



# 2023 EU-wide Stress Test

<b>Bank Name</b>	SBAB Bank AB – group
<b>LEI Code</b>	H0YX5LBGKDVOWCXBZ594
<b>Country Code</b>	SE

## 2023 EU-wide Stress Test: Summary

SBAB Bank AB – group

	Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024
(mln EUR, %)							
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
<b>Profit or (-) loss for the year</b>	<b>190</b>	<b>209</b>	<b>215</b>	<b>191</b>	<b>-63</b>	<b>1</b>	<b>65</b>
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
<b>Common Equity Tier 1 ratio, %</b>	<b>12.77%</b>	<b>13.38%</b>	<b>14.03%</b>	<b>14.46%</b>	<b>11.44%</b>	<b>11.17%</b>	<b>11.41%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>12.77%</b>	<b>13.38%</b>	<b>14.03%</b>	<b>14.46%</b>	<b>11.44%</b>	<b>11.17%</b>	<b>11.41%</b>
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
<b>Leverage ratio, %</b>	<b>4.12%</b>	<b>4.28%</b>	<b>4.48%</b>	<b>4.61%</b>	<b>3.93%</b>	<b>3.90%</b>	<b>3.99%</b>
<b>Fully loaded leverage ratio, %</b>	<b>4.12%</b>	<b>4.28%</b>	<b>4.48%</b>	<b>4.61%</b>	<b>3.93%</b>	<b>3.90%</b>	<b>3.99%</b>
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
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### 2023 EU-wide Stress Test: Credit risk IRB

SBAB Bank AB – group

		Actual															
		31/12/2022*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
SBAB Bank AB – group	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	0	0	9,455	0	0	0	2,712	0	2,984	1,479	0	0	0	0	0	0.83%
	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	0	0	4,156	0	0	0	837	0	3,436	724	0	0	0	0	0	0
	Retail	37,574	20	0	0	1,317	20	0	0	33,551	3,846	20	4	8	2	9.52%	
	Retail - Secured on real estate property	37,574	20	0	0	1,317	20	0	0	33,551	3,846	20	4	8	2	9.52%	
	Retail - Secured on real estate property - Of Which: SME	3,493	2	0	0	26	0	0	0	5,108	379	0	0	0	0	1	39.96%
	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	6.76%	
	Retail - Qualifying Revolving	0	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	0
	Retail - Other Retail - Of Which: SME	0	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	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	37,574	20	9,455	0	1,317	20	2,712	0	41,540	5,324	20	6	10	2	9.51%		

		Actual															
		31/12/2022*															
		Exposure values				Risk exposure amounts				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	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
SWEDEN	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	2,984	1,479	0	0	0	0	0	0.83%
	Corporates - Of Which: Specialised Lending	0	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	0	
	Retail	37,574	20	0	0	1,317	20	0	0	33,551	3,846	20	4	8	2	9.52%	
	Retail - Secured on real estate property	37,574	20	0	0	1,317	20	0	0	33,551	3,846	20	4	8	2	9.52%	
	Retail - Secured on real estate property - Of Which: SME	3,493	2	0	0	26	0	0	0	5,108	379	0	0	0	0	1	39.96%
	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	6.76%	
	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
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						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	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	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	7,832	1,512	12	0	2	1	6.46%	7,526	1,908	30	0	0	0	6.33%	7,366	2,099	48	0	0	0	6.35%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates - Of Which: SME	3,396	759	6	0	0	0	1.22%	3,254	893	13	0	0	0	1.21%	3,278	861	21	0	0	0	1.33%
Retail	38,779	6,554	89	0	10	3	3.33%	29,984	7,238	199	0	10	5	2.29%	25,805	11,318	298	0	19	7	2.32%
Retail - Secured on real estate property	38,779	6,554	89	0	10	3	3.33%	29,984	7,238	199	0	10	5	2.29%	25,805	11,318	298	0	19	7	2.32%
Retail - Secured on real estate property - Of Which: SME	4,982	498	8	0	0	1	9.38%	4,738	741	16	0	0	1	5.31%	4,624	790	23	0	0	0	3.83%
Retail - Secured on real estate property - Of Which: non-SME	25,796	6,056	81	0	10	2	2.94%	25,254	6,497	183	0	10	4	2.03%	21,180	10,529	274	0	19	6	2.19%
Retail - Qualifying Revolving	0	0	0	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	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0	-
Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
IRB TOTAL	38,713	8,069	102	1	11	4	3.79%	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						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	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	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	7,832	1,512	12	0	2	1	6.46%	7,526	1,908	30	0	0	0	6.33%	7,366	2,099	48	0	0	0	6.35%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Corporates - Of Which: SME	3,396	759	6	0	0	0	1.22%	3,254	893	13	0	0	0	1.21%	3,278	861	21	0	0	0	1.33%
Retail	38,779	6,554	89	0	10	3	3.33%	29,984	7,238	199	0	10	5	2.29%	25,805	11,318	298	0	19	7	2.32%
Retail - Secured on real estate property	38,779	6,554	89	0	10	3	3.33%	29,984	7,238	199	0	10	5	2.29%	25,805	11,318	298	0	19	7	2.32%
Retail - Secured on real estate property - Of Which: SME	4,982	498	8	0	0	1	9.38%	4,738	741	16	0	0	1	5.31%	4,624	790	23	0	0	0	3.83%
Retail - Secured on real estate property - Of Which: non-SME	25,796	6,056	81	0	10	2	2.94%	25,254	6,497	183	0	10	4	2.03%	21,180	10,529	274	0	19	6	2.19%
Retail - Qualifying Revolving	0	0	0	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	0	0	0	-
Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0	-
Equity	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	0	-
IRB TOTAL	38,713	8,069	102	1	11	4	3.79%	37,510	9,146	229	1	13	6	2.81%	33,170	13,367	347	1	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

SBAB Bank AB – group

	Adverse Scenario																				
	31/12/2023							31/12/2024							31/12/2025						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	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	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	772	8,618	72	0	103	14	19.09%	692	8,628	342	0	92	62	17.98%	621	8,131	712	0	91	122	17.88%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	486	3,641	32	0	17	2	8.47%	435	3,572	153	0	17	12	7.85%	390	3,455	313	0	16	23	8.02%
Retail	23,001	14,272	148	6	264	25	16.74%	11,921	24,861	639	2	357	108	16.63%	15,585	20,571	1,263	2	309	217	17.19%
Retail - Secured on real estate property	23,001	14,272	148	6	264	25	16.74%	11,921	24,861	639	2	357	108	16.63%	15,585	20,571	1,263	2	309	217	17.19%
Retail - Secured on real estate property - Of Which: SME	626	4,763	36	0	41	2	17.91%	576	4,251	166	0	40	21	14.12%	495	4,643	350	0	39	40	11.69%
Retail - Secured on real estate property - Of Which: non-SME	22,331	9,499	112	6	223	18	16.36%	11,351	20,109	473	2	317	87	17.49%	15,090	15,928	913	2	270	170	18.53%
Retail - Qualifying Revolving	0	0	0	0	0	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	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	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	0	0	0	0	0
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	23,771	22,891	223	6	366	39	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						
	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
(m EUR, %)																					
Central banks	0	0	0	0	0	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	0	0	0	0	0
Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	772	8,618	72	0	103	14	19.09%	692	8,628	342	0	92	62	17.98%	621	8,131	712	0	91	122	17.88%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	486	3,641	32	0	17	2	8.47%	435	3,572	153	0	17	12	7.85%	390	3,455	313	0	16	23	8.02%
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Retail - Secured on real estate property - Of Which: non-SME	22,331	9,499	112	6	223	18	16.36%	11,351	20,109	473	2	317	87	17.49%	15,090	15,928	913	2	270	170	18.53%
Retail - Qualifying Revolving	0	0	0	0	0	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	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	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	0	0	0	0	0
Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	23,771	22,891	223	6	366	39	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										
		31/12/2022*										
		Exposure values		Risk exposure amounts		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
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
(mB EUR, %)												
SBAB Bank AB – group	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	3,364	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	1,064	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	85	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	162	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	564	0	492	0	0	0	0	0	0	0	0.00%
	Corporate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	253	0	186	1	212	70	1	1	1	0	34.62%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	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	0	0.00%
	Covered bonds	3,851	0	385	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	5	0	11	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Bills	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	48	0	0	0	0	0	0	0	0.00%	
Standardised Total	9,227	0	1,044	1	212	70	1	0	1	0	34.62%	

		Actual										
		31/12/2022*										
		Exposure values		Risk exposure amounts		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
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
(mB EUR, %)												
SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	2,985	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	706	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	417	0	176	0	0	0	0	0	0	0	0.00%
	Corporate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	253	0	180	1	212	70	1	1	1	0	34.62%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	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	0	0.00%
	Covered bonds	2,288	0	224	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	5	0	11	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Bills	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	48	0	0	0	0	0	0	0	0.00%	
Standardised Total	7,179	0	701	1	212	70	1	0	1	0	34.62%	

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2022 as per Methodological Note.

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

		Baseline Scenario																					
		31/12/2023						31/12/2024						31/12/2025									
		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	
(mB EUR, %)																							
SBAB Bank AB – group	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Central 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	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	0.00%	
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	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	0.00%	
	Retail	179	102	2	0	1	1	34.89%	179	101	4	0	1	1	26.95%	141	137	5	0	1	1	24.22%	
	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	0.00%	
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	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	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	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	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	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	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	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Standardised Total	179	102	2	0	1	1	34.89%	179	101	4	0	1	1	26.95%	141	137	5	0	1	1	24.22%		

		Baseline Scenario																					
		31/12/2023						31/12/2024						31/12/2025									
		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	
(mB EUR, %)																							
SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Central 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	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	0.00%	
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	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	0.00%	
	Retail	179	102	2	0	1	1	34.89%	179	101	4	0	1	1	26.95%	141	137	5	0	1	1	24.22%	
	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	0.00%	
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	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	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	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	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	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	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	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Standardised Total	179	102	2	0	1	1	34.89%	179	101	4	0	1	1	26.95%	141	137	5	0	1	1	24.22%		

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology

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

		Adverse Scenarios																		
		31/12/2023						31/12/2024						31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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	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	Coverage Ratio- Stage 3 exposure	
(mBt EUR, %)																				
SBAB Bank AB – group	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
	Retail	136	142	3	0	3	2	62.31%	46	226	8	0	6	73.14%	81	189	14	0	8	74.57%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0.00%	
	Covered bonds	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Standardised Total	136	142	3	0	3	2	62.31%	46	226	8	0	6	73.14%	81	189	14	0	8	74.57%	

		Adverse Scenarios																		
		31/12/2023						31/12/2024						31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 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	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	Coverage Ratio- Stage 3 exposure	
(mBt EUR, %)																				
SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	Central governments	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	Corporates	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	
	Retail	136	142	3	0	3	2	62.31%	46	226	8	0	6	73.14%	81	189	14	0	8	74.57%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
	Secured by mortgages on immovable assets	0	0	0	0	0	0	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0.00%	
	Covered bonds	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Standardised Total	136	142	3	0	3	2	62.31%	46	226	8	0	6	73.14%	81	189	14	0	8	74.57%	

\* Stage 1, 2, and 3 exposures as well as related provisions already reflect the re-rated distribution across IFRS 9 stages as of 1 January 2023 as per Methodology





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

		Public guarantees - Baseline Scenario														Public guarantees - Baseline Scenario																		
		31/12/2023							31/12/2024							31/12/2025							31/12/2025											
(in EUR, %)		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed 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			
SBAB Bank AB – group	Central banks																																	
	Central governments																																	
	Institutions																																	
	Corporates	7	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Consumer - Of which: Securitised Leasing																																	
	Consumer - Of which: SME																																	
	Retail - Secured on real estate assets	2,591	0	564	0	11	0	0	0	1	0	3%	2,336	0	572	0	21	0	0	0	0	0	1%	2,064	0	859	0	21	0	0	2	0	1%	
	Retail - Secured on real estate assets - Of which: SME																																	
	Retail - Classified Resilience																																	
	Retail - Other Retail																																	
Retail - Other Retail - Of which: SME																																		
Retail - Other Retail - Of which: non-SME																																		
Securities																																		
Securities - Of which: non-OIE																																		
Other non-credit obligation assets																																		
RIB TOTAL		2,597	0	564	0	11	0	0	1	0	2,59%	2,339	0	596	0	21	0	0	0	0	0	1,70%	2,064	0	951	0	21	0	0	2	0	2,52%		

		Public guarantees - Baseline Scenario														Public guarantees - Baseline Scenario																		
		31/12/2023							31/12/2024							31/12/2025							31/12/2025											
(in EUR, %)		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed 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			
SWEDEN	Central banks																																	
	Central governments																																	
	Institutions																																	
	Corporates	7	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Consumer - Of which: Securitised Leasing																																	
	Consumer - Of which: SME																																	
	Retail - Secured on real estate assets	2,591	0	564	0	11	0	0	0	1	0	3%	2,336	0	572	0	21	0	0	0	0	0	1%	2,064	0	859	0	21	0	0	2	0	1%	
	Retail - Secured on real estate assets - Of which: SME																																	
	Retail - Secured on real estate assets - Of which: non-SME																																	
	Retail - Classified Resilience																																	
Retail - Other Retail																																		
Retail - Other Retail - Of which: SME																																		
Retail - Other Retail - Of which: non-SME																																		
Securities																																		
Securities - Of which: non-OIE																																		
Other non-credit obligation assets																																		
RIB TOTAL		2,597	0	564	0	11	0	0	1	0	2%	2,339	0	596	0	21	0	0	0	0	0	1%	2,064	0	951	0	21	0	0	2	0	1%		

### 2023 EU-wide Stress Test: Credit risk COVID-19 IRB

SBAB Bank AB – group

		Public guarantee - adverse scenario												Public guarantee - adverse scenario																			
		31/12/2023						31/12/2024						31/12/2025																			
(in EUR, %)		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed 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		
SBAB Bank AB – group	Central banks																																
	Central governments																																
	Institutions																																
	Corporates																																
	Enterprises - Of which: Nonfinancial Leasing																																
	Corporates - Of which: SME																																
	Retail	2,231	0	136	0	13	0	20	0	25	1,316	1,316	1,274	0	88	0	0	33	0	33	0	1%	1,099	0	1,151	0	0	0	0	26	0	25%	
	Retail - Secured on real estate assets																																
	Retail - Secured on real estate assets - Of which: SME																																
	Retail - Secured on real estate assets - Of which: non-SME																																
	Retail - Classified Resilient																																
	Retail - Other Retail																																
	Retail - Other Retail - Of which: SME																																
Retail - Other Retail - Of which: non-SME																																	
Securities																																	
Securities - Other than credit obligation assets																																	
Other than credit obligation assets																																	
RMB TOTAL		2,003	0	272	0	16	0	23	0	13,956	1,316	1,268	0	88	0	0	33	0	33	0	1%	1,099	0	1,185	0	0	0	0	26	0	21.6%		

		Public guarantee - adverse scenario												Public guarantee - adverse scenario																				
		31/12/2023						31/12/2024						31/12/2025																				
(in EUR, %)		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed 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			
SWEDEN	Central banks																																	
	Central governments																																	
	Institutions																																	
	Corporates																																	
	Enterprises - Of which: Nonfinancial Leasing																																	
	Corporates - Of which: SME																																	
	Retail	2,231	0	136	0	13	0	20	0	25	1,316	1,316	1,274	0	88	0	0	33	0	33	0	1%	1,099	0	1,151	0	0	0	0	26	0	25%		
	Retail - Secured on real estate assets																																	
	Retail - Secured on real estate assets - Of which: SME																																	
	Retail - Secured on real estate assets - Of which: non-SME																																	
	Retail - Classified Resilient																																	
	Retail - Other Retail																																	
	Retail - Other Retail - Of which: SME																																	
Retail - Other Retail - Of which: non-SME																																		
Securities																																		
Securities - Other than credit obligation assets																																		
Other than credit obligation assets																																		
RMB TOTAL		2,003	0	272	0	16	0	23	0	13,956	1,316	1,268	0	88	0	0	33	0	33	0	1%	1,099	0	1,185	0	0	0	0	26	0	21.6%			







## 2023 EU-wide Stress Test: Securitisations

SBAB Bank AB – group

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

# 2023 EU-wide Stress Test: Risk exposure amounts

SBAB Bank AB – group

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
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
<b>Total risk exposure amount</b>	<b>13,861</b>	<b>13,924</b>	<b>14,045</b>	<b>14,150</b>	<b>14,542</b>	<b>14,781</b>	<b>14,892</b>
<b>Total Risk exposure amount (transitional)</b>	<b>13,861</b>	<b>13,924</b>	<b>14,045</b>	<b>14,150</b>	<b>14,542</b>	<b>14,781</b>	<b>14,892</b>
<b>Total Risk exposure amount (fully loaded)</b>	<b>13,861</b>	<b>13,924</b>	<b>14,045</b>	<b>14,150</b>	<b>14,542</b>	<b>14,781</b>	<b>14,892</b>



# 2023 EU-wide Stress Test: Capital

SBAB Bank AB – group

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
<b>A</b>	<b>OWN FUNDS</b>			<b>2,471</b>	<b>2,564</b>	<b>2,672</b>	<b>2,747</b>	<b>2,451</b>	<b>2,441</b>	<b>2,490</b>
<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>			<b>1,770</b>	<b>1,863</b>	<b>1,971</b>	<b>2,047</b>	<b>1,663</b>	<b>1,651</b>	<b>1,699</b>
<b>A.1.1</b>	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			176	176	176	176	176	176	176
<b>A.1.1.1</b>	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
<b>A.1.2</b>	Retained earnings			1,618	1,726	1,837	1,934	1,538	1,520	1,542
<b>A.1.3</b>	Accumulated other comprehensive income			-597	-597	-597	-597	-560	-560	-560
<b>A.1.3.1</b>	Arising from full revaluation, cash flow hedge and liquidity reserves			-597	-597	-597	-597	-560	-560	-560
<b>A.1.3.2</b>	OCI Impact of defined benefit pension plans [gain or (-) loss]			1	1	1	1	0	0	0
<b>A.1.3.3</b>	Other OCI contributions			0	0	0	0	0	0	0
<b>A.1.4</b>	Other Reserves			0	0	0	0	0	0	0
<b>A.1.5</b>	Funds for general banking risk			0	0	0	0	0	0	0
<b>A.1.6</b>	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
<b>A.1.7</b>	Adjustments to CET1 due to prudential filters			587	587	587	587	550	550	550
<b>A.1.7.1</b>	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-9	-9	-9	-9	-9	-9	-9
<b>A.1.7.2</b>	Cash flow hedge reserve			601	601	601	601	563	563	563
<b>A.1.7.3</b>	Other adjustments			-4	-4	-4	-4	-4	-4	-4
<b>A.1.8</b>	(-) Intangible assets (including Goodwill)			-12	-14	-8	-8	-14	-8	-8
<b>A.1.8.1</b>	of which: Goodwill (-)			0	0	0	0	0	0	0
<b>A.1.8.2</b>	of which: Software assets (-)			-4	-5	0	0	-5	0	0
<b>A.1.8.3</b>	of which: Other intangible assets (-)			-8	-8	-8	-8	-8	-8	-8
<b>A.1.9</b>	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			0	0	0	0	-27	-26	0
<b>A.1.10</b>	(-) IRB shortfall of credit risk adjustments to expected losses			-2	-16	-24	-41	0	0	0
<b>A.1.11</b>	(-) Defined benefit pension fund assets			0	0	0	0	0	0	0
<b>A.1.12</b>	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
<b>A.1.13</b>	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0



# 2023 EU-wide Stress Test: Capital

SBAB Bank AB – group

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
	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	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>521</b>	<b>521</b>	<b>521</b>	<b>521</b>	<b>521</b>	<b>521</b>	<b>521</b>	<b>521</b>
	A.2.1	Additional Tier 1 Capital instruments		521	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	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	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	0
	A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>2,292</b>	<b>2,384</b>	<b>2,493</b>	<b>2,568</b>	<b>2,184</b>	<b>2,173</b>	<b>2,221</b>	
	A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>179</b>	<b>179</b>	<b>179</b>	<b>179</b>	<b>267</b>	<b>268</b>	<b>269</b>	
	A.4.1	Tier 2 Capital instruments		179	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	<b>Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		<b>13,861</b>	<b>13,924</b>	<b>14,045</b>	<b>14,150</b>	<b>14,542</b>	<b>14,781</b>	<b>14,892</b>	
	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	
<b>CAPITAL RATIOS (%) Transitional period</b>	C.1	<b>Common Equity Tier 1 Capital ratio</b>		<b>12.77%</b>	<b>13.38%</b>	<b>14.03%</b>	<b>14.46%</b>	<b>11.44%</b>	<b>11.17%</b>	<b>11.41%</b>	
	C.2	<b>Tier 1 Capital ratio</b>		<b>16.53%</b>	<b>17.12%</b>	<b>17.75%</b>	<b>18.15%</b>	<b>15.02%</b>	<b>14.70%</b>	<b>14.91%</b>	
	C.3	<b>Total Capital ratio</b>		<b>17.83%</b>	<b>18.41%</b>	<b>19.02%</b>	<b>19.42%</b>	<b>16.86%</b>	<b>16.51%</b>	<b>16.72%</b>	
<b>Fully loaded CAPITAL</b>	D.1	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>1,770</b>	<b>1,863</b>	<b>1,971</b>	<b>2,047</b>	<b>1,663</b>	<b>1,651</b>	<b>1,699</b>	
	D.2	<b>TIER 1 CAPITAL (fully loaded)</b>		<b>2,292</b>	<b>2,384</b>	<b>2,493</b>	<b>2,568</b>	<b>2,184</b>	<b>2,173</b>	<b>2,221</b>	
	D.3	<b>TOTAL CAPITAL (fully loaded)</b>		<b>2,471</b>	<b>2,564</b>	<b>2,672</b>	<b>2,747</b>	<b>2,451</b>	<b>2,441</b>	<b>2,490</b>	

# 2023 EU-wide Stress Test: Capital

SBAB Bank AB – group

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		12.77%	13.38%	14.03%	14.46%	11.44%	11.17%	11.41%
	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%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		55,650	55,650	55650	55650	55650	55650	55650
	H.2	Total leverage ratio exposures (fully loaded)		55,650	55,650	55650	55650	55650	55650	55650
	H.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%
Transitional combined buffer requirements (%)	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%
	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	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%
Pillar 2 (%)	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%
	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%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		1,770						
	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
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		13,861						
	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

SBAB Bank AB – group

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
<b>Net interest income</b>	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
<b>Dividend income</b>	0	0	0	0	0	0	0
<b>Net fee and commission income</b>	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
<b>Total operating income, net</b>	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
<b>Profit or (-) loss before tax from continuing operations</b>	241	299	307	273	-89	2	93
Tax expenses or (-) income related to profit or loss from continuing operations	-51	-90	-92	-82	27	0	-28
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
<b>Profit or (-) loss for the year</b>	<b>190</b>	<b>209</b>	<b>215</b>	<b>191</b>	<b>-63</b>	<b>1</b>	<b>65</b>
Amount of dividends paid and minority interests after MDA-related adjustments	102	101	103	95	18	18	44
<b>Attributable to owners of the parent net of estimated dividends</b>	<b>88</b>	<b>108</b>	<b>111</b>	<b>97</b>	<b>-80</b>	<b>-17</b>	<b>21</b>
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

SBAB Bank AB – group

(mln EUR)

<b>Issuance of CET 1 Instruments 01 January to 31 March 2023</b>	<b>Impact on Common Equity Tier 1</b>
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023</b>	<b>Impact on Additional Tier 1 and Tier 2</b>
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

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