



2023 EU-wide Stress Test

Bank Name	Swedbank — group
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE

2023 EU-wide Stress Test: Summary

Swedbank – 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, %)								
Net interest income	3,274	4,172	4,421	4,560	3,240	3,218	3,204	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	69	81	81	81	-196	0	0	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-172	-543	-349	-287	-2,578	-1,744	-763	
Profit or (-) loss for the year	1,987	2,015	2,348	2,459	-688	106	727	
Coverage ratio: non-performing exposure (%)	42.23%	36.26%	33.13%	29.79%	39.34%	35.66%	26.93%	
Common Equity Tier 1 capital	12,985	13,871	15,032	16,178	12,183	12,201	12,475	
Total Risk exposure amount (all transitional adjustments included)	72,936	73,963	73,915	73,809	76,885	77,323	77,152	
Common Equity Tier 1 ratio, %	17.80%	18.75%	20.34%	21.92%	15.85%	15.78%	16.17%	
Fully loaded Common Equity Tier 1 ratio, %	17.80%	18.75%	20.34%	21.92%	15.85%	15.78%	16.17%	
Tier 1 capital	13,815	14,701	15,863	17,008	13,014	13,031	13,305	
Total leverage ratio exposures	246,445	246,445	246,445	246,445	246,445	246,445	246,445	
Leverage ratio, %	5.61%	5.97%	6.44%	6.90%	5.28%	5.29%	5.40%	
Fully loaded leverage ratio, %	5.61%	5.97%	6.44%	6.90%	5.28%	5.29%	5.40%	
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. %	17.80%							

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB

Swedbank — 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																																																																																																																																																																																																																																																																																																									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted																																																																																																																																																																																																																																																																																																								
(min EUR, %)																	Swedbank — group	Central banks	0	0	29,949	0	0	0	290	0	29,779	0	0	0	0	0	0	Central governments	0	0	13,773	0	0	0	395	0	13,356	120	11	2	11	0	12,335	Institutions	0	0	4,979	0	0	0	884	0	2,577	714	0	0	0	0	21,241	Corporates	47,286	214	5,633	72	12,464	63	2,738	0	48,486	5,713	289	133	160	133	45,995	Corporates - Of Which: Specialised Lending	0	0	33	0	0	0	37	0	20	10	0	0	0	0	0	Corporates - Of Which: SME	22,638	41	634	2	5,733	26	541	0	19,779	3,143	49	32	66	10	20,135	Retail	114,511	223	0	0	7,957	139	0	0	106,559	2,960	221	291	751	694	39,725	Retail - Secured on real estate property	106,296	117	0	0	5,349	69	0	0	100,042	6,152	120	11	36	23	19,895	Retail - Secured on real estate property - Of Which: SME	20,521	23	0	0	1,249	0	0	0	18,228	1,429	0	0	15	0	20,824	Retail - Secured on real estate property - Of Which: non-SME	85,775	114	0	0	4,206	69	0	0	81,813	4,674	117	11	20	23	19,044	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	8,223	304	0	0	2,458	123	0	0	6,477	1,208	103	181	381	464	44,211	Retail - Other Retail - Of Which: SME	4,136	38	0	0	1,214	91	0	0	3,089	648	35	12	15	8	22,276	Retail - Other Retail - Of Which: non-SME	4,086	66	0	0	1,244	22	0	0	3,388	560	68	6	25	38	25,644	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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783
Swedbank — group	Central banks	0	0	29,949	0	0	0	290	0	29,779	0	0	0	0	0	0		Central governments	0	0	13,773	0	0	0	395	0	13,356	120	11	2	11	0	12,335	Institutions	0	0	4,979	0	0	0	884	0	2,577	714	0	0	0	0	21,241	Corporates	47,286	214	5,633	72	12,464	63	2,738	0	48,486	5,713	289	133	160	133	45,995	Corporates - Of Which: Specialised Lending	0	0	33	0	0	0	37	0	20	10	0	0	0	0	0	Corporates - Of Which: SME	22,638	41	634	2	5,733	26	541	0	19,779	3,143	49	32	66	10	20,135	Retail	114,511	223	0	0	7,957	139	0	0	106,559	2,960	221	291	751	694	39,725	Retail - Secured on real estate property	106,296	117	0	0	5,349	69	0	0	100,042	6,152	120	11	36	23	19,895	Retail - Secured on real estate property - Of Which: SME	20,521	23	0	0	1,249	0	0	0	18,228	1,429	0	0	15	0	20,824	Retail - Secured on real estate property - Of Which: non-SME	85,775	114	0	0	4,206	69	0	0	81,813	4,674	117	11	20	23	19,044	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	8,223	304	0	0	2,458	123	0	0	6,477	1,208	103	181	381	464	44,211	Retail - Other Retail - Of Which: SME	4,136	38	0	0	1,214	91	0	0	3,089	648	35	12	15	8	22,276	Retail - Other Retail - Of Which: non-SME	4,086	66	0	0	1,244	22	0	0	3,388	560	68	6	25	38	25,644	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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																
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	Retail - Secured on real estate property	106,296	117	0	0	5,349	69	0	0	100,042	6,152	120	11	36	23	19,895		Retail - Secured on real estate property - Of Which: SME	20,521	23	0	0	1,249	0	0	0	18,228	1,429	0	0	15	0	20,824	Retail - Secured on real estate property - Of Which: non-SME	85,775	114	0	0	4,206	69	0	0	81,813	4,674	117	11	20	23	19,044	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	8,223	304	0	0	2,458	123	0	0	6,477	1,208	103	181	381	464	44,211	Retail - Other Retail - Of Which: SME	4,136	38	0	0	1,214	91	0	0	3,089	648	35	12	15	8	22,276	Retail - Other Retail - Of Which: non-SME	4,086	66	0	0	1,244	22	0	0	3,388	560	68	6	25	38	25,644	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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																
	Retail - Secured on real estate property - Of Which: SME	20,521	23	0	0	1,249	0	0	0	18,228	1,429	0	0	15	0	20,824		Retail - Secured on real estate property - Of Which: non-SME	85,775	114	0	0	4,206	69	0	0	81,813	4,674	117	11	20	23	19,044	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	8,223	304	0	0	2,458	123	0	0	6,477	1,208	103	181	381	464	44,211	Retail - Other Retail - Of Which: SME	4,136	38	0	0	1,214	91	0	0	3,089	648	35	12	15	8	22,276	Retail - Other Retail - Of Which: non-SME	4,086	66	0	0	1,244	22	0	0	3,388	560	68	6	25	38	25,644	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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																
	Retail - Secured on real estate property - Of Which: non-SME	85,775	114	0	0	4,206	69	0	0	81,813	4,674	117	11	20	23	19,044		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	8,223	304	0	0	2,458	123	0	0	6,477	1,208	103	181	381	464	44,211	Retail - Other Retail - Of Which: SME	4,136	38	0	0	1,214	91	0	0	3,089	648	35	12	15	8	22,276	Retail - Other Retail - Of Which: non-SME	4,086	66	0	0	1,244	22	0	0	3,388	560	68	6	25	38	25,644	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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																																
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		Retail - Other Retail	8,223	304	0	0	2,458	123	0	0	6,477	1,208	103	181	381	464	44,211	Retail - Other Retail - Of Which: SME	4,136	38	0	0	1,214	91	0	0	3,089	648	35	12	15	8	22,276	Retail - Other Retail - Of Which: non-SME	4,086	66	0	0	1,244	22	0	0	3,388	560	68	6	25	38	25,644	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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																																																
	Retail - Other Retail	8,223	304	0	0	2,458	123	0	0	6,477	1,208	103	181	381	464	44,211		Retail - Other Retail - Of Which: SME	4,136	38	0	0	1,214	91	0	0	3,089	648	35	12	15	8	22,276	Retail - Other Retail - Of Which: non-SME	4,086	66	0	0	1,244	22	0	0	3,388	560	68	6	25	38	25,644	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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																																																																
	Retail - Other Retail - Of Which: SME	4,136	38	0	0	1,214	91	0	0	3,089	648	35	12	15	8	22,276		Retail - Other Retail - Of Which: non-SME	4,086	66	0	0	1,244	22	0	0	3,388	560	68	6	25	38	25,644	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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																																																																																
	Retail - Other Retail - Of Which: non-SME	4,086	66	0	0	1,244	22	0	0	3,388	560	68	6	25	38	25,644		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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																																																																																																
	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	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																																																																																																																
	Securitisation	0	0	0	0	0	0	0	0	1,477	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																																																																																																																																	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																																																																																																																																																		
IRB TOTAL	162,101	435	64,101	72	20,251	251	8,809	0	208,762	13,265	513	165	240	199	38,783																																																																																																																																																																																																																																																																																																		

		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																																																																																																																																																																																																																																																																																																									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted																																																																																																																																																																																																																																																																																																								
(min EUR, %)																	SWEDEN	Central banks	0	0	11,957	0	0	0	112	0	11,957	0	0	0	0	0	0	Central governments	0	0	13,723	0	0	0	268	0	12,577	96	11	4	4	0	8,165	Institutions	0	0	2,271	0	0	0	301	0	1,796	11	0	0	0	0	21,241	Corporates	38,038	41	462	0	9,451	24	243	0	25,514	4,311	48	78	88	110	38,895	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Corporates - Of Which: SME	20,321	41	176	1	4,218	26	91	0	17,310	2,892	47	24	46	0	20,214	Retail	100,911	160	0	0	1,833	112	0	0	94,947	5,597	129	161	511	511	13,626	Retail - Secured on real estate property	95,819	72	0	0	2,634	46	0	0	90,962	4,804	72	16	25	16	21,339	Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044
SWEDEN	Central banks	0	0	11,957	0	0	0	112	0	11,957	0	0	0	0	0	0		Central governments	0	0	13,723	0	0	0	268	0	12,577	96	11	4	4	0	8,165	Institutions	0	0	2,271	0	0	0	301	0	1,796	11	0	0	0	0	21,241	Corporates	38,038	41	462	0	9,451	24	243	0	25,514	4,311	48	78	88	110	38,895	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Corporates - Of Which: SME	20,321	41	176	1	4,218	26	91	0	17,310	2,892	47	24	46	0	20,214	Retail	100,911	160	0	0	1,833	112	0	0	94,947	5,597	129	161	511	511	13,626	Retail - Secured on real estate property	95,819	72	0	0	2,634	46	0	0	90,962	4,804	72	16	25	16	21,339	Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																
	Central governments	0	0	13,723	0	0	0	268	0	12,577	96	11	4	4	0	8,165		Institutions	0	0	2,271	0	0	0	301	0	1,796	11	0	0	0	0	21,241	Corporates	38,038	41	462	0	9,451	24	243	0	25,514	4,311	48	78	88	110	38,895	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Corporates - Of Which: SME	20,321	41	176	1	4,218	26	91	0	17,310	2,892	47	24	46	0	20,214	Retail	100,911	160	0	0	1,833	112	0	0	94,947	5,597	129	161	511	511	13,626	Retail - Secured on real estate property	95,819	72	0	0	2,634	46	0	0	90,962	4,804	72	16	25	16	21,339	Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																
	Institutions	0	0	2,271	0	0	0	301	0	1,796	11	0	0	0	0	21,241		Corporates	38,038	41	462	0	9,451	24	243	0	25,514	4,311	48	78	88	110	38,895	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Corporates - Of Which: SME	20,321	41	176	1	4,218	26	91	0	17,310	2,892	47	24	46	0	20,214	Retail	100,911	160	0	0	1,833	112	0	0	94,947	5,597	129	161	511	511	13,626	Retail - Secured on real estate property	95,819	72	0	0	2,634	46	0	0	90,962	4,804	72	16	25	16	21,339	Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																
	Corporates	38,038	41	462	0	9,451	24	243	0	25,514	4,311	48	78	88	110	38,895		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Corporates - Of Which: SME	20,321	41	176	1	4,218	26	91	0	17,310	2,892	47	24	46	0	20,214	Retail	100,911	160	0	0	1,833	112	0	0	94,947	5,597	129	161	511	511	13,626	Retail - Secured on real estate property	95,819	72	0	0	2,634	46	0	0	90,962	4,804	72	16	25	16	21,339	Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		Corporates - Of Which: SME	20,321	41	176	1	4,218	26	91	0	17,310	2,892	47	24	46	0	20,214	Retail	100,911	160	0	0	1,833	112	0	0	94,947	5,597	129	161	511	511	13,626	Retail - Secured on real estate property	95,819	72	0	0	2,634	46	0	0	90,962	4,804	72	16	25	16	21,339	Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																
	Corporates - Of Which: SME	20,321	41	176	1	4,218	26	91	0	17,310	2,892	47	24	46	0	20,214		Retail	100,911	160	0	0	1,833	112	0	0	94,947	5,597	129	161	511	511	13,626	Retail - Secured on real estate property	95,819	72	0	0	2,634	46	0	0	90,962	4,804	72	16	25	16	21,339	Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																
	Retail	100,911	160	0	0	1,833	112	0	0	94,947	5,597	129	161	511	511	13,626		Retail - Secured on real estate property	95,819	72	0	0	2,634	46	0	0	90,962	4,804	72	16	25	16	21,339	Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																
	Retail - Secured on real estate property	95,819	72	0	0	2,634	46	0	0	90,962	4,804	72	16	25	16	21,339		Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																
	Retail - Secured on real estate property - Of Which: SME	20,348	1	0	0	1,061	20	0	0	18,897	1,447	13	4	14	0	12,292		Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																
	Retail - Secured on real estate property - Of Which: non-SME	75,471	72	0	0	1,573	46	0	0	72,065	3,357	72	2	10	16	21,476		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																																
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																																																
	Retail - Other Retail	4,092	88	0	0	1,199	66	0	0	3,086	703	88	189	389	481	43,074		Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																																																																
	Retail - Other Retail - Of Which: SME	2,879	24	0	0	724	75	0	0	2,015	516	21	4	11	1	22,223		Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																																																																																
	Retail - Other Retail - Of Which: non-SME	2,214	64	0	0	474	16	0	0	1,869	188	67	4	19	36	57,799		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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																																																																																																
	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	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																																																																																																																
	Securitisation	0	0	0	0	0	0	0	0	178	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	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																																																																																																																																	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																																																																																																																																																		
IRB TOTAL	138,950	201	33,432	1	13,272	160	925	0	159,489	9,818	207	94	141	71	36,044																																																																																																																																																																																																																																																																																																		

		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																																																																																																																																																																																																																																																																																																									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted																																																																																																																																																																																																																																																																																																								
(min EUR, %)																	LITHUANIA	Central banks	0	0	8,075	0	0	0	25	0	8,075	0	0	0	0	0	0	Central governments	0	0	402	0	0	0	34	0	386	16	0	0	0	0	8,999	Institutions	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	Corporates	0	0	2,653	8	0	0	2,218	0	2,296	302	7	8	19	5	69,224	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	150	0	0	0	0	0	147	21	0	0	0	0	20,505	Retail	5,242	24	0	0	1,363	17	0	0	4,510	673	20	7	6	4	15,143	Retail - Secured on real estate property	4,221	21	0	0	944	11	0	0	3,626	531	23	1	4	1	13,326	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814
LITHUANIA	Central banks	0	0	8,075	0	0	0	25	0	8,075	0	0	0	0	0	0		Central governments	0	0	402	0	0	0	34	0	386	16	0	0	0	0	8,999	Institutions	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	Corporates	0	0	2,653	8	0	0	2,218	0	2,296	302	7	8	19	5	69,224	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	150	0	0	0	0	0	147	21	0	0	0	0	20,505	Retail	5,242	24	0	0	1,363	17	0	0	4,510	673	20	7	6	4	15,143	Retail - Secured on real estate property	4,221	21	0	0	944	11	0	0	3,626	531	23	1	4	1	13,326	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																
	Central governments	0	0	402	0	0	0	34	0	386	16	0	0	0	0	8,999		Institutions	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0	Corporates	0	0	2,653	8	0	0	2,218	0	2,296	302	7	8	19	5	69,224	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	150	0	0	0	0	0	147	21	0	0	0	0	20,505	Retail	5,242	24	0	0	1,363	17	0	0	4,510	673	20	7	6	4	15,143	Retail - Secured on real estate property	4,221	21	0	0	944	11	0	0	3,626	531	23	1	4	1	13,326	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																
	Institutions	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0		Corporates	0	0	2,653	8	0	0	2,218	0	2,296	302	7	8	19	5	69,224	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	150	0	0	0	0	0	147	21	0	0	0	0	20,505	Retail	5,242	24	0	0	1,363	17	0	0	4,510	673	20	7	6	4	15,143	Retail - Secured on real estate property	4,221	21	0	0	944	11	0	0	3,626	531	23	1	4	1	13,326	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																
	Corporates	0	0	2,653	8	0	0	2,218	0	2,296	302	7	8	19	5	69,224		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	150	0	0	0	0	0	147	21	0	0	0	0	20,505	Retail	5,242	24	0	0	1,363	17	0	0	4,510	673	20	7	6	4	15,143	Retail - Secured on real estate property	4,221	21	0	0	944	11	0	0	3,626	531	23	1	4	1	13,326	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																
	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	150	0	0	0	0	0	147	21	0	0	0	0	20,505	Retail	5,242	24	0	0	1,363	17	0	0	4,510	673	20	7	6	4	15,143	Retail - Secured on real estate property	4,221	21	0	0	944	11	0	0	3,626	531	23	1	4	1	13,326	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																
	Corporates - Of Which: SME	0	0	150	0	0	0	0	0	147	21	0	0	0	0	20,505		Retail	5,242	24	0	0	1,363	17	0	0	4,510	673	20	7	6	4	15,143	Retail - Secured on real estate property	4,221	21	0	0	944	11	0	0	3,626	531	23	1	4	1	13,326	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																
	Retail	5,242	24	0	0	1,363	17	0	0	4,510	673	20	7	6	4	15,143		Retail - Secured on real estate property	4,221	21	0	0	944	11	0	0	3,626	531	23	1	4	1	13,326	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																
	Retail - Secured on real estate property	4,221	21	0	0	944	11	0	0	3,626	531	23	1	4	1	13,326		Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																
	Retail - Secured on real estate property - Of Which: SME	10	0	0	0	45	0	0	0	38	3	0	0	0	0	15,473		Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																
	Retail - Secured on real estate property - Of Which: non-SME	4,211	21	0	0	919	11	0	0	3,678	530	21	1	4	1	13,330		Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																																
	Retail - Qualifying Revolving	1,021	3	0	0	419	5	0	0	831	142	1	2	2	1	27,899		Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																																																
	Retail - Other Retail	371	2	0	0	150	3	0	0	305	49	2	1	1	1	30,402		Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																																																																
	Retail - Other Retail - Of Which: SME	690	0	0	0	299	0	0	0	526	93	1	1	1	1	23,525		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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																																																																																
	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																																																																																																
	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	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																																																																																																																
	Securitisation	0	0	0	0	0	0	0	0	258	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	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																																																																																																																																	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																																																																																																																																																		
IRB TOTAL	5,242	24	11,130	8	3,363	17	2,328	0	15,625	991	34	10	25	9	26,814																																																																																																																																																																																																																																																																																																		

		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																																																																																																																																																																																																																																																																																																									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted																																																																																																																																																																																																																																																																																																								
(min EUR, %)																	ESTONIA	Central banks	0	0	2,751	0	0	0	26	0	2,751	0	0	0	0	0	0	Central governments	0	0	123	0	0	0	0	0	120	4	0	0	0	0	12,265	Institutions	0	0	15	0	0	0	13	0	11	0	0	0	0	0	0	Corporates	0	0	3,619	51	0	0	2,912	0	2,965	446	51	2	22	14	30,454	Corporates - Of Which: Specialised Lending	0	0	39	0	0	0	31	0	38	8	0	0	0	0	0	Corporates - Of Which: SME	5,565	18	222	0	1,168	13	205	0	4,397	697	18	4	3	3	13,688	Retail	4,311	11	0	0	826	7	0	0	3,898	469	11	1	2	1	11,083	Retail - Secured on real estate property	31	1	0	0	52	2	0	0	29	12	1	0	0	0	21,424	Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664
ESTONIA	Central banks	0	0	2,751	0	0	0	26	0	2,751	0	0	0	0	0	0		Central governments	0	0	123	0	0	0	0	0	120	4	0	0	0	0	12,265	Institutions	0	0	15	0	0	0	13	0	11	0	0	0	0	0	0	Corporates	0	0	3,619	51	0	0	2,912	0	2,965	446	51	2	22	14	30,454	Corporates - Of Which: Specialised Lending	0	0	39	0	0	0	31	0	38	8	0	0	0	0	0	Corporates - Of Which: SME	5,565	18	222	0	1,168	13	205	0	4,397	697	18	4	3	3	13,688	Retail	4,311	11	0	0	826	7	0	0	3,898	469	11	1	2	1	11,083	Retail - Secured on real estate property	31	1	0	0	52	2	0	0	29	12	1	0	0	0	21,424	Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																
	Central governments	0	0	123	0	0	0	0	0	120	4	0	0	0	0	12,265		Institutions	0	0	15	0	0	0	13	0	11	0	0	0	0	0	0	Corporates	0	0	3,619	51	0	0	2,912	0	2,965	446	51	2	22	14	30,454	Corporates - Of Which: Specialised Lending	0	0	39	0	0	0	31	0	38	8	0	0	0	0	0	Corporates - Of Which: SME	5,565	18	222	0	1,168	13	205	0	4,397	697	18	4	3	3	13,688	Retail	4,311	11	0	0	826	7	0	0	3,898	469	11	1	2	1	11,083	Retail - Secured on real estate property	31	1	0	0	52	2	0	0	29	12	1	0	0	0	21,424	Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																
	Institutions	0	0	15	0	0	0	13	0	11	0	0	0	0	0	0		Corporates	0	0	3,619	51	0	0	2,912	0	2,965	446	51	2	22	14	30,454	Corporates - Of Which: Specialised Lending	0	0	39	0	0	0	31	0	38	8	0	0	0	0	0	Corporates - Of Which: SME	5,565	18	222	0	1,168	13	205	0	4,397	697	18	4	3	3	13,688	Retail	4,311	11	0	0	826	7	0	0	3,898	469	11	1	2	1	11,083	Retail - Secured on real estate property	31	1	0	0	52	2	0	0	29	12	1	0	0	0	21,424	Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																
	Corporates	0	0	3,619	51	0	0	2,912	0	2,965	446	51	2	22	14	30,454		Corporates - Of Which: Specialised Lending	0	0	39	0	0	0	31	0	38	8	0	0	0	0	0	Corporates - Of Which: SME	5,565	18	222	0	1,168	13	205	0	4,397	697	18	4	3	3	13,688	Retail	4,311	11	0	0	826	7	0	0	3,898	469	11	1	2	1	11,083	Retail - Secured on real estate property	31	1	0	0	52	2	0	0	29	12	1	0	0	0	21,424	Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																
	Corporates - Of Which: Specialised Lending	0	0	39	0	0	0	31	0	38	8	0	0	0	0	0		Corporates - Of Which: SME	5,565	18	222	0	1,168	13	205	0	4,397	697	18	4	3	3	13,688	Retail	4,311	11	0	0	826	7	0	0	3,898	469	11	1	2	1	11,083	Retail - Secured on real estate property	31	1	0	0	52	2	0	0	29	12	1	0	0	0	21,424	Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																
	Corporates - Of Which: SME	5,565	18	222	0	1,168	13	205	0	4,397	697	18	4	3	3	13,688		Retail	4,311	11	0	0	826	7	0	0	3,898	469	11	1	2	1	11,083	Retail - Secured on real estate property	31	1	0	0	52	2	0	0	29	12	1	0	0	0	21,424	Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																
	Retail	4,311	11	0	0	826	7	0	0	3,898	469	11	1	2	1	11,083		Retail - Secured on real estate property	31	1	0	0	52	2	0	0	29	12	1	0	0	0	21,424	Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																
	Retail - Secured on real estate property	31	1	0	0	52	2	0	0	29	12	1	0	0	0	21,424		Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																
	Retail - Secured on real estate property - Of Which: SME	4,220	10	0	0	774	5	0	0	3,729	457	10	1	2	1	9,505		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																																
	Retail - Qualifying Revolving	1,253	0	0	0	943	4	0	0	881	227	0	0	0	0	24,711		Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																																																
	Retail - Other Retail	569	5	0	0	151	2	0	0	481	50	0	0	1	1	22,011		Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																																																																
	Retail - Other Retail - Of Which: SME	706	2	0	0	191	0	0	0	590	177	0	1	1	1	20,281		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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																																																																																
	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																																																																																																
	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	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																																																																																																																
	Securitisation	0	0	0	0	0	0	0	0	361	58	0	0	0	0	15,274	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																																																																																																																																	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																																																																																																																																																		
IRB TOTAL	5,566	18	6,491	51	3,168	12	2,945	0	10,985	1,204	70	9	28	19	26,664																																																																																																																																																																																																																																																																																																		

2023 EU-wide Stress Test: Credit risk IRB

Swedbank – 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								
LATVIA	Central banks	0	0	2,417	0	0	0	27	0	2,417	0	0	0	0	0	0	0
	Central governments	0	0	371	0	0	0	0	0	371	0	0	0	0	0	0	0
	Institutions	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	1,545	0	0	0	1,206	0	1,305	154	0	4	2	0	0	19.87%
	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	1	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail	2,630	14	0	0	1,357	13	94	0	2,164	437	10	1	0	0	0	19.87%
	Retail - Secured on real estate property	1,795	11	0	0	905	4	0	0	1,492	299	11	2	0	0	0	24.68%
	Retail - Secured on real estate property - Of Which: SME	121	0	0	0	121	0	0	0	121	0	0	0	0	0	0	40.67%
	Retail - Secured on real estate property - Of Which: non-SME	1,263	10	0	0	883	4	0	0	1,469	297	11	2	0	0	0	24.27%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	833	0	0	0	452	0	0	0	671	137	0	0	0	0	0	27.95%
	Retail - Other Retail - Of Which: SME	327	2	0	0	132	2	0	0	284	32	2	0	2	0	0	20.85%
	Retail - Other Retail - Of Which: non-SME	507	0	0	0	320	0	0	0	387	105	0	0	0	0	0	24.58%
	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	137	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	2,630	14	4,290	0	1,387	13	1,276	0	6,340	590	15	10	10	0	4	25.35%	

		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								
NORWAY	Central banks	0	0	64	0	0	0	1	0	64	0	0	0	0	0	0	0
	Central governments	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,065	0	0	0	142	0	369	0	0	0	0	0	0	0
	Corporates	4,346	173	0	0	1,246	39	0	0	4,562	436	172	18	12	82	0	47.30%
	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	879	0	0	0	132	0	0	0	772	119	0	0	0	0	0	36.67%
	Retail	32	0	0	0	0	0	0	0	26	131	0	0	0	0	0	48.59%
	Retail - Secured on real estate property	31	0	0	0	7	0	0	0	25	10	0	0	0	0	0	48.59%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	31	0	0	0	7	0	0	0	25	10	0	0	0	0	0	48.59%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0	13.97%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2	1	0	0	0	0	0	13.97%
	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	4,386	173	1,130	0	1,254	39	143	0	6,022	427	173	18	12	82	0	47.29%	

		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								
FINLAND	Central banks	0	0	1,698	0	0	0	16	0	1,698	0	0	0	0	0	0	0
	Central governments	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	93	0	0	0	25	0	16	0	0	0	0	0	0	0
	Corporates	3,060	0	16	0	1,036	0	0	0	2,656	89	0	0	10	0	0	0
	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	628	0	0	0	243	0	0	0	563	57	0	2	12	0	0	18.78%
	Retail	14	0	0	0	46	0	0	0	18	46	0	0	0	0	0	9.37%
	Retail - Secured on real estate property	12	0	0	0	3	0	0	0	7	5	0	0	0	0	0	9.37%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	3	0	0	0	7	5	0	0	0	0	0	9.37%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	0	0	1	0	0	0	1	1	0	0	0	0	0	37.00%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38.75%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	1	1	0	0	0	0	0	30.83%
	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	3,081	0	1,817	0	1,036	0	47	0	4,378	99	0	0	10	14	0	18.78%	

* 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

Swedbank — 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	20,227	0	0	0	0	0		20,227	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	19,495	159	0	0	0	0	40.00%	19,495	159	0	0	0	0	40.00%	19,495	224	0	0	0	0	40.00%
Institutions	2,957	13	0	0	0	0	33.23%	2,957	14	0	0	0	0	32.57%	2,957	13	0	0	0	0	27.02%
Corporates	28,478	13,722	150	200	400	20	25.64%	28,800	14,021	2,263	107	160	703	33.12%	40,027	13,114	3,330	86	151	1,017	30.46%
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	25.21%	0	0	0	0	0	0	23.12%	0	0	0	0	0	0	19.78%
Corporates - Of Which: SME	16,110	12,499	300	53	50	30	21.46%	16,577	12,465	743	37	43	184	24.66%	16,993	11,959	1,309	38	31	203	22.51%
Retail	101,204	19,216	583	41	88	1183	31.33%	100,620	19,461	1,021	159	83	288	29.21%	101,570	11,570	1,457	18	77	336	23.33%
Retail - Secured on real estate property	95,664	18,261	390	30	48	103	26.40%	95,138	18,454	721	8	47	176	24.33%	95,641	9,639	1,033	9	46	188	18.15%
Retail - Secured on real estate property - Of Which: SME	18,462	1,870	74	2	10	12	22.96%	18,276	1,871	161	0	14	24	28.81%	18,458	1,810	240	0	0	0	16.39%
Retail - Secured on real estate property - Of Which: non-SME	77,197	6,391	316	22	33	88	27.20%	76,762	6,483	560	6	34	142	25.39%	77,182	7,829	793	6	34	158	19.99%
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	5,440	1,955	193	11	41	80	41.27%	5,481	2,008	259	9	36	112	37.56%	5,452	1,939	403	0	0	31	34.12%
Retail - Other Retail - Of Which: SME	2,816	868	88	7	10	25	28.28%	2,821	832	149	5	10	39	28.36%	2,830	817	206	5	10	50	24.04%
Retail - Other Retail - Of Which: non-SME	2,624	1,086	106	0	0	0	22.38%	2,796	1,070	149	0	0	0	48.66%	2,620	899	199	0	0	23	44.73%
Equity	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	1,434	98	3	0	1	1	23.49%	1,416	112	7	0	0	1	18.84%	1,408	115	12	0	0	1	17.37%
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	192,995	28,218	1,867	192	289	640	34.28%	191,983	27,101	3,395	126	244	1,074	31.65%	193,650	24,039	4,792	117	229	1,356	28.30%

	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	11,957	0	0	0	0	0		11,957	0	0	0	0	0	11,957	0	0	0	0	0	0	0
Central governments	12,336	14	0	0	0	0	40.00%	12,322	133	0	0	0	0	40.00%	12,500	148	0	0	0	0	40.00%
Institutions	1,796	1	0	0	0	0	33.23%	1,796	1	0	0	0	0	32.57%	1,796	1	0	0	0	0	27.02%
Corporates	26,986	6,860	508	121	26	139	27.45%	27,211	6,221	1,220	52	56	350	28.46%	28,418	6,612	1,751	54	48	444	28.33%
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	17,991	12,899	421	21	42	79	22.54%	14,603	4,954	691	22	29	160	24.08%	15,014	4,222	1,011	20	21	201	20.50%
Retail	93,209	17,994	421	11	62	148	31.48%	92,141	17,730	711	101	212	117,786	32.62%	103,017	12,811	1,011	101	48	259	23.60%
Retail - Secured on real estate property	88,688	6,870	281	24	29	85	26.14%	88,606	6,702	511	5	25	145	27.28%	89,384	5,698	759	5	21	168	20.62%
Retail - Secured on real estate property - Of Which: SME	18,138	1,928	68	7	14	16	22.92%	18,261	1,920	152	2	13	33	20.26%	18,350	1,738	220	2	10	107	16.19%
Retail - Secured on real estate property - Of Which: non-SME	70,350	4,942	213	17	14	69	32.45%	70,344	3,782	359	21	12	112	29.90%	71,034	1,939	531	0	0	100	23.50%
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	4,521	1,124	139	2	33	64	45.61%	4,541	1,011	208	3	27	141	41.26%	4,308	403	280	0	0	18	40.50%
Retail - Other Retail - Of Which: SME	1,961	598	50	2	0	16	28.65%	1,871	492	89	0	7	25	28.45%	1,922	523	120	3	0	21	26.00%
Retail - Other Retail - Of Which: non-SME	1,610	526	84	2	29	48	56.77%	1,670	519	119	3	19	62	56.10%	1,780	306	134	0	0	13	53.47%
Equity	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	718	0	0	0	0	0		718	0	0	0	0	0	718	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	150,795	17,790	929	153	139	288	31.00%	151,413	16,141	1,960	62	107	582	29.70%	153,462	13,288	2,767	64	88	704	25.43%

	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	8,075	0	0	0	0	0		8,075	0	0	0	0	0	8,075	0	0	0	0	0	0	0
Central governments	374	26	1	0	0	1	40.00%	368	32	2	0	0	0	40.00%	363	37	2	0	0	0	40.00%
Institutions	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Corporates	959	1,497	150	4	32	56	36.98%	874	1,488	244	4	29	88	32.73%	700	1,561	345	4	42	110	31.80%
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	73	66	6	1	3	27	27.26%	71	73	13	0	1	1	24.95%	47	83	18	0	0	4	23.13%
Retail	3,245	1,410	53	3	8	10	19.13%	3,462	1,653	89	2	11	16	18.48%	3,149	1,935	120	2	13	22	17.76%
Retail - Secured on real estate property	3,020	1,122	46	0	0	0	15.65%	2,781	1,390	68	1	0	0	15.61%	2,527	1,624	83	1	0	13	15.10%
Retail - Secured on real estate property - Of Which: SME	4	4	0	0	0	0	28.49%	4	4	0	0	0	0	35.94%	4	4	0	0	0	0	30.44%
Retail - Secured on real estate property - Of Which: non-SME	3,014	1,169	46	1	0	0	15.99%	2,777	1,386	59	1	0	0	15.51%	2,522	1,610	83	1	0	10	14.97%
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	225	237	14	1	2	4	28.76%	684	263	29	1	3	7	24.32%	621	311	44	1	10	17	22.71%
Retail - Other Retail - Of Which: SME	247	101	8	1	1	2	30.63%	234	106	17	1	1	4	23.57%	197	135	24	1	1	0	23.95%
Retail - Other Retail - Of Which: non-SME	478	136	6	1	1	2	26.37%	450	157	12	0	2	3	22.64%	424	176	20	0	0	0	21.20%
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	258	0	0	0	0	0		258	0	0	0	0	0	258	0	0	0	0	0	0	0
IRB TOTAL	13,410	2,933	206	7	40	67	32.22%	13,042	3,172	335	7	39	97	28.98%	12,545	3,532	472	6	55	131	28.11%

	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			

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Swedbank – group

	31/12/2023							Baseline Scenario 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 2 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	
(min EUR, %)																						
Central banks	2,417	0	0	0	0	0		2,417	0	0	0	0		2,417	0	0	0	0	0	0		
Central governments	307	15	0	0	0	0	40.00%	293	20	0	0	0	40.00%	293	20	0	0	0	0	0	40.00%	
Institutions	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0		
Corporates	301	1,172	30	1	141	7	19.86%	262	1,173	62	7	121	12	20.94%	193	1,161	106	11	21	20	19.22%	
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	301	1,172	30	1	141	7		262	1,173	62	7	121		193	1,161	106	11	21	20			
Retail	1,269	796	45	4	13	13	23.99%	1,065	853	84	11	20	22.41%	790	821	113	9	14	14	20.38%		
Retail - Secured on real estate property	1,189	584	30	2	7	7	22.81%	1,131	616	56	2	4	12	21.85%	1,054	660	81	2	4	17	20.73%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0			
Retail - Secured on real estate property - Of Which: non-SME	1,189	584	30	2	7	7		1,131	616	56	2	4		1,054	660	81	2	4	17			
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0			
Retail - Other Retail - Of Which: SME	981	213	15	0	0	0	34.38%	535	245	20	0	0	28.53%	473	253	43	0	0	0	25.95%		
Retail - Other Retail - Of Which: non-SME	242	67	0	1	1	1	29.40%	221	78	18	1	1	4	23.52%	185	106	78	1	1	4	20.93%	
Retail - Other Retail - Of Which: non-SME	338	146	5	1	2	2	42.69%	312	146	10	1	1	4	38.03%	288	147	14	1	1	14	35.69%	
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	137	0	0	0	0	0		137	0	0	0	0		137	0	0	0	0	0	0		
IRB TOTAL	4,932	1,931	82	5	24	19	23.79%	4,780	2,017	148	5	29	33	22.54%	4,565	2,149	231	5	37	49	21.18%	

	31/12/2023							Baseline Scenario 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 2 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	
(min EUR, %)																						
Central banks	64	0	0	0	0	0		64	0	0	0	0		64	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		
Institutions	369	0	0	0	0	0		369	0	0	0	0		369	0	0	0	0	0	0		
Corporates	1,602	1,246	206	121	121	140	49.25%	1,572	1,119	360	2	121	178	49.38%	1,054	714	380	2	11	180	49.65%	
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	481	403	0	1	4	0		516	374	2	2	4	1	52.96%	589	280	22	2	7	10	54.81%	
Retail	25	12	0	0	0	0	41.99%	25	13	1	0	0	0	31.08%	23	11	1	0	0	0	29.70%	
Retail - Secured on real estate property	24	11	0	0	0	0	44.77%	22	12	1	0	0	0	32.03%	21	11	1	0	0	0	28.17%	
Retail - Secured on real estate property - Of Which: SME	22	0	0	0	0	0	49.50%	20	0	0	0	0	0	38.16%	22	0	0	0	0	0	27.45%	
Retail - Secured on real estate property - Of Which: non-SME	2	11	0	0	0	0	7.99%	2	11	1	0	0	0	13.76%	1	11	1	0	0	0	15.00%	
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0			
Retail - Other Retail	2	1	0	0	0	0	20.07%	2	1	0	0	0	0	18.66%	2	1	0	0	0	0	20.51%	
Retail - Other Retail - Of Which: SME	2	1	0	0	0	0	18.26%	2	1	0	0	0	0	18.26%	2	1	0	0	0	0	17.56%	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	86.00%	0	0	0	0	0	0	20.46%	0	0	0	0	0	0	20.94%	
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	4,061	1,276	284	13	16	140	49.25%	4,130	1,131	360	2	131	178	49.35%	4,514	725	381	2	12	189	49.59%	

	31/12/2023							Baseline Scenario 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 2 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	
(min EUR, %)																						
Central banks	1,698	0	0	0	0	0		1,698	0	0	0	0		1,698	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		
Institutions	16	0	0	0	0	0		16	0	0	0	0		16	0	0	0	0	0	0		
Corporates	2,411	311	23	3	0	12	50.69%	2,472	221	35	21	7	10	50.83%	2,490	110	130	21	0	50	40.35%	
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	447	163	10	2	7	5	51.91%	483	121	15	13	6	8	52.44%	481	63	70	13	1	31	40.59%	
Retail	5	0	0	0	0	0	19.30%	5	0	0	0	0	0	14.80%	5	0	0	0	0	0	13.83%	
Retail - Secured on real estate property	4	7	0	0	0	0	10.31%	4	7	1	0	0	0	8.82%	4	7	1	0	0	0	8.65%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: non-SME	4	7	0	0	0	0	10.31%	4	7	1	0	0	0	8.82%	4	7	1	0	0	0	8.65%	
Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0			
Retail - Other Retail	1	1	0	0	0	0	26.07%	1	1	0	0	0	0	26.09%	1	0	0	0	0	0	26.00%	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	40.40%	0	0	0	0	0	0	40.78%	0	0	0	0	0	0	40.78%	
Retail - Other Retail - Of Which: non-SME	1	1	0	0	0	0	33.90%	1	1	0	0	0	0	26.31%	1	1	0	0	0	0	26.97%	
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	4,130	320	24	3	9	12	49.72%	4,192	245	30	21	10	10	49.81%	4,217	118	139	21	1	50	40.09%	

* 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

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		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		
Swedbank – group	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%		
	Regional governments or local authorities	324	0	0	0	324	0	0	0	0	0	0.00%		
	Public sector entities	105	0	0	0	105	0	0	0	0	0	0.00%		
	Multilateral Development Banks	556	0	0	0	556	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	2,007	0	0	0	2,007	0	0	0	0	0	0.00%		
	Corporate	595	0	0	0	595	0	0	0	0	0	0.00%		
	of which: SME	56	0	0	0	56	0	0	0	0	0	0.00%		
	Retail	2,101	0	0	0	2,101	0	0	0	0	0	0.00%		
	of which: SME	365	0	0	0	365	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	0	0	0	0	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	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	2,064	0	2,065	0	2,065	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
	Standardised Total	6,327	0	4,860	0	4,761	128	184	50	0	0	18.00%		

		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		
SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	0	0	0	0	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%		
	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	314	0	0	0	314	0	0	0	0	0	0.00%		
	Corporate	212	0	246	0	160	0	0	0	0	0	0.00%		
	of which: SME	2	0	2	0	2	0	0	0	0	0	0.00%		
	Retail	1,182	0	881	0	1,217	0	143	0	0	0	74.16%		
	of which: SME	114	0	114	0	201	0	20	0	0	0	17.00%		
	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	0	0	0	0	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	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	800	0	2,007	0	800	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
	Standardised Total	2,627	0	3,261	0	2,250	0	143	35	0	0	51.63%		

		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		
LITHUANIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	0	0	0	0	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%		
	Public sector entities	12	0	0	0	11	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	0	0	0	0	0	0	0	0	0	0	0.00%		
	Corporate	131	0	131	0	127	0	10	0	0	0	0.00%		
	of which: SME	4	0	4	0	2	0	2	0	0	0	0.00%		
	Retail	18	0	12	0	16	0	12	0	0	0	0.00%		
	of which: SME	12	0	7	0	7	0	10	0	0	0	0.00%		
	Secured by mortgages on immovable property	165	0	89	0	141	0	21	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	0	0	0	0	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	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	0	0	1	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	0	0	0	0	0	0	0	0	0.00%		
	Standardised Total	333	0	209	0	283	0	48	0	0	0	1.83%		

		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
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	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		
ESTONIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%		
	Regional governments or local authorities	262	0	0	0	263	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	0	0	0	0	0	0	0	0	0	0	0.00%		
	Corporate	83	0	83	0	87	0	10	0	0	0	0.00%		
	of which: SME	22	0	22	0	21	0	3	0	0	0	0.00%		
	Retail	314	0	129	0	351	0	13	0	0	0	11.48%		
	of which: SME	314	0	129	0	351	0	13	0	0	0	11.48%		
	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	0	0	0	0	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	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	111	0	202	0	111	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
	Standardised Total	778	0	371	0	770	0	24	0	0	0	11.41%		

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		Actual										
		31/12/2022*		31/12/2022*			31/12/2022*			Coverage Ratio - Stage 3 exposures		
		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 exposures
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LATVIA	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	55	0	0	0	55	0	0	0	0	0	0.00%
	Public sector entities	19	0	0	0	19	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	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	36	0	15	0	21	0	0	0	0	0	0.00%
	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
	Retail	35	0	15	0	20	0	0	0	0	0	0.00%
	of which: SME	26	0	12	0	14	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	32	0	14	0	18	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	0	0	0	0	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	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	1	0	1	0	1	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	163	0	69	1	159	11	0	0	0	0	11.47%	

		Actual										
		31/12/2022*		31/12/2022*			31/12/2022*			Coverage Ratio - Stage 3 exposures		
		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 exposures
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
NORWAY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	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%
	Public sector entities	7	0	0	0	7	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	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	18	0	18	0	14	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	200	13	200	13	14	0	0	0	0	14	15.23%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	1	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	0	0	0	0	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	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	33	0	33	0	33	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	1	0	1	0	1	0	0	0	0	0	0.00%	
Standardised Total	344	13	268	13	332	9	0	0	0	14	55.37%	

		Actual										
		31/12/2022*		31/12/2022*			31/12/2022*			Coverage Ratio - Stage 3 exposures		
		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 exposures
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FINLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	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%
	Public sector entities	74	0	12	0	0	0	37	0	0	0	0.00%
	Multilateral Development Banks	121	0	0	0	121	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1	0	1	0	1	0	0	0	0	0	0.00%
	Corporates	14	0	10	0	11	0	0	0	0	0	0.00%
	of which: SME	7	0	0	0	0	0	0	0	0	0	0.00%
	Retail	16	0	12	0	11	0	0	0	0	0	0.00%
	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	0	0	0	0	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	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	3	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	5	0	2	0	5	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	280	0	39	0	185	37	0	0	0	2	0.00%	

* 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 STA
Swedbank—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		
(mln EUR, %)																							
LATVIA	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Rational governments or local authorities	24	1	0	0	0	0	40.00%	22	3	0	0	0	40.00%	21	4	0	0	0	0	0	0	40.00%	
Public sector entities	18	0	0	0	0	0	0.00%	18	0	0	0	0	0.00%	18	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
International Organizations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Retail	14	2	0	0	0	0	28.00%	14	5	1	0	0	14.00%	12	6	0	0	0	0	0	0	12.00%	
of which: SME	12	0	0	0	0	0	24.00%	11	1	0	0	0	11.00%	10	0	0	0	0	0	0	0	10.00%	
Secured by mortgages on immovable security	26	14	1	0	0	0	10.00%	19	12	2	0	0	14.00%	16	14	2	0	0	0	0	0	16.50%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Securitisation	1	0	0	0	0	0	0.00%	1	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0.00%	
Other exposures	1	0	0	0	0	0	0.00%	1	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0.00%	
Standardised Total	108	38	16	0	0	2	9.21%	104	46	18	0	2	10.33%	98	44	20	0	0	1	2	11.82%		

	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	
(mln EUR, %)																						
NORWAY	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Rational governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
International Organizations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Corporates	14	1	0	0	0	0	0.00%	14	1	0	0	0	0.00%	14	1	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Retail	26	14	0	0	0	0	15.24%	20	17	0	0	0	15.24%	21	16	0	0	0	0	0	0	15.24%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable security	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0	0	0.00%
Equity	13	0	0	0	0	0	0.00%	13	0	0	0	0	0.00%	13	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Other exposures	1	0	0	0	0	0	0.00%	1	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0.00%
Standardised Total	314	29	32	0	0	17	55.24%	292	33	30	0	17	55.24%	281	36	44	0	0	1	3	34	55.14%

	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	
(mln EUR, %)																						
FINLAND	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Rational governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	15	0	0	0	0	0	0.00%	15	0	0	0	0	0.00%	15	0	0	0	0	0	0	0	0.00%
International Organizations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Corporates	11	0	0	0	0	0	0.00%	11	0	0	0	0	0.00%	11	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Retail	16	0	0	0	0	0	0.00%	16	0	0	0	0	0.00%	16	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable security	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	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	0.00%	0	0	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	0.00%	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Securitisation	1	0	0	0	0	0	0.00%	1	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0.00%
Other exposures	1	0	0	0	0	0	0.00%	1	0	0	0	0	0.00%	1	0	0	0	0	0	0	0	0.00%
Standardised Total	185	37	0	0	0	0	0.00%	185	37	0	0	0	0.00%	185	37	0	0	0	0	0	0	0.00%

* 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 Methodology

2023 EU-wide Stress Test: Securitisations

Swedbank — 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)						
Exposure values	SEC-IRBA	0						
	SEC-SA	41						
	SEC-ERBA	0						
	SEC-IAA	0						
	Total	41						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	6	8	9	10	11	37	83
	SEC-ERBA	0	0	0	0	0	0	0
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	6	8	9	10	11	37	83
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2023 EU-wide Stress Test: Risk exposure amounts

Swedbank — 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	35,291	36,433	36,420	36,319	39,285	40,515	40,941
Risk exposure amount for securitisations and re-securitisations	6	8	9	10	11	37	83
Risk exposure amount other credit risk	35,284	36,425	36,411	36,308	39,274	40,478	40,857
Risk exposure amount for market risk	2,277	2,277	2,277	2,277	2,647	2,661	2,664
Risk exposure amount for operational risk	7,208	7,208	7,208	7,208	7,208	7,208	7,208
Other risk exposure amounts	28,160	28,045	28,010	28,005	27,744	26,939	26,339
Total risk exposure amount	72,936	73,963	73,915	73,809	76,885	77,323	77,152
Total Risk exposure amount (transitional)	72,936	73,963	73,915	73,809	76,885	77,323	77,152
Total Risk exposure amount (fully loaded)	72,936	73,963	73,915	73,809	76,885	77,323	77,152

2023 EU-wide Stress Test: Capital

Swedbank — group

			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			15,889	16,774	17,936	19,081	15,087	15,104	15,379
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			12,985	13,871	15,032	16,178	12,183	12,201	12,475
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			3,337	3,337	3,337	3,337	3,337	3,337	3,337
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			8,082	9,090	10,264	11,493	7,394	7,447	7,810
A.1.3	Accumulated other comprehensive income			-204	-204	-204	-204	-370	-370	-370
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-537	-537	-537	-537	-537	-537	-537
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			334	334	334	334	167	167	167
A.1.3.3	Other OCI contributions			-1	-1	-1	-1	-1	-1	-1
A.1.4	Other Reserves			3,661	3,661	3,661	3,661	3,661	3,661	3,661
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			-84	-84	-84	-84	-98	-98	-98
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-52	-52	-52	-52	-66	-66	-66
A.1.7.2	Cash flow hedge reserve			-1	-1	-1	-1	-1	-1	-1
A.1.7.3	Other adjustments			-31	-31	-31	-31	-31	-31	-31
A.1.8	(-) Intangible assets (including Goodwill)			-1,610	-1,610	-1,610	-1,610	-1,610	-1,610	-1,610
A.1.8.1	of which: Goodwill (-)			-1,249	-1,249	-1,249	-1,249	-1,249	-1,249	-1,249
A.1.8.2	of which: Software assets (-)			-346	-346	-346	-346	-346	-346	-346
A.1.8.3	of which: Other intangible assets (-)			-15	-15	-15	-15	-15	-15	-15
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-10	-10	-10	-10	-10	-10	-10
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets			-174	-174	-174	-174	-8	-8	-8
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

2023 EU-wide Stress Test: Capital

Swedbank — group

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-1	-123	-135	-219	-99	-135	-224
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013			-10	-10	-10	-10	-10	-10	-10
	A.1.20	CET1 capital elements or deductions - other			-4	-4	-4	-4	-4	-4	-4
	A.1.21	Amount subject to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")			0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")			0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")			0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			0	0	0	0	0	0	0
	A.1.22	Transitional adjustments			0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL			0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital			0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences			0	0	0	0	0	0	0
A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment			0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Capital

Swedbank — 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	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		830	830	830	830	830	830	830
	A.2.1	Additional Tier 1 Capital instruments		835	835	835	835	835	835	835
	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		-5	-5	-5	-5	-5	-5	-5
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		13,815	14,701	15,863	17,008	13,014	13,031	13,305
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,073	2,073	2,073	2,073	2,073	2,073	2,073
	A.4.1	Tier 2 Capital instruments		1,958	1,958	1,958	1,958	1,958	1,958	1,958
	A.4.2	Other Tier 2 Capital components and deductions		115	115	115	115	115	115	115
	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
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		72,936	73,963	73,915	73,809	76,885	77,323	77,152
	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
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		17.80%	18.75%	20.34%	21.92%	15.85%	15.78%	16.17%
	C.2	Tier 1 Capital ratio		18.94%	19.88%	21.46%	23.04%	16.93%	16.85%	17.25%
	C.3	Total Capital ratio		21.78%	22.68%	24.27%	25.85%	19.62%	19.53%	19.93%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		12,985	13,871	15,032	16,178	12,183	12,201	12,475
	D.2	TIER 1 CAPITAL (fully loaded)		13,815	14,701	15,863	17,008	13,014	13,031	13,305
	D.3	TOTAL CAPITAL (fully loaded)		15,889	16,774	17,936	19,081	15,087	15,104	15,379

2023 EU-wide Stress Test: Capital

Swedbank — 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		17.80%	18.75%	20.34%	21.92%	15.85%	15.78%	16.17%
	E.2	Tier 1 Capital ratio		18.94%	19.88%	21.46%	23.04%	16.93%	16.85%	17.25%
	E.3	Total Capital ratio		21.78%	22.68%	24.27%	25.85%	19.62%	19.53%	19.93%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		246,445	246,445	246,445	246,445	246,445	246,445	246,445
	H.2	Total leverage ratio exposures (fully loaded)		246,445	246,445	246,445	246,445	246,445	246,445	246,445
	H.3	Leverage ratio (transitional)		5.61%	5.97%	6.44%	6.90%	5.28%	5.29%	5.40%
	H.4	Leverage ratio (fully loaded)		5.61%	5.97%	6.44%	6.90%	5.28%	5.29%	5.40%
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		0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%
	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	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		3.03%	3.03%	3.03%	3.03%	3.03%	3.03%	3.03%
	P.6	Combined buffer		7.41%	7.41%	7.41%	7.41%	7.41%	7.41%	7.41%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.27%	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
	R.1.1	of which: CET1		1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%
	R.1.2	of which: AT1		0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.27%	10.27%	10.27%	10.27%	10.27%	10.27%	10.27%
	R.2.1	of which: CET1		5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		17.68%	17.68%	17.68%	17.68%	17.68%	17.68%	17.68%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		13.40%	13.40%	13.40%	13.40%	13.40%	13.40%	13.40%
	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		12,985						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		72,936						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		17.80%						

2023 EU-wide Stress Test: P&L

Swedbank — 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)							
Net interest income	3,274	4,172	4,421	4,560	3,240	3,218	3,204
Interest income	5,135	10,847	11,410	11,253	14,669	15,168	14,181
Interest expense	-1,861	-6,675	-6,989	-6,693	-10,370	-10,370	-9,388
Dividend income	11	11	11	11	5	5	5
Net fee and commission income	1,231	1,209	1,197	1,210	861	861	861
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	69	81	81	81	-196	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					-7		
Other operating income not listed above, net	150	144	144	144	321	144	144
Total operating income, net	4,734	5,617	5,854	6,005	4,225	4,229	4,214
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-172	-543	-349	-287	-2,578	-1,744	-763
Other income and expenses not listed above, net	-2,087	-2,177	-2,133	-2,181	-2,632	-2,332	-2,405
Profit or (-) loss before tax from continuing operations	2,476	2,896	3,372	3,537	-985	153	1,046
Tax expenses or (-) income related to profit or loss from continuing operations	-489	-881	-1,024	-1,078	297	-47	-319
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	1,987	2,015	2,348	2,459	-688	106	727
Amount of dividends paid and minority interests after MDA-related adjustments	1,147	1,008	1,174	1,229	0	53	363
Attributable to owners of the parent net of estimated dividends	840	1,008	1,174	1,229	-688	53	363
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

Swedbank — group

(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 (+/-)	411.38

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	76.59106678
Other material losses and provisions (-)	0