



2016 EU-wide Stress Test

Bank Name	Swedbank – group
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE

2016 EU-wide Stress Test: Summary

Swedbank – group

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		7,756.52	6,658.88
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		209.36	-57.10
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-365.89	-698.39
Cumulative 3y: Profit or (-) loss for the year		3,889.22	2,979.20
Coverage ratio - Default stock	42.02%	29.17%	29.41%
Common Equity Tier 1 capital	10,221.06	11,196.60	10,350.53
Total Risk exposure amount	42,342.09	42,342.31	46,487.98
Common Equity Tier 1 ratio, %	24.1%	26.4%	22.3%
Fully loaded Common Equity Tier 1 ratio, %	25.1%	27.5%	23.1%
Tier 1 capital	11,376.72	11,873.97	11,027.89
Total leverage ratio exposures	228,770.23	228,770.23	228,770.23
Leverage ratio, %	5.0%	5.2%	4.8%
Fully loaded leverage ratio, %	5.0%	5.2%	4.8%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**

Swedbank – group

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(m€ EUR, %)																
Swedbank – group	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	11,752	0	0	0	1,775	0	0	0	0	0	0	0	-
	Corporates	43,172	166	7,761	173	12,421	278	5,274	0	62	73	21	65	43.7%		
	Corporates - Of Which: Specialised Lending	0	0	158	36	0	0	305	0	0	0	1	12	30.7%		
	Corporates - Of Which: SME	2,615	0	1,630	0	762	0	304	0	18	0	6	0	-		
	Retail	105,738	352	0	0	7,426	287	0	0	48	96	0	0	28.8%		
	Retail - Secured on real estate property	95,820	266	0	0	4,793	159	0	0	22	57	0	0	22.0%		
	Retail - Secured on real estate property - Of Which: SME	10,112	0	0	0	725	0	0	0	3	0	0	0	-		
	Retail - Secured on real estate property - Of Which: non-SME	85,708	266	0	0	4,068	159	0	0	19	57	0	0	22.0%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail	9,918	86	0	0	2,633	128	0	0	26	39	0	0	51.8%		
	Retail - Other Retail - Of Which: SME	3,434	0	0	0	1,242	0	0	0	14	0	0	0	-		
	Retail - Other Retail - Of Which: non-SME	6,483	86	0	0	1,391	128	0	0	12	39	0	0	51.8%		
	Equity	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	-			
Other non-credit obligation assets	0	0	6,973	0	0	0	0	0	0	0	0	0	-			
IRB TOTAL	148,910	517	26,337	173	19,846	565	7,789	0	109	169	21	61	35.8%			

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m€ EUR, %)															
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	6,160	0	0	0	597	0	0	0	0	0	0	-
	Corporates	33,554	118	693	9	8,742	138	354	0	62	68	0	1	65.9%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	2,611	0	228	0	759	0	101	0	18	0	0	0	21.4%	
	Retail	98,194	158	0	0	5,439	238	0	0	26	34	0	0	4.8%	
	Retail - Secured on real estate property	89,895	96	0	0	3,532	122	0	0	9	5	0	0	4.8%	
	Retail - Secured on real estate property - Of Which: SME	9,986	0	0	0	702	0	0	0	2	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	79,909	96	0	0	2,830	122	0	0	7	5	0	0	4.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	8,299	61	0	0	1,898	100	0	0	17	29	0	0	47.2%	
	Retail - Other Retail - Of Which: SME	3,024	0	0	0	1,048	0	0	0	11	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	5,276	61	0	0	850	100	0	0	6	29	0	0	47.2%	
	Equity	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	-		
Other non-credit obligation assets	0	0	6,977	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	131,748	276	13,331	9	14,172	359	1,609	0	88	102	0	1	39.3%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m€ EUR, %)															
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	584	0	0	0	196	0	0	0	0	0	0	-
	Corporates	146	0	294	4	55	0	119	0	0	0	0	0	0.0%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	-	
	Retail	4	0	0	0	1	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	3	0	0	0	1	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	1	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-		
Other non-credit obligation assets	0	0	6	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	150	0	795	4	56	0	315	0	0	0	0	0	0.3%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m€ EUR, %)															
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	2,158	0	0	0	299	0	0	0	0	0	0	-
	Corporates	500	0	0	0	203	0	0	0	0	0	0	0	-	
	Corporates - Of Which: Specialised Lending	0	0	1	0	0	0	1	0	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail	14	0	0	0	5	0	0	0	5	0	0	0	27.9%	
	Retail - Secured on real estate property	12	0	0	0	4	0	0	0	0	0	0	0	26.2%	
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	11	0	0	0	4	0	0	0	0	0	0	0	26.2%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	2	0	0	0	1	0	0	0	0	0	0	0	45.6%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	45.6%	
	Equity	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	-		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	513	0	2,161	0	208	0	301	0	0	0	0	0	27.9%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Swedbank – group

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(mn EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Norway	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	321	0	0	0	66	0	0	0	0	0	0	-
	Corporates	4,012	1	12	0	1,525	0	9	0	0	11	0	0	0	124.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	2	0	0	0	0	0	0	0	0	-
	Retail	48	0	0	0	13	0	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property	37	0	0	0	7	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	35	0	0	0	6	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	12	0	0	0	6	0	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	11	0	0	0	5	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	0.0%
	Equity	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	-	
Other non-credit obligation assets	0	0	1	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	4,060	1	335	0	1,538	0	75	0	0	11	0	0	0	117.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(mn EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Finland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	354	0	0	0	41	0	0	0	0	0	0	-
	Corporates	1,860	22	22	0	590	74	17	0	0	1	0	0	0	2.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	5	0	0	0	2	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	2	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	-
	Equity	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	-	
Other non-credit obligation assets	0	0	1	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	1,866	22	377	0	592	74	58	0	0	1	0	0	0	2.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(mn EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Estonia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	1	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	2,750	83	0	0	1,721	0	0	0	9	38	0	45.3%
	Corporates - Of Which: Specialised Lending	0	0	90	20	0	0	125	0	0	0	1	16	0	42.3%
	Corporates - Of Which: SME	0	0	368	0	0	0	228	0	0	0	0	0	0	-
	Retail	3,528	41	0	0	775	32	0	0	6	6	0	0	0	17.2%
	Retail - Secured on real estate property	2,806	35	0	0	461	19	0	3	4	4	0	0	0	12.5%
	Retail - Secured on real estate property - Of Which: SME	44	0	0	0	13	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2,762	35	0	0	448	19	0	3	4	4	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	722	6	0	0	314	14	0	3	2	0	0	0	0	114.1%
	Retail - Other Retail - Of Which: SME	389	0	0	0	87	0	0	1	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	532	6	0	0	227	14	0	2	2	0	0	0	0	114.1%
	Equity	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	-	
Other non-credit obligation assets	0	0	88	0	0	0	21	0	0	0	0	0	0	-	
IRB TOTAL	3,528	41	2,839	83	775	32	1,743	0	6	6	9	38	0	36.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
(mn EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Latvia	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates	17	0	1,523	18	15	0	1,321	0	0	0	7	2	0	38.3%
	Corporates - Of Which: Specialised Lending	0	0	52	0	0	0	62	0	0	0	0	0	0	0.0%
	Corporates - Of Which: SME	0	0	227	0	0	0	181	0	0	0	2	0	0	44.9%
	Retail	1,693	91	0	0	655	17	0	10	28	17	0	0	0	42.6%
	Retail - Secured on real estate property	1,295	80	0	0	420	10	0	6	34	0	0	0	0	42.6%
	Retail - Secured on real estate property - Of Which: SME	12	0	0	0	5	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,283	80	0	0	415	10	0	6	34	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	398	12	0	0	235	7	0	3	6	0	0	0	0	67.0%
	Retail - Other Retail - Of Which: SME	107	0	0	0	53	0	0	1	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	291	12	0	0	182	7	0	2	6	0	0	0	0	-
	Equity	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	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	1,710	91	1,523	18	670	17	1,321	0	10	39	7	7	0	43.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Swedbank – group

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Lithuania	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	1,777	51	0	0	1,147	0	0	0	0	0	0	33.5%
	Corporates - Of Which: Specialised Lending	0	0	15	11	0	0	15	0	0	0	0	0	0	10.8%
	Corporates - Of Which: SME	0	0	286	0	0	0	326	0	0	0	0	0	0	-
	Retail	2,178	88	0	0	527	14	0	0	6	16	0	0	0	29.0%
	Retail - Secured on real estate property	1,712	51	0	0	357	0	0	0	3	13	0	0	0	26.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,707	51	0	0	357	0	0	0	3	13	0	0	0	26.7%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	465	7	0	0	170	6	0	0	3	3	0	0	0	54.4%
	Retail - Other Retail - Of Which: SME	89	0	0	0	42	0	0	0	1	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	376	7	0	0	128	6	0	0	2	3	0	0	0	54.4%
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	2,178	88	1,777	51	527	14	1,147	0	6	16	0	4	17	31.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Lithuania	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Lithuania	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	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	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Swedbank – group

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.1%	1	36.2%	0.1%	2	36.2%	0.1%	4	36.2%
Corporates	0.1%	272	41.3%	0.1%	320	38.7%	0.1%	372	37.0%
Corporates - Of Which: Specialised Lending	0.0%	11	30.6%	0.0%	11	30.5%	0.0%	11	30.4%
Corporates - Of Which: SME	0.2%	261	30.3%	0.2%	309	30.1%	0.2%	40	30.0%
Retail	0.1%	201	23.8%	0.1%	262	21.7%	0.1%	321	20.7%
Retail - Secured on real estate property	0.0%	101	16.7%	0.0%	126	14.4%	0.0%	149	13.3%
Retail - Secured on real estate property - Of Which: SME	0.0%	4	18.8%	0.0%	5	18.8%	0.0%	6	18.8%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	97	16.7%	0.0%	121	14.3%	0.0%	142	13.2%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.6%	100	44.1%	0.4%	136	41.5%	0.4%	172	40.2%
Retail - Other Retail - Of Which: SME	0.6%	35	43.4%	0.6%	56	43.4%	0.6%	77	43.4%
Retail - Other Retail - Of Which: non-SME	0.2%	66	44.3%	0.2%	80	40.4%	0.2%	95	38.1%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
IRB TOTAL	0.1%	476	31.2%	0.1%	587	28.3%	0.1%	701	26.9%

^a Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.1%	1	36.2%	0.1%	4	36.2%	0.1%	6	36.2%
Corporates	0.2%	301	39.1%	0.2%	418	34.7%	0.2%	531	31.6%
Corporates - Of Which: Specialised Lending	0.0%	11	30.5%	0.0%	11	30.3%	0.0%	11	30.1%
Corporates - Of Which: SME	0.2%	290	38.9%	0.2%	407	34.6%	0.2%	520	25.1%
Retail	0.1%	218	26.4%	0.1%	325	25.0%	0.1%	462	24.4%
Retail - Secured on real estate property	0.0%	107	18.4%	0.0%	151	16.6%	0.0%	210	15.7%
Retail - Secured on real estate property - Of Which: SME	0.0%	5	19.0%	0.0%	9	19.2%	0.0%	16	19.4%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	102	18.4%	0.0%	142	16.5%	0.0%	194	15.5%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.5%	112	45.8%	0.6%	174	44.8%	0.8%	252	44.8%
Retail - Other Retail - Of Which: SME	0.8%	41	43.4%	1.1%	79	43.4%	1.4%	124	43.4%
Retail - Other Retail - Of Which: non-SME	0.3%	70	47.1%	0.4%	95	46.2%	0.5%	127	46.2%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
IRB TOTAL	0.1%	523	32.3%	0.1%	751	29.4%	0.2%	1,007	27.8%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.1%	1	35.8%	0.1%	2	35.8%	0.1%	3	35.8%
Corporates	0.1%	159	48.8%	0.1%	194	41.5%	0.1%	211	37.5%
Corporates - Of Which: Specialised Lending	-	0	-	0	0	-	-	0	-
Corporates - Of Which: SME	0.1%	21	25.1%	0.1%	24	25.0%	0.1%	28	24.9%
Retail	0.0%	188	30.3%	0.0%	151	19.4%	0.0%	185	18.9%
Retail - Secured on real estate property	0.0%	34	9.1%	0.0%	49	9.1%	0.0%	64	9.0%
Retail - Secured on real estate property - Of Which: SME	0.0%	3	20.6%	0.0%	4	20.6%	0.0%	5	20.6%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	30	8.9%	0.0%	45	8.8%	0.0%	58	8.7%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.3%	74	42.1%	0.3%	102	40.5%	0.4%	131	39.7%
Retail - Other Retail - Of Which: SME	0.6%	30	43.5%	0.6%	49	43.5%	0.7%	68	43.5%
Retail - Other Retail - Of Which: non-SME	0.2%	45	41.4%	0.2%	54	38.4%	0.2%	63	36.5%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
IRB TOTAL	0.1%	269	29.8%	0.1%	340	26.5%	0.1%	413	24.8%

^a Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.1%	1	35.8%	0.2%	3	35.8%	0.2%	6	35.8%
Corporates	0.1%	180	42.1%	0.2%	259	33.3%	0.3%	360	29.7%
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
Corporates - Of Which: SME	0.1%	21	23.9%	0.4%	34	22.9%	0.5%	49	22.2%
Retail	0.0%	116	16.1%	0.0%	109	14.9%	0.1%	108	14.9%
Retail - Secured on real estate property	0.0%	32	10.6%	0.0%	60	12.3%	0.0%	102	13.1%
Retail - Secured on real estate property - Of Which: SME	0.0%	4	20.6%	0.0%	8	20.6%	0.0%	15	20.6%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	27	10.1%	0.0%	52	11.7%	0.0%	87	12.4%
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	0.5%	84	44.1%	0.6%	137	44.1%	0.9%	206	44.5%
Retail - Other Retail - Of Which: SME	0.8%	36	43.5%	1.2%	71	43.5%	1.5%	113	43.5%
Retail - Other Retail - Of Which: non-SME	0.3%	48	44.5%	0.3%	66	44.7%	0.5%	93	45.8%
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
IRB TOTAL	0.1%	299	32.4%	0.1%	463	28.9%	0.2%	682	27.3%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.0%	0	44.8%	0.0%	0	44.8%	0.0%	0	44.8%
Corporates	0.2%	3	43.4%	0.2%	4	42.0%	0.2%	4	42.0%
Corporates - Of Which: Specialised Lending	0.4%	0	42.7%	0.4%	0	42.6%	0.4%	0	42.6%
Corporates - Of Which: SME	0.2%	0	99.7%	0.2%	0	97.0%	0.2%	0	95.7%
Retail	0.0%	0	243.9%	0.0%	0	125.3%	0.0%	0	85.1%
Retail - Secured on real estate property	0.0%	0	16.7%	0.0%	0	16.7%	0.0%	0	16.7%
Retail - Secured on real estate property - Of Which: SME	0.0%	0	245.9%	0.0%	0	126.3%	0.0%	0	85.7%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Qualifying Revolving	0.6%	0	46.4%	0.6%	0	46.5%	0.7%	0	46.5%
Retail - Other Retail	0.7%	0	48.2%	0.7%	0	48.2%	0.7%	0	48.2%
Retail - Other Retail - Of Which: SME	0.1%	0	16.0%	0.1%	0	15.7%	0.1%	0	15.5%
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
IRB TOTAL	0.2%	3	43.6%	0.2%	4	42.7%	0.2%	4	42.1%

^a Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.1%	0	44.8%	0.1%	0	44.8%	0.0%	0	44.8%
Corporates	0.3%	3	43.1%	0.4%	4	42.0%	0.5%	6	41.4%
Corporates - Of Which: Specialised Lending	0.5%	0	42.7%	0.7%	0	42.9%	0.9%	0	43.1%
Corporates - Of Which: SME	0.2%	0	97.5%	0.4%	0	93.3%	0.5%	0	92.9%
Retail	0.0%	0	375.2%	0.0%	0	140.0%	0.0%	0	77.1%
Retail - Secured on real estate property	0.0%	0	16.7%	0.0%	0	16.7%	0.0%	0	16.7%
Retail - Secured on real estate property - Of Which: SME	0.0%	0	384.2%	0.0%	0	143.5%	0.0%	0	79.0%
Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Qualifying Revolving	0.8%	0	47.0%	1.2%	0	47.2%	1.5%	0	47.3%
Retail - Other Retail	0.9%	0	48.2%	1.3%	0	48.2%	1.6%	0	48.2%
Retail - Other Retail - Of Which: SME	0.2%	0	20.7%	0.2%	0	22.3%	0.3%	0	24.1%
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
IRB TOTAL	0.2%	3	43.3%	0.3%	4	42.1%	0.4%	6	41.9%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ^a
(m€ EUR, %)									
Central banks and central governments	-	0	-	0	0	-	0	-	0
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Corporates	0.1%	0	27.6%	0.1%	1	27.5%	0.1%	1	27.5%
Corporates - Of Which: Specialised Lending	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		

2016 EU-wide Stress Test:
Credit risk IRB
Swedbank – group

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Norway	Central banks and central governments	0.0%	0	-	0	-	0
	Institutions	0.0%	0	35.5%	0.0%	0	35.5%
	Corporates	0.1%	4	32.1%	0.1%	7	29.7%
	Corporates - Of Which: Socialised Lending	0.3%	0	45.0%	0.3%	0	45.0%
	Corporates - Of Which: SME	0.3%	0	30.7%	0.3%	0	30.6%
	Retail	0.5%	0	26.7%	0.5%	1	25.5%
	Retail - Secured on real estate property	0.1%	0	9.6%	0.1%	0	9.6%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	9.6%	0.1%	0	9.6%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	5.4%	0.0%	0	5.3%
	Retail - Qualifying Revolving	0.0%	0	-	0.0%	0	-
	Retail - Other Retail	2.0%	0	40.0%	2.0%	0	41.0%
	Retail - Other Retail - Of Which: SME	2.0%	0	42.2%	2.0%	0	42.2%
	Retail - Other Retail - Of Which: non-SME	-	0	9.1%	-	0	9.1%
	Equity	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	
IRB TOTAL	0.1%	4	31.8%	0.1%	8	29.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Norway	Central banks and central governments	0.0%	0	-	0	-	0
	Institutions	0.0%	0	35.5%	0.1%	0	35.5%
	Corporates	0.1%	5	32.4%	0.2%	12	30.7%
	Corporates - Of Which: Socialised Lending	0.3%	0	45.0%	0.5%	0	45.0%
	Corporates - Of Which: SME	0.4%	0	30.7%	0.5%	0	30.9%
	Retail	0.8%	0	24.2%	1.2%	1	22.2%
	Retail - Secured on real estate property	0.2%	0	9.6%	0.5%	0	9.6%
	Retail - Secured on real estate property - Of Which: SME	0.2%	0	9.6%	0.5%	0	9.6%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	6.7%	0.0%	0	6.7%
	Retail - Qualifying Revolving	0.0%	0	-	0.0%	0	-
	Retail - Other Retail	2.7%	0	40.5%	3.8%	1	41.5%
	Retail - Other Retail - Of Which: SME	2.7%	0	42.2%	3.8%	1	42.2%
	Retail - Other Retail - Of Which: non-SME	-	0	9.1%	-	0	12.9%
	Equity	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	
IRB TOTAL	0.1%	6	31.7%	0.2%	13	29.9%	

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Finland	Central banks and central governments	0.0%	0	-	0	-	0
	Institutions	0.0%	0	33.4%	0.0%	0	33.4%
	Corporates	0.0%	7	27.8%	0.1%	8	27.6%
	Corporates - Of Which: Socialised Lending	0.4%	0	42.7%	0.4%	0	42.6%
	Corporates - Of Which: SME	0.4%	0	85.9%	0.5%	0	55.4%
	Retail	0.0%	0	3733.6%	0.0%	0	1822.1%
	Retail - Secured on real estate property	0.0%	0	13.7%	0.0%	0	13.7%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	0.5%	0	41.0%	0.6%	0	41.0%
	Retail - Other Retail - Of Which: SME	0.6%	0	41.7%	0.6%	0	41.7%
	Retail - Other Retail - Of Which: non-SME	0.2%	0	31.2%	0.2%	0	30.2%
	Equity	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	
IRB TOTAL	0.0%	7	27.9%	0.1%	8	27.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Finland	Central banks and central governments	0.0%	0	-	0	-	0
	Institutions	0.0%	0	33.4%	0.1%	0	33.4%
	Corporates	0.0%	7	27.9%	0.1%	8	29.0%
	Corporates - Of Which: Socialised Lending	0.4%	0	42.7%	0.7%	0	42.9%
	Corporates - Of Which: SME	0.4%	0	75.4%	0.8%	0	55.4%
	Retail	0.0%	0	1966.2%	0.0%	0	643.7%
	Retail - Secured on real estate property	0.0%	0	13.7%	0.0%	0	13.7%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-
	Retail - Other Retail	0.7%	0	41.6%	1.0%	0	41.6%
	Retail - Other Retail - Of Which: SME	0.8%	0	41.7%	1.1%	0	41.7%
	Retail - Other Retail - Of Which: non-SME	0.3%	0	40.4%	0.4%	0	43.6%
	Equity	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	
IRB TOTAL	0.0%	7	28.0%	0.1%	8	29.1%	

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Estonia	Central banks and central governments	0.0%	0	-	0	-	0
	Institutions	0.2%	51	45.1%	0.2%	56	45.0%
	Corporates	0.3%	3	42.7%	0.3%	4	42.6%
	Corporates - Of Which: Socialised Lending	0.1%	16	18.3%	0.1%	20	18.3%
	Corporates - Of Which: SME	0.1%	9	12.7%	0.1%	11	12.4%
	Retail	0.2%	0	12.7%	0.2%	0	12.7%
	Retail - Secured on real estate property	0.1%	9	12.7%	0.1%	9	12.1%
	Retail - Secured on real estate property - Of Which: SME	0.2%	0	-	0.2%	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.3%	7	53.6%	0.3%	11	44.5%
	Retail - Qualifying Revolving	0.5%	2	42.0%	0.5%	3	42.0%
	Retail - Other Retail	0.2%	5	58.2%	0.3%	6	45.6%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-
Other non-credit obligation assets	0.1%	0	40.0%	0.1%	0	40.0%	
IRB TOTAL	0.1%	67	35.3%	0.2%	76	33.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Estonia	Central banks and central governments	0.0%	0	-	0.0%	0	0.0%
	Institutions	0.2%	53	45.1%	0.3%	61	45.0%
	Corporates	0.4%	3	42.7%	0.5%	5	42.6%
	Corporates - Of Which: Socialised Lending	0.2%	17	18.3%	0.3%	27	17.5%
	Corporates - Of Which: SME	0.1%	10	13.0%	0.2%	17	12.9%
	Retail	0.2%	0	12.7%	0.3%	0	12.7%
	Retail - Secured on real estate property	0.1%	10	13.1%	0.2%	16	12.1%
	Retail - Secured on real estate property - Of Which: SME	0.4%	7	54.0%	0.5%	10	47.5%
	Retail - Secured on real estate property - Of Which: non-SME	0.8%	2	42.0%	0.8%	4	42.0%
	Retail - Qualifying Revolving	0.3%	5	59.9%	0.4%	7	51.0%
	Retail - Other Retail	0.3%	0	-	0.4%	0	-
	Retail - Other Retail - Of Which: SME	0.3%	0	-	0.4%	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-
	Equity	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-
Other non-credit obligation assets	0.2%	0	40.0%	0.2%	0	40.0%	
IRB TOTAL	0.2%	70	34.4%	0.3%	80	30.4%	

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Latvia	Central banks and central governments	0.0%	0	-	0.0%	0	0.0%
	Institutions	0.2%	19	44.3%	0.2%	22	44.1%
	Corporates	0.0%	1	158.2%	0.0%	1	81.0%
	Corporates - Of Which: Socialised Lending	0.2%	3	43.3%	0.2%	4	43.3%
	Corporates - Of Which: SME	0.2%	54	39.8%	0.2%	59	36.6%
	Retail	0.2%	43	37.5%	0.2%	46	34.2%
	Retail - Secured on real estate property	0.1%	0	14.5%	0.1%	0	14.5%
	Retail - Secured on real estate property - Of Which: SME	0.2%	45	37.5%	0.2%	45	34.2%
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.1%	0	-	0.1%	0	-
	Retail - Other Retail	0.5%	11	56.6%	0.5%	0	51.5%
	Retail - Other Retail - Of Which: SME	0.3%	2	41.4%	0.3%	2	41.4%
	Retail - Other Retail - Of Which: non-SME	0.6%	9	57.6%	0.6%	11	52.4%
	Equity	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	
IRB TOTAL	0.3%	73	40.7%	0.3%	81	38.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(mnr EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Latvia	Central banks and central governments	0.0%	0	-	0.0%	0	0.0%
	Institutions	0.3%	20	44.2%	0.4%	26	43.8%
	Corporates	0.1%	1	114.6%	0.0%	1	52.6%
	Corporates - Of Which: Socialised Lending	0.3%	4	43.2%	0.4%	4	43.1%
	Corporates - Of Which: SME	0.2%	59	36.9%	0.2%	64	33.9%
	Retail	0.5%	47	34.4%	0.5%	54	30.2%
	Retail - Secured on real estate property	0.2%	0	14.5%	0.2%	0	14.5%
	Retail - Secured on real estate property - Of Which: SME	0.5%	47	34.4%	0.5%	54	30.3%
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.0%	0	-	0.0%	0	-
	Retail - Other Retail	0.7%	12	57.1%	0.8%	15	53.2%
	Retail - Other Retail - Of Which: SME	0.4%	2	41.4%	0.5%	2	41.4%
	Retail - Other Retail - Of Which: non-SME	0.8%	10	58.4%	0.9%	13	54.7%
	Equity	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-
Other non-credit obligation assets	0.0%	0	40.0%	0.0%	0	40.0%	
IRB TOTAL	0.5%	79	38.2%	0.5%	95	35.1%	

2016 EU-wide Stress Test:
Credit risk IRB
Swedbank – group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.3%	32	39.1%	0.4%	39	40.1%	0.6%	50	41.0%
	Corporates - Of Which: Specialised Lending	0.0%	1	10.8%	0.0%	1	10.8%	0.0%	1	10.8%
	Corporates - Of Which: SME	0.3%	2	41.7%	0.3%	2	41.7%	0.3%	3	41.8%
	Retail	0.2%	26	26.6%	0.2%	30	25.3%	0.2%	35	23.8%
	Retail - Secured on real estate property	0.1%	18	24.0%	0.1%	20	22.6%	0.1%	23	20.7%
	Retail - Secured on real estate property - Of Which: SME	0.4%	0	15.8%	0.4%	0	15.8%	0.4%	0	15.8%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	18	24.0%	0.1%	20	22.4%	0.1%	23	20.7%
	Retail - Qualifying Revolving	0	0	-	0	0	-	0	0	-
	Retail - Other Retail	0.4%	7	43.0%	0.4%	10	38.6%	0.5%	12	35.9%
	Retail - Other Retail - Of Which: SME	0.3%	1	41.1%	0.3%	1	41.1%	0.3%	2	41.1%
	Retail - Other Retail - Of Which: non-SME	0.5%	6	43.1%	0.5%	9	38.4%	0.6%	10	35.3%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.3%	58	32.6%	0.3%	69	32.4%	0.4%	85	32.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.2%	35	39.6%	0.8%	49	41.0%	0.6%	59	41.6%
	Corporates - Of Which: Specialised Lending	0.0%	1	10.8%	0.0%	1	10.8%	0.0%	1	10.8%
	Corporates - Of Which: SME	0.4%	2	41.7%	0.4%	3	41.7%	0.3%	4	41.8%
	Retail	0.3%	28	26.4%	0.3%	35	25.7%	0.3%	42	25.5%
	Retail - Secured on real estate property	0.3%	20	23.7%	0.2%	24	22.5%	0.2%	28	21.9%
	Retail - Secured on real estate property - Of Which: SME	0.5%	0	15.8%	0.6%	0	15.8%	0.5%	0	15.8%
	Retail - Secured on real estate property - Of Which: non-SME	0.3%	20	23.7%	0.2%	24	22.5%	0.2%	28	21.9%
	Retail - Qualifying Revolving	0	0	-	0	0	-	0	0	-
	Retail - Other Retail	0.5%	8	44.9%	0.6%	11	43.1%	0.6%	13	42.6%
	Retail - Other Retail - Of Which: SME	0.4%	1	41.1%	0.5%	2	41.1%	0.3%	2	41.1%
	Retail - Other Retail - Of Which: non-SME	0.5%	7	46.2%	0.7%	9	43.3%	0.7%	12	42.8%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		0.5%	63	32.7%	0.9%	84	33.2%	0.4%	101	33.9%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		-	0	-	-	0	-	-	0	-

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	
IRB TOTAL		-	0	-	-	0	-	-	0	-

2016 EU-wide Stress Test: Credit risk STA

Swedbank – group

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Swedbank – group	Central governments or central banks	29,016	0	41	0	0	0	100.0%
	Regional governments or local authorities	3,856	0	30	0	0	0	0.0%
	Public sector entities	1,073	0	6	0	0	0	0.0%
	Multilateral Development Banks	655	0	0	0	0	0	0.0%
	International Organisations	214	0	87	0	0	0	0.0%
	Institutions	646	0	0	0	0	0	0.0%
	Corporates	1,157	14	984	19	2	4	25.1%
	of which: SME	247	0	226	0	0	0	0.0%
	Retail	2,540	24	1,834	26	11	52	214.2%
	of which: SME	340	0	193	0	1	0	0.0%
	Secured by mortgages on immovable property	256	0	91	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	5	0	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	661	0	1,611	0	0	0	0.0%
Securitisation								
Other exposures	555	0	469	0	0	0	0.0%	
Standardised Total	40,632	39	5,154	46	13	56	143.9%	

² Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Sweden	Central governments or central banks	7,777	0	0	0	0	0	0.0%
	Regional governments or local authorities	3,694	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	167	0	3	0	0	0	0.0%
	Corporates	791	14	669	18	0	3	21.5%
	of which: SME	143	0	110	0	0	0	0.0%
	Retail	1,558	17	1,126	19	3	28	167.5%
	of which: SME	217	0	124	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	641	0	1,588	0	0	0	0.0%
Securitisation								
Other exposures	181	0	181	0	0	0	0.0%	
Standardised Total	14,809	31	3,567	38	3	31	101.2%	

² Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	12,262	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	5	0	5	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	12,267	0	5	0	0	0	0.0%	

² Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Swedbank – group

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	437	0	66	0	0	0	0.0%
	Corporates	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	437	0	66	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Norway	Central governments or central banks	529	0	0	0	0	0	0.0%
	Regional governments or local authorities	14	0	3	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	3	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	33	0	33	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	640	5	478	5	2	14	249.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	5	0	1	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	6	0	6	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	11	0	11	0	0	0	0.0%	
Standardised Total	1,239	5	531	5	2	14	249.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Finland	Central governments or central banks	1,768	0	0	0	0	0	0.0%
	Regional governments or local authorities	18	0	4	0	0	0	0.0%
	Public sector entities	24	0	5	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	37	0	37	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	1	0	0	0	0	0	0.0%	
Standardised Total	1,848	0	46	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Swedbank – group

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Estonia	Central governments or central banks	2,472	0	0	0	0	0	100.0%
	Regional governments or local authorities	98	0	19	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	67	0	52	0	2	0	28.6%
	of which: SME	54	0	41	0	0	0	0.0%
	Retail	108	0	61	0	1	0	0.0%
	of which: SME	108	0	61	0	1	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	12	0	12	0	0	0	0.0%
Securitisation								
Other exposures	134	0	48	0	0	0	0.0%	
Standardised Total	2,891	0	193	0	3	0	36.4%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Latvia	Central governments or central banks	1,876	0	17	0	0	0	0.0%
	Regional governments or local authorities	20	0	4	0	0	0	0.0%
	Public sector entities	2	0	1	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	17	0	14	0	0	0	0.0%
	of which: SME	11	0	8	0	0	0	0.0%
	Retail	26	0	17	0	0	0	72.2%
	of which: SME	11	0	6	0	0	0	0.0%
	Secured by mortgages on immovable property	27	0	10	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	3	0	6	0	0	0	0.0%
Securitisation								
Other exposures	6	0	6	0	0	0	0.0%	
Standardised Total	1,978	0	75	0	1	0	72.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ³
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Lithuania	Central governments or central banks	1,990	0	25	0	0	0	0.0%
	Regional governments or local authorities	12	0	0	0	0	0	0.0%
	Public sector entities	254	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	0	0	0.0%
	Corporates	47	0	46	0	0	0	0.0%
	of which: SME	5	0	4	0	0	0	0.0%
	Retail	7	0	3	0	0	0	0.0%
	of which: SME	4	0	2	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	223	0	223	0	0	0	0.0%	
Standardised Total	2,543	0	296	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Swedbank – group

31/12/2015							
	Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

31/12/2015							
	Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Swedbank – group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Swedbank – group	Central governments or central banks	0.0%	6	40.0%	0.0%	12	40.0%	0.0%	17	40.0%
	Regional governments or local authorities	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	21.7%	0.0%	0	31.5%	0.0%	0	31.5%
	Corporates	0.2%	8	23.8%	0.2%	10	23.7%	0.2%	12	23.5%
	of which: SME	0.1%	1	21.9%	0.1%	1	22.5%	0.1%	1	21.3%
	Retail	0.0%	63	202.8%	0.0%	63	192.9%	0.0%	64	183.7%
	of which: SME	0.0%	1	37.3%	0.0%	1	38.2%	0.0%	1	38.4%
	Secured by mortgages on immovable property	0.0%	0	40.0%	0.1%	0	40.0%	0.0%	0	40.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Standardised Total	0.0%	78	99.1%	0.0%	87	79.7%	0.0%	96	69.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Swedbank – group	Central governments or central banks	0.1%	13	40.0%	0.1%	25	40.0%	0.1%	37	40.0%
	Regional governments or local authorities	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	26.7%
	Institutions	0.0%	0	21.7%	0.0%	0	10.9%	0.0%	0	7.3%
	Corporates	0.3%	8	24.3%	0.4%	12	24.0%	0.5%	16	23.8%
	of which: SME	0.0%	0	25.0%	0.1%	1	25.0%	0.0%	1	25.0%
	Retail	0.0%	63	201.2%	0.0%	64	186.3%	0.0%	64	174.5%
	of which: SME	0.0%	1	37.3%	0.0%	1	37.3%	0.0%	1	37.3%
	Secured by mortgages on immovable property	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.1%	1	40.0%	0.1%	1	40.0%	0.1%	1	40.0%	
Standardised Total	0.1%	86	84.4%	0.1%	103	65.9%	0.1%	122	56.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	0	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	27.0%	0.0%	0	27.0%	0.0%	0	27.0%
	Corporates	0.3%	5	23.0%	0.3%	7	23.1%	0.3%	8	23.2%
	of which: SME	0.2%	0	33.0%	0.2%	0	33.0%	0.1%	0	33.0%
	Retail	0.0%	31	161.0%	0.0%	31	155.2%	0.0%	32	149.6%
	of which: SME	0.0%	0	40.2%	0.0%	0	40.2%	0.0%	0	40.2%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Standardised Total	0.0%	37	84.4%	0.0%	39	73.2%	0.0%	41	65.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	0	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	0	27.0%	0.0%	0	27.0%	0.0%	0	27.0%
	Corporates	0.3%	5	22.7%	0.4%	8	22.7%	0.6%	12	22.7%
	of which: SME	0.0%	0	33.0%	0.0%	0	33.0%	0.0%	0	33.0%
	Retail	0.0%	31	161.5%	0.0%	31	155.0%	0.0%	32	147.8%
	of which: SME	0.0%	0	40.2%	0.0%	0	40.2%	0.0%	0	40.2%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
Standardised Total	0.0%	37	81.8%	0.1%	40	66.8%	0.1%	45	56.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	3	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.5%	0	40.0%	0.5%	0	40.0%	0.5%	0	40.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	3	40.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	3	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.6%	0	40.0%	0.9%	0	40.0%	1.1%	0	40.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	3	40.0%	

2016 EU-wide Stress Test: Credit risk STA

Swedbank – group

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	0.0%	0	17.7%	0.0%	0	17.7%	0.0%	0	17.7%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.0%	0	17.7%	0.0%	0	17.7%	0.0%	0	17.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	0.1%	0	17.7%	0.0%	0	17.7%	0.0%	0	17.7%
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	0.1%	0	17.7%	0.0%	0	17.7%	0.0%	0	17.7%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Corporates	0.0%	0	3.3%	0.0%	0	3.3%	0.0%	0	3.3%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	0.0%	16	232.3%	0.0%	16	218.2%	0.0%	16	205.9%
of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Standardised Total	0.0%	16	217.2%	0.0%	17	193.1%	0.0%	17	173.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	0.0%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%
Corporates	0.0%	0	3.3%	0.1%	0	3.3%	0.1%	0	3.3%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	0.0%	16	231.6%	0.0%	16	214.2%	0.0%	17	196.1%
of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Standardised Total	0.0%	16	213.0%	0.0%	17	180.6%	0.0%	17	152.9%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	0.5%	0	40.9%	0.5%	0	40.9%	0.5%	1	40.9%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Standardised Total	0.0%	0	40.5%	0.0%	1	40.5%	0.0%	1	40.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	0.6%	0	40.9%	0.9%	1	40.9%	1.1%	1	40.9%
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Standardised Total	0.0%	0	40.5%	0.0%	1	40.5%	0.0%	2	40.5%

2016 EU-wide Stress Test: Credit risk STA

Swedbank – group

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Estonia	Central governments or central banks	0.1%	2	40.1%	0.1%	5	40.1%	0.1%	7	40.0%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	2	12.7%	0.0%	2	8.2%	0.0%	2	6.1%
	of which: SME	0.0%	0	0.5%	0.0%	0	0.5%	0.0%	0	0.5%
	Retail	0.0%	1	174.4%	0.0%	1	86.1%	0.0%	1	56.6%
	of which: SME	0.0%	1	0.5%	0.0%	1	0.5%	0.0%	1	0.5%
	Secured by mortgages on immovable property of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.0%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%	
Standardised Total	0.1%	5	38.2%	0.1%	8	38.2%	0.1%	10	38.2%	

¹Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Estonia	Central governments or central banks	0.3%	7	40.0%	0.3%	15	40.0%	0.3%	22	40.0%
	Regional governments or local authorities	0.3%	0	40.0%	0.3%	1	40.0%	0.3%	1	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	2	11.1%	0.0%	2	6.2%	0.0%	2	4.7%
	of which: SME	0.0%	0	0.5%	0.0%	0	0.5%	0.0%	0	0.5%
	Retail	0.0%	1	139.4%	0.0%	1	59.1%	0.0%	1	40.6%
	of which: SME	0.0%	1	0.5%	0.0%	1	0.5%	0.0%	1	0.5%
	Secured by mortgages on immovable property of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.3%	0	40.0%	0.3%	1	40.0%	0.3%	1	40.0%	
Standardised Total	0.3%	11	39.9%	0.3%	19	39.2%	0.3%	27	39.2%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Latvia	Central governments or central banks	0.1%	1	40.0%	0.1%	2	40.0%	0.1%	3	40.0%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.4%	0	40.0%	0.4%	0	40.0%	0.4%	0	40.0%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail	0.0%	0	24.4%	0.0%	0	14.5%	0.0%	0	10.4%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property of which: SME	-	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.1%	2	38.3%	0.1%	3	37.6%	0.1%	4	37.4%	
Standardised Total	0.1%	2	38.3%	0.1%	3	37.6%	0.1%	4	37.4%	

¹Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Latvia	Central governments or central banks	0.1%	2	40.0%	0.1%	5	40.0%	0.1%	7	40.0%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.6%	0	40.0%	0.6%	0	40.0%	0.6%	0	40.0%
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Retail	0.0%	0	14.5%	0.0%	0	8.3%	0.0%	0	6.4%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Secured by mortgages on immovable property of which: SME	-	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.1%	3	37.7%	0.1%	5	37.4%	0.1%	8	37.5%	
Standardised Total	0.1%	3	37.7%	0.1%	5	37.4%	0.1%	8	37.5%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central governments or central banks	0.1%	1	40.0%	0.1%	2	40.0%	0.1%	3	40.0%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail	0.0%	0	-	0.0%	0	-	0.0%	0	-
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Secured by mortgages on immovable property of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.1%	2	39.5%	0.1%	3	39.5%	0.1%	4	39.5%	
Standardised Total	0.1%	2	39.5%	0.1%	3	39.5%	0.1%	4	39.5%	

¹Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Lithuania	Central governments or central banks	0.1%	2	40.0%	0.1%	3	40.0%	0.1%	5	40.0%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Public sector entities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	1	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Retail	0.0%	0	-	0.0%	0	-	0.0%	0	-
	of which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Secured by mortgages on immovable property of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	0.1%	2	39.5%	0.1%	4	39.5%	0.1%	5	39.5%	
Standardised Total	0.1%	2	39.5%	0.1%	4	39.5%	0.1%	5	39.5%	

2016 EU-wide Stress Test: Credit risk STA

Swedbank – group

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

2016 EU-wide Stress Test: Securitisations

Swedbank – group

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	17						
	Total	17						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	1	1	1	2	2	2	2
	Total	1	1	1	2	2	2	2
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

Swedbank – group

		31/12/2015																				
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region	of which: AFS					of which: FVO (designated at fair value through profit&loss)		of which: HFT (2)		of which: HTM		of which: Loans and receivables		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (-)	Tot	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		5,977	5,471	0	0	2,754	0	2,718	2,513	162	3,320	-393	0	0	0	0	0	0	0	0	0	

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dilibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Swedbank – group

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	33,408	33,408	33,408	33,408	34,235	35,384	36,113
Risk exposure amount for securitisations and re-securitisations	1	1	1	2	2	2	2
Risk exposure amount other credit risk	33,406	33,406	33,406	33,406	34,234	35,383	36,111
Risk exposure amount for market risk	1,167	1,167	1,167	1,167	2,608	2,608	2,608
Risk exposure amount for operational risk	6,865	6,865	6,865	6,865	6,865	6,865	6,865
Other risk exposure amounts	902	902	902	902	902	902	902
Total risk exposure amount	42,342	42,342	42,342	42,342	44,610	45,759	46,488

2016 EU-wide Stress Test - P&L

Swedbank – group

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	2,609	2,539	2,609	2,609	2,292	2,302	2,065
Interest income	3,919	5,452	5,866	6,530	6,825	7,361	7,848
(Interest expense)	-1,311	-2,914	-3,185	-3,557	-4,533	-5,060	-5,783
Dividend income	35	35	35	35	26	26	26
Net fee and commission income	1,171	1,171	1,171	1,171	1,148	1,148	1,148
Gains or (-) losses on financial assets and liabilities held for trading, net	40	70	70	70	-106	52	52
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	-177				-56		
Other operating income not listed above, net	104	115	114	112	115	115	115
Total operating income, net	3,782	3,930	3,999	3,997	3,419	3,643	3,406
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-77	-124	-120	-122	-178	-246	-274
Other income and expenses not listed above, net	-1,762	-1,824	-1,989	-2,191	-1,939	-1,782	-1,793
Profit or (-) loss before tax from continuing operations	1,944	1,982	1,890	1,684	1,302	1,615	1,339
(Tax expenses or (-) income related to profit or loss from continuing operations)	-492	-595	-567	-505	-391	-484	-402
Profit or (-) loss after tax from discontinued operations	-1	0	0	0	0	0	0
Profit or (-) loss for the year (2)	1,451	1,388	1,323	1,179	912	1,130	937
Attributable to owners of the parent	1,449	1,384	1,319	1,175	909	1,127	935
Amount of dividends paid	1,365	1,038	989	882	909	989	882
Attributable to owners of the parent net of estimated dividends	84	346	330	294	0	138	53

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

(2) Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €28mln; 2017 Baseline €28mln; 2018 Baseline €28mln; 2016 Adverse €28mln; 2017 Adverse €28mln; 2018 Adverse €28mln

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	12,820	13,002	12,990	13,172	12,626	12,401	12,326
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,221	10,568	10,899	11,197	10,192	10,311	10,351
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,783	3,783	3,783	3,783	3,783	3,783	3,783
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	5,313	5,659	5,089	6,283	5,313	5,451	5,504
	A.1.3	Accumulated other comprehensive income	-75	-75	-75	-75	-75	-75	-75
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	0	0	0	0	0	0	0
	A.1.4	Other Reserves	2,958	2,958	2,958	2,958	2,958	2,958	2,958
	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	6	6	6	6	6	6	6
	A.1.7	Adjustments to CET1 due to prudential filters	-50	-50	-50	-50	-50	-50	-50
	A.1.8	(-) Intangible assets (including Goodwill)	-1,473	-1,473	-1,473	-1,473	-1,473	-1,473	-1,473
	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	-118	-118	-116	-112	-147	-167	-180
	A.1.11	(-) Defined benefit pension fund assets	-108	-108	-108	-108	-108	-108	-108
	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
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	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
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-5	-5	-5	-5	-5	-5	-5
	A.1.21	Transitional adjustments	0	0	0	0	0	0	0
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	
A.1.21.5.1	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.1.21.5.2	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	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,156	1,135	792	677	1,135	792	677	
A.2.1	Additional Tier 1 Capital instruments	1,303	1,140	797	682	1,140	797	682	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	-143	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	-4	-4	-4	-4	-4	-4	-4	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,377	11,703	11,692	11,874	11,328	11,103	11,028	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,444	1,298	1,298	1,298	1,298	1,298	1,298	
A.4.1	Tier 2 Capital instruments	1,371	1,371	1,371	1,371	1,371	1,371	1,371	
A.4.2	Other Tier 2 Capital components and deductions	-72	-72	-72	-72	-72	-72	-72	
A.4.3	Tier 2 transitional adjustments	145	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	42,342	42,342	42,342	42,342	44,610	45,759	46,488
B.1	Of which: Transitional adjustments included	1,585	1,585	1,585	1,585	1,585	1,585	1,585	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	24.14%	24.96%	25.74%	26.44%	22.85%	22.53%	22.26%
	C.2	Tier 1 Capital ratio	26.87%	27.64%	27.61%	28.04%	25.39%	24.26%	23.72%
	C.3	Total Capital ratio	30.28%	30.71%	30.68%	31.11%	28.30%	27.10%	26.51%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	25.08%	25.93%	26.74%	27.47%	23.69%	23.34%	23.05%
	D.2	Tier 1 Capital ratio (2)	28.26%	28.71%	28.69%	29.13%	26.33%	25.13%	24.56%
	D.3	Total Capital ratio (3)	31.10%	31.90%	31.87%	32.32%	29.35%	28.07%	27.45%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016–2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	228,770	228,770	228,770	228,770	228,770	228,770	228,770
	G.2	Total leverage ratio exposures (fully loaded)	228,770	228,770	228,770	228,770	228,770	228,770	228,770
G.3	Leverage ratio (transitional)	4.97%	5.12%	5.11%	5.19%	4.95%	4.85%	4.82%	
G.4	Leverage ratio (fully loaded)	5.04%	5.12%	5.11%	5.19%	4.95%	4.85%	4.82%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Swedbank – group

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations							
Loans and advances(including at amortised cost and fair value)	181,662	104	887	820	112	313	420
Central banks	21,586	0	0	0	0	0	0
General governments	1,985	0	0	0	0	0	0
Credit institutions	7,810	0	2	2	0	1	0
Other financial corporations	3,103	0	2	2	2	1	2
Non-financial corporations	53,760	24	450	411	73	173	191
Households	93,418	80	433	404	36	137	227
DEBT INSTRUMENTS other than HFT	181,662	104	887	820	112	313	420
OFF-BALANCE SHEET EXPOSURES	31,493		22	5	2	2	1

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Stress Test

Information on forbore exposures¹

Swedbank – group

31/12/2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks					
General governments					
Credit institutions					
Other financial corporations					
Non-financial corporations					
Loans and advances (including at amortised cost and fair value)	1,061	363	141	136	181
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	842	230	105	101	103
Households	218	134	35	35	78
DEBT INSTRUMENTS other than HFT	1,061	363	141	136	181
Loan commitments given	4	1	0	0	1

¹ For the definition of forbore exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30