%		0				0	0.00%	0	0		0			0.00%
	Equity	0			0			0.00%		0					0.00%		0		0			0.00%
	Securitisation																					4
	Other exposures	0	0			0		0.00%		0				0	0.00%	0	0		0			0.00%
	Standardised Total	136	145	3		3	2	62.31%	46	228	8		9	- 6	73.14%	81	188	14		8	11	1 74.57%

^{*} 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 SBAB Bank AB – group

									ntees - Actual						
									1/2022						
		Exposu	re values	Risk exposi	are 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-198	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 oovernments														-
	Institutions														
	Corporates	٥		0	0	. 0	0		0		0	0	0		1
	Composites - Of Whirly Sparialised Lending	٥	0	0	0		0		0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0		0	0	٥	0	- 0		
	Retail	2.938		140	0	2,737	0	195	0	- 6	0	0	- 1		4,779
SBAB Bank AB -	Retail - Secured on real estate property	2,938	0	140	0	2,737	٥	195	0	6	0	0	- 1		4,779
JUAD DUIK AD -	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	٥	0	- 0		
group	Retail - Secured on real estate property - Of Which: non-	2.938		140	0	2,737	0	195	0	- 6	0	0	- 1		4,779
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		1 -
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0		1 -
	Retail - Other Retail - Of Which: SME	٥		0	0	. 0	0		0		0	0	0		-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		1 -
	Equity														
	Securitisation														
	Other non-credit obligation assets														4
	IR8 TOTAL	2.938	0	140	0	2.737	0	195	0	6	0	0	1		4.77%

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposus	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		Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	2.938		140	0	2,737		195	0	6		0	- 1		5%
	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-	2.938		140	0	2,737		195	0	6		0	- 1		5%
	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														

2023 EU-wide Stress Test: Credit risk COVID-19 IRB SBAB Bank AB – group

																Public guarantees	- Baseline Scena	rio													
						31/1	2/2023									31/1	2/2024									31	/12/2025				
	(min BJR. %)	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		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments Institutions							+		+		+													1				-		
	Corporates	0	0)	0 0	0		0		0 0			0	0	0	0		0		0		0			0 1	0	0	0 1	0 0	0	
	Commission - Of Which: Spanished Landon Commission - Of Which: SMF							+		+		+													1				-		
	Retail	2.460			466 0	11	0			1 0	3%	2.396		522	0	21			1		156	2.014		895	5 1	0	29	0 (0 2	0	1%
SBAB Bank AB -	Retail - Secured on real estate property - Of Which: SME							+		1		+													1				-		
group	Retail - Secured on real estate property - Of Which: ron-																														
group	Retail - Qualifying Revolving Retail - Other Retail				_			-	1	-	1	-											1		-	1			1		
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME Equity				_			-	1	-	1	-											1		-	1			1		
	Securitization			1	_			1		1											-					_			+		
	Other non-credit obligation assets	2.362									1.90%										1,70%	1.954		951							
																Dublic supranteer	. Parelina from	da.													
						31/1	2/2023									Public guarantees		rio								*1	/12/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2023 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		2/2024 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 engent	Stage 3 exposure	/12/2025 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	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	. Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1: Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	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 banks Central covernments	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	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 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
	Central 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	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 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
	Central banks Central covernments Institutions Corporates Corporates Corporates	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	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 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
	Central branks Central coverments Institutions Corporates Corporates - Of White Socialised Lendre Corporates - Of White Socialised	exposure	exposure, of which guaranteed amount	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	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central busins Central everyments Institutions Corporate - Of Webs. Socialised Lendris Corporates - Of Webs. Socialised Lendris Corporates - Of Webs. Set Refail Refail - Secured on real estate property	exposure	exposure, of which guaranteed amount	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	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Central laws Central downments Familitations Comprehes Comparies Comparies Comparies Comparies Comparies Of Which Secretard Landon Retal	exposure	exposure, of which guaranteed amount	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	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Central banks Central comments Institutions Companies Of Bibles Seculard Lenders Read Secular Companies Security Companies Secular Lenders Read Secular Companies Companies Of Bibles Secular Read Secular Companies Companies Companies Companies Read Secular Companies Companies Companies Companies Companies Read Secular Companies Co	exposure	exposure, of which guaranteed amount	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	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control descriptions Compress	exposure	exposure, of which guaranteed amount	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	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Control brains Control comments Enablestee Comments of White Secretarial control Comments of White Secretarial control Comments of White Secretarial control Enable Secretarial control Enable Secretarial control Enable Secretarial control Enable Secretarial control control Enable Secretarial control control Enable Secretarial Control Enable Secretaria	exposure	exposure, of which guaranteed amount	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	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Committee Memorial Committee Committ	exposure	exposure, of which guaranteed amount	Stage 2 егровите	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	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Commission	exposure	exposure, of which guaranteed amount	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	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Central desirations Central desirations Companies Compan	exposure	exposure, of which guaranteed amount amount of the control of the	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	exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	31/1: Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	2 014	exposure, of which guaranteed aerount	exposure	exposure, of which guaranteed aemount	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 SBAB Bank AB – group

															Public gu	arantees - Advers	Scenario													
						31/12	/2023									31/12/2024									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 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 ex exposure	Stage 2 posure, of Sta which expo aranteed amount		re, of provisions fo	Stage 2	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 encount	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		emount		amount		Amount						amount		Imosins	ATE	ant					amount		amount		amount				
	Central governments																													
	Institutions																													
	Corporates	0	0		0 0	0		0	0	. 0		0	0	0	0	0	0	0 0			0	0	0	0	0	0	0	0	0 -	
	Correctes - Of Whith: Statistical Landon																													
	Corporates - Of Which: SME																													
	Retail	2.194	0		30 0	14	0	0	20	0	2%	1.176		1,714		48		0 3		1%	1,490		1.357	0	91	0		28		
AB Bank AB -	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																													
	Rutal - Secured on real estate property - Of Which: non-				_													+												
group	Retail - Qualifying Revolving				_													+												
	Retail - Other Retail				_													+												
	But al., Other But al., Of White SMF				_													+												
	Rutal - Other Rutal - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	Other non-credit oblication assets IRS TOTAL	2.093	0	8	29 0	16	d		23	3	19.30%	1.125	0	1.760	0 Public qu	53 erentees - Advers	0 Scanario	0 3	11	19.73%	1.456	0	1.365	0	97	0	٥	28	21	21.63%
	Other non-credit obligation assets IRB TOTAL	2.093	0	8	29 0	31/12	:/2023		23	3	19.30%	1.125	۰	1.760	O Public gu	53 arantees - Advers 31/12/2024	0 Scenario	0 3:	11	19.73%	1.456	٥	1.385	0	31/12	/2025	۰	28	n	21.63%
	Other man credit dilutation assets (4th 1974), (con 10,12, %)	2.093 Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Stage 2 expoure, of which guaranteed amount	31/12 Stage 3 exposure	1/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stag 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	19.30% Coverage Ratio Stage 3 exposure	1.125 Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure p	Public gu Stage 2 posure, of which expressions	31/12/2024 Sta expos	e 3 Stock of re, of provisions fo the Stage 1	Stock of provisions for Stoge 2 exposure	Stock of provisions for Stage 3 exposure	19.73% Coverage Ratio - Stage 3 exposure	1.456 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	1.385 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2025 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	21.630 verage Ratio Stage 3 exposure
	Sen TOTAL (nin 515, %)	Stage 1	Stage 1 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	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2 exposure p	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2	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	verage Ratio Stage 3
	Security Security (not 63, %) Control Security Security (not 63, %)	Stage 1	Stage 1 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	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2 exposure p	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2	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	verage Rati Stage 3
	Des 19784 (do E.S., %) Control Service (do E.S., %)	Stage 1	Stage 1 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	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2 exposure p	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2	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	verage Rati Stage 3
	See NOTEA. Control banks (on ESA, N) Control banks Control comments Compresses	Stage 1	Stage 1 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	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2 exposure p	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2	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	verage Rati Stage 3
	Sen NOTAL (on BUL N) Control Cases Control Cases	Stage 1	Stage 1 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	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2 exposure p	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2	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	verage Rati Stage 3
	Delta TOTAL Control familia Control fa	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Rati Stage 3
	One NOTES. Control banks Control comments Compress C	Stage 1	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2 exposure p	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	exposure, of which guaranteed	Stage 2	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	verage Ratio Stage 3
	See Notific. (on 80% %) Control leaves (on 80% %) Control leaves Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Rati Stage 3
SWEDEN	Control Service Control Service Control of S	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Ratio Stage 3
SWEDEN	Contact lands Read Secretaria in and interested Read Secret	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Ratio Stage 3
SWEDEN	Central hands (rim 80% %) Central central rim 100% %) Final Security of miles the membra (rim 80% %) Final Security of miles the membra (rim 80% %) Final Security of miles the membra (rim 80% %) Final Security of miles the membra (rim 80% %) Final Security of miles the membra (rim 80% %) Final Security of miles the membra (rim 80% %) Final Security of miles the membra (rim 80% %) Final Security of miles the membra (rim 80% %) Final Security of miles the membra (rim 80% %) Final Security of miles the miles (rim 80% %) Final Security of miles the miles (rim 80% %) Final Security of miles the miles (rim 80% %) Final Security of miles	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Ratio Stage 3
SWEDEN	Control States Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Control Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Ratio Stage 3
SWEDEN	Control India. Control India.	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Ratio Stage 3
SWEDEN	Central hands (nm 80%, %) Read (nm 80%, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Ratio Stage 3
SWEDEN	Sent States (An Ed. S.) (An Ed	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Ratio Stage 3
SWEDEN	Control brains Control brain Control brain Control brain Control Control brain Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Ratio Stage 3
SWEDEN	Sent States (An Ed. S.) (An Ed	Stage 1 exposure	Stage 1 exposure, of which guaranteed enount enount 0	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	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure g	Stage 2 posure, of Sta which expo	31/12/2024 Sta expos sure wh guara	e 3 Stock of re, of provisions fo the Stage 1	r provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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	verage Ratio Stage 3

EBA SUPERAN SANCING MUTHORITY

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

					SBAE	Bank AB -	group						
							Public guara	intees - Actual					
							31/1	2/2022					
	(min EUR, W	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	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rai Stage 3 exposure
	Central banks												
	Cantral newsraments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Grounisations												
	Institutions												
	Corporates		0							0			
	of which COP		0							0			
SBAB Bank AB -	Retail												
	of which Tall	- O	0										
group	Secured by mortnance on immovable noncerty		0										
	of which: non-SME												
	Stems associated with narticularly high risk				_		_					_	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity						-		-				+
	Securitisation												
	Other exposures												_
	Standardised Total												_
				•	•	•	Public quara	ritees - Actual					
							31/1	2/2022					
	(min EUR, W	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	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Control banks	1			emount		*mount		ansoned	exposure	exposure	exposure	
							1		1				_
	Central governments												_
	Regional governments or local authorities												_
	Dublic sector entities												
	Multilateral Development Banks												_
	International Grosnisations												
	Institutions												
	Corporates		0		0	0							
	of which: SE	0			0	0							
	Retail		0		0	0				0			
SWEDEN	of which: Set		0		0					0			
	Secured by mortgages on immovable property		0				0			0			
	of other and PAR												

2023 EU-wide Stress Test: Credit risk COVID-19 STA SBAB Bank AB – group

е	Stress	lest:	Credit	risk	COATE)-19	517
	SBA	AB Bank A	B - group				

																Public guarantees -	Baseline Scenari	•													
						31/1	12/2023									31/12	/2024									31/1	2/2025				
	(min BJR, W.)	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	Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks																														
	Central governments																														
	Regional governments or local authorities						-	1			1																	1			
	Public sector entities Multilateral Development Banks							1			1																	1			
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group	Served by mortoenes on immovable rennerty	0			0 0		0 0									0		0	0						0	0		0	0	0	
	of which non-SVE Berns associated with particularly high risk						-	1			1																	1			
	Covered bonds						_	_																							
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity Securitization						-	1			1																	1			
	Other exposures			-	+	-		 		-	-														_		-	-	+		
	Standardised Total	0	0		0 0	0	0 0									0		0	0	0					0			0	0 0	0 -	
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2		Stage 3	Stock of	Stock of				Stage 1								
													exposure, of		exposure, of		exposure, of			Stock of	Coverage Ratio -		exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio
	(min EUR, %)	exposure	which guaranteed amount	exposure	which guaranteed	exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		provisions for Stage 1 exposure	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	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central hanks	exposure	which guaranteed amount	exposure	which guaranteed wmassed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments	ехроните	which guaranteed amount	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments Regional governments or local authorities	exposure	which guaranteed arrount	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Central banks Central governments	exposure	which guaranteed amount	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control Novels Cartrial Governments Resinance Governments Resinance Governments Resinance Governments Resinance Governments Multitateral Development Barries Resinance Governments Resinance Governments	exposure	which guaranteed arrount	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Formal Newle Central Governments Recommends	exposure	which guaranteed amount	exposure	which guaranteed emotion	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	County banks Cartel oversments Solven oversments or local authorities Solven oversments or local authorities Solven auton contraction Multitatival Devolutionment Ennis International Operatuations Solvents oversments Solvents Solv	exposure	which guaranteed amount	exposure	which guaranteed annoused	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
	Control broke Central coverments Resisted coverments Resisted coverments Resisted coverments Resisted coverments Resisted Resiste	exposure	which guaranteed armount	exposure	which guaranted	exposure exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	County banks Cartel oversments Solven oversments or local authorities Solven oversments or local authorities Solven auton contraction Multitatival Devolutionment Ennis International Operatuations Solvents oversments Solvents Solv	exposure	which guaranteed amount	exposure	which guaranteed	exposure 0	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Former development of the develo	exposure 0	which guaranteed amount of the control of the contr	exposure	which guaranted	0	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Found votes commented by all articulars Section of commented by all articulars Section of commented by all articulars Section of the section of the section Section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of	0 0 exposure	which guaranteed arround arround 0	exposure	which guaranted amounts of 0 0 0 0 0 0 0	exposent 0	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage I exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Faculty described on the Control of State of Sta	exposure 0	which quaranteed serround	exposure	which guaranteed	0	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Found votes commented by all articulars Section of commented by all articulars Section of commented by all articulars Section of the section of the section Section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of the section of	exposure 0	which guaranteed serround	exposure	which guaranteed guara	exposure 0	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Found when the comments of the distribution of the comments of	c c	which quaranteed services of the control of the con	exposure	which guranteed	exposure 0	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage I exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
SWEDEN	Found about the County of	C C C C C C C C C C C C C C C C C C C	which guaranteed serviced serviced of the control o	esposure	which guaranteed guara	exposers 0	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage I exposure	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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Sweden	Found about the County of	exposure	which guaranteed associated assoc	esposure	which guranteed guranteed envision	0	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3	Stage I	exposure, of which		exposure, of which		exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3		exposure, of which		exposure, of which		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 SBAB Bank AB - group

																Public guarantees -	Adverse Scenario														
						31/12	/2023					1				31/12	2024									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																													-	
/	International Organisations																													$\overline{}$	
/	Institutions Consorates											_																		-	
/	of which 1987			,							-																				
SBAB Bank AB -	Retail		0			0	0	0	0				0	0		0	0		0	0		0		0	0	0	0	0			
qroup	of which: 1945																													-	
group	Serviced by mortnanes on immovable economy of which non-SME										-																				-
/	Items associated with particularly high risk																														
/	Covered bonds																														
/	Claims on institutions and corporates with a ST credit assessment																													-	
/	Collective investments undertakings (CIU) Equity				-						-	-																		-	
/	Securitization																													-	
/	Other excosures																														
	Standardised Total					0										0	0		0			0			0					0	
	(min EUR, Ye)	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	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	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 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	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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/	Central governments																													=	
4	Regional governments or local authorities																														
1	Dublic sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	International Occaminations Institutions Corporates		0		0	0		0		0		0		0	0	0			0	0		0		0		0					-
1	International Organisations Institutions Consorates of which: 1985	·			۰	0	٥	0	0	0		0	0	0		0	٥	0	0	0	-	0	٥	0	0	0	0	0	0		-
CIMEDEN	Submutional Organizations Destructions Consolutes of which: DRE Retail	0		0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
SWEDEN	International Organisations Internations Connection of which: 20tt Retail of which: 20tt	·			0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-
SWEDEN	Submutional Organizations Destructions Consolutes of which: DRE Retail	·		6	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
SWEDEN	International Commissions Easthaliana Commissions Commission of Market Commissions of make 1955 Recal Market Commissions on innovable property of which the Commission on innovable property of which commissions of the Commissio	·		C C	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-
SWEDEN	Selection of Commentations Learning Commentation Comment	·		0	0	0	0	0	0	0		0	0	0	0	0	0 0	0	0	0	-	0	0	0	0	0	0	0	0	0	
SWEDEN	Name and the second of the sec	·		6	0	0	0	0	0	0		0	0	0	0	0	0	0 0	0	0		0	0	0	0	0	0	0	0	9	-
SWEDEN	Selection of Commentations Learning Commentation Comment	·		6	0	0	0	0	0	0	-	0	0	0	0	0 0	0 0	0 0	0 0	0		0	0 0	0	0 0	0	0	0	0	0 0	-
SWEDEN	Stemminar Comminates (Controlled of sinch total for sinch total Course sinch total	·		6	0	0	0	0	0	0	-	0	0	0	0	0 0	0	0	0	0		0	0 0	0	0 0	9	0	0	0	0	
SWEDEN	Minimalizario Chamisticas Minimalizario Finale STE Minimalizario Minimaliz	·		6	0	0 0	0	0	0	0	-	0	0	0	0	0 0	0	0 0	0	0		0	0	0	0	9	0	0	0	Q Q	



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	0	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			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	5,094	5,478	5,778	6,882	6,539	7,407	8,159
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	5,094	5,478	5,778	6,882	6,539	7,407	8,159
Risk exposure amount for market risk	164	164	164	164	209	237	261
Risk exposure amount for operational risk	543	543	543	543	543	543	543
Other risk exposure amounts	8,061	7,739	7,561	6,562	7,250	6,594	5,929
Total risk exposure amount	13,861	13,924	14,045	14,150	14,542	14,781	14,892
Total Risk exposure amount (transitional)	13,861	13,924	14,045	14,150	14,542	14,781	14,892
Total Risk exposure amount (fully loaded)	13,861	13,924	14,045	14,150	14,542	14,781	14,892



		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		2,471	2,564	2,672	2,747	2,451	2,441	2,490
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		1,770	1,863	1,971	2,047	1,663	1,651	1,699
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		176	176	176	176	176	176	176
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		1,618	1,726	1,837	1,934	1,538	1,520	1,542
A.1.3	Accumulated other comprehensive income		-597	-597	-597	-597	-560	-560	-560
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-597	-597	-597	-597	-560	-560	-560
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		1	1	1	1	0	0	0
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		0	0	0	0	0	0	0
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		587	587	587	587	550	550	550
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-9	-9	-9	-9	-9	-9	-9
A.1.7.2	Cash flow hedge reserve		601	601	601	601	563	563	563
A.1.7.3	Other adjustments		-4	-4	-4	-4	-4	-4	-4
A.1.8	(-) Intangible assets (including Goodwill)		-12	-14	-8	-8	-14	-8	-8
A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
A.1.8.2	of which: Software assets (-)		-4	-5	0	0	-5	0	0
A.1.8.3	of which: Other intangible assets (-)		-8	-8	-8	-8	-8	-8	-8
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-27	-26	0
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-2	-16	-24	-41	0	0	0
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	o	C	0	
	A.1.14.1	of which: from securitisation positions (·)		0	0	0	O	C	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	C	0	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	C	0	
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	C	0	
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	C	0	
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	0	0	-4	C	0	
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	C	0	
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	C	0	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	C	0	
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	C	0	
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	C	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	C	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	C	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	C	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	O	C	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	C	0	
	A.1.22	Transitional adjustments		0	0	0	0	C	0	
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	C	0	
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	C	0	
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	C	0	
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	C	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	C	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	C	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)		521	521	521	521	521	521	521
	A.2.1	Additional Tier 1 Capital instruments		521	521	521	521	521	521	521
	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
	А.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,292	2,384	2,493	2,568	2,184	2,173	2,221
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		179	179	179	179	267	268	269
	A.4.1	Tier 2 Capital instruments		179	179	179	179	179	179	179
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	87	89	89
	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		13,861	13,924	14,045	14,150	14,542	14,781	14,892
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		12.77%	13.38%	14.03%	14.46%	11.44%	11.17%	11.41%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.53%	17.12%	17.75%	18.15%	15.02%	14.70%	14.91%
	C.3	Total Capital ratio		17.83%	18.41%	19.02%	19.42%	16.86%	16.51%	16.72%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		1,770	1,863	1,971	2,047	1,663	1,651	1,699
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		2,292	2,384	2,493	2,568	2,184	2,173	2,221
	D.3	TOTAL CAPITAL (fully loaded)		2,471	2,564	2,672	2,747	2,451	2,441	2,490



			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		12.77%	13.38%	14.03%	14.46%	11.44%	11.17%	11.41%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.53%	17.12%	17.75%	18.15%	15.02%	14.70%	14.91%
	E.3	Total Capital ratio		17.83%	18.41%	19.02%	19.42%	16.86%	16.51%	16.72%
	H.1	Total leverage ratio exposures (transitional)		55,650	55,650	55650	55650	55650	55650	55650
Leverage ratios (%)	H.2	Total leverage ratio exposures (fully loaded)		55,650	55,650	55650	55650	55650	55650	55650
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		4.12%	4.28%	4.48%	4.61%	3.93%	3.90%	3.99%
	H.4	Leverage ratio (fully loaded)		4.12%	4.28%	4.48%	4.61%	3.93%	3.90%	3.99%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		1.01%	1.01%	1.01%	1.01%	1.01%	1.01%	1.01%
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		3.51%	3.51%	3.51%	3.51%	3.51%	3.51%	3.51%
	R.1	Pillar 2 capital requirement		3.35%	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%
	R.1.1	of which: CET1		2.19%	2.19%	2.19%	2.19%	2.19%	2.19%	2.19%
	R.1.2	of which: AT1		0.32%	0.32%	0.32%	0.32%	0.32%	0.32%	0.32%
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)		11.35%	11.35%	11.35%	11.35%	11.35%	11.35%	11.35%
	R.2.1	of which: CET1		6.69%	6.69%	6.69%	6.69%	6.69%	6.69%	6.69%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.86%	14.86%	14.86%	14.86%	14.86%	14.86%	14.86%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.20%	10.20%	10.20%	10.20%	10.20%	10.20%	10.20%
	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		1,770						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			1,863	1,971	2,047	1,663	1,651	1,699
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		13,861						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			13,924	14,045	14,150	14,542	14,781	14,892
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.77%	13.38%	14.03%	14.46%	11.44%	11.17%	11.41%



2023 EU-wide Stress Test: P&L

	Actual	al 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	423	479	504	487	423	422	421	
Interest income	1,245	2,138	2,271	2,330	2,848	2,961	2,910	
Interest expense	-822	-1,660	-1,767	-1,842	-2,354	-2,445	-2,463	
Dividend income	0	0	0	0	0	0	0	
Net fee and commission income	2	2	2	2	0	0	0	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	2	0	0	0	-9	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	-5	0	0	0	123	0	0	
Total operating income, net	422	481	506	489	536	422	421	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-6	2	-4	-13	-397	-225	-124	
Other income and expenses not listed above, net	-175	-184	-195	-204	-228	-195	-204	
Profit or (-) loss before tax from continuing operations	241	299	307	273	-89	2	93	
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-51 0	-90	-92	-82	27	0	-28	
Profit or (-) loss for the year	190	209	215	191	-63	1	65	
Amount of dividends paid and minority interests after MDA-related adjustments	102	101	103	95	18	18	44	
Attributable to owners of the parent net of estimated dividends	88	108	111	97	-80	-17	21	
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		0	0	0	0	0	0	



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

(mln EUR))
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	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 stress test horizon $(+/-)$	0

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