



# 2021 EU-wide Stress Test

<b>Bank Name</b>	Lämförsäkringar Bank AB (publ)
<b>LEI Code</b>	549300C6TUMDXNOVXS82
<b>Country Code</b>	SE

## 2021 EU-wide Stress Test: Summary

Länförsäkringar Bank AB (publ)

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	497	497	504	497	462	451	429
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	0	0	0	0	-1	0	0
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-32	-72	-18	-21	-241	26	-27
4	<b>Profit or (-) loss for the year</b>	<b>220</b>	<b>156</b>	<b>195</b>	<b>142</b>	<b>-118</b>	<b>186</b>	<b>88</b>
5	Coverage ratio: non-performing exposure (%)	34.80%	38.24%	29.27%	24.72%	37.05%	27.11%	20.03%
6	Common Equity Tier 1 capital	2,137	2,241	2,342	2,397	1,980	2,089	2,017
7	Total Risk exposure amount (all transitional adjustments included)	12,797	12,960	12,995	12,974	12,822	12,677	12,689
8	<b>Common Equity Tier 1 ratio, %</b>	<b>16.70%</b>	<b>17.29%</b>	<b>18.02%</b>	<b>18.47%</b>	<b>15.44%</b>	<b>16.48%</b>	<b>15.90%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>16.70%</b>	<b>17.29%</b>	<b>18.02%</b>	<b>18.47%</b>	<b>15.44%</b>	<b>16.48%</b>	<b>15.90%</b>
10	Tier 1 capital	2,267	2,371	2,472	2,526	2,109	2,218	2,147
11	Total leverage ratio exposures	42,822	42,822	42,822	42,822	42,822	42,822	42,822
12	<b>Leverage ratio, %</b>	<b>5.29%</b>	<b>5.54%</b>	<b>5.77%</b>	<b>5.90%</b>	<b>4.93%</b>	<b>5.18%</b>	<b>5.01%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>5.29%</b>	<b>5.54%</b>	<b>5.77%</b>	<b>5.90%</b>	<b>4.93%</b>	<b>5.18%</b>	<b>5.01%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	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 <sup>2</sup>		129	129	129	129	129	129
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	No
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18	<b>New definition of default?</b>	0
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2021 EU-wide Stress Test: Credit risk IRB  
Länförsäkringar Bank AB (publ)

Table with columns for IRB amounts (min EUR, %) and time periods (16-36). Rows include IRB amounts for 31/12/2021, Baseline Scenario 31/12/2022, and 31/12/2023. Categories include Central banks, Central governments, Institutions, Corporates, Retail (Secured, Qualifying Revolving, Other), Equity, Securitisation, and IRB TOTAL.

Table with columns for IRB amounts (min EUR, %) and time periods (16-36). Rows include IRB amounts for 31/12/2021, Baseline Scenario 31/12/2022, and 31/12/2023. Categories include Central banks, Central governments, Institutions, Corporates, Retail (Secured, Qualifying Revolving, Other), Equity, Securitisation, and IRB TOTAL.

Table with columns for IRB amounts (min EUR, %) and time periods (16-36). Rows include IRB amounts for 31/12/2021, Baseline Scenario 31/12/2022, and 31/12/2023. Categories include Central banks, Central governments, Institutions, Corporates, Retail (Secured, Qualifying Revolving, Other), Equity, Securitisation, and IRB TOTAL.

Table with columns for IRB amounts (min EUR, %) and time periods (16-36). Rows include IRB amounts for 31/12/2021, Baseline Scenario 31/12/2022, and 31/12/2023. Categories include Central banks, Central governments, Institutions, Corporates, Retail (Secured, Qualifying Revolving, Other), Equity, Securitisation, and IRB TOTAL.



























**2021 EU-wide Stress Test: Credit risk STA**  
Länförsäkringar Bank AB (publ)

RowNum	Entity	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
1	Central banks	5	0	0	0	0	0.00%	5	0	0	0	0	0	0.00%	5	0	0	0	0	0	0	0.00%
2	Central governments	982	0	0	0	0	40.00%	982	0	0	0	0	0	40.00%	982	0	0	0	0	0	0	40.00%
3	Regional governments or local authorities	9	7	2	0	0	56.04%	10	5	3	0	0	2	54.16%	10	4	4	0	0	0	2	53.17%
4	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
5	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
6	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
7	Institutions	2	2	0	0	0	43.26%	2	2	0	0	0	0	40.38%	2	2	1	0	0	0	0	38.89%
8	Corporates	135	101	12	1	3	65.71%	123	102	22	11	12	12	54.81%	129	86	32	1	1	16	49.21%	
9	of which: SME	88	65	7	0	1	65.86%	80	68	12	0	1	6	51.92%	83	59	18	0	0	8	45.20%	
10	Retail	417	53	7	0	3	83.10%	411	55	10	0	2	7	70.82%	409	54	13	0	2	8	62.61%	
11	of which: SME	1	1	0	0	0	75.49%	1	1	0	0	0	0	68.22%	1	1	0	0	0	0	64.58%	
12	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
13	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
14	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
15	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
18	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
19	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
20	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
21	Standardised Total	1,550	163	21	1	7	70.78%	1,534	164	36	1	4	21	59.13%	1,538	146	50	1	2	27	52.94%	

RowNum	Entity	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
22	Central banks	5	0	0	0	0	0.00%	5	0	0	0	0	0	0.00%	5	0	0	0	0	0	0	0.00%
23	Central governments	982	0	0	0	0	40.00%	982	0	0	0	0	0	40.00%	982	0	0	0	0	0	0	40.00%
24	Regional governments or local authorities	9	7	2	0	0	56.04%	10	5	3	0	0	2	54.16%	10	4	4	0	0	0	2	53.17%
25	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
26	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
28	Institutions	2	2	0	0	0	43.26%	2	2	0	0	0	0	40.38%	2	2	1	0	0	0	0	38.89%
29	Corporates	135	101	12	1	3	65.71%	123	102	22	11	12	12	54.81%	129	86	32	1	1	16	49.21%	
30	of which: SME	88	65	7	0	1	65.86%	80	68	12	0	1	6	51.92%	83	59	18	0	0	8	45.20%	
31	Retail	417	53	7	0	3	83.10%	411	55	10	0	2	7	70.82%	409	54	13	0	2	8	62.61%	
32	of which: SME	1	1	0	0	0	75.49%	1	1	0	0	0	0	68.22%	1	1	0	0	0	0	64.58%	
33	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
34	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
35	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
36	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
39	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
40	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
41	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
42	Standardised Total	1,550	163	21	1	7	70.78%	1,534	164	36	1	4	21	59.13%	1,538	146	50	1	2	27	52.94%	

RowNum	Entity	Baseline Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
43	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
44	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
45	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
46	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
49	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
50	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
51	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
52	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
53	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
54	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
55	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
56	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
57	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	0																				











**2021 EU-wide Stress Test: Credit risk STA**  
**Länförsäkringar Bank AB (publ)**

RowN um	(min EUR, %)		Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	5	0	0	0	0	0.00%	5	0	0	0	0	0.00%	5	0	0	0	0	0	0	0	0.00%
2		Central governments	982	0	0	0	0	40.00%	982	0	0	0	0	40.00%	982	0	0	0	0	0	0	0	40.00%
3		Regional governments or local authorities	8	8	2	0	2	62.50%	6	8	4	0	1	2	60.82%	5	7	6	0	0	0	3	59.26%
4		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
7		Institutions	2	3	0	0	1	46.76%	1	3	0	0	0	44.03%	1	3	1	0	0	0	0	0	41.17%
8		Corporates	119	113	15	1	24	66.01%	65	156	27	11	12	57.20%	42	158	47	6	23	6	23	49.21%	
9		of which: SME	79	73	8	0	13	64.18%	41	104	15	6	8	53.16%	26	107	27	0	3	12	12	44.18%	
10		Retail	416	54	8	0	6	82.40%	406	60	11	0	4	7	70.43%	400	63	14	0	3	9	61.49%	
11		of which: SME	1	1	0	0	0	77.01%	1	1	0	0	0	71.07%	0	1	1	0	0	0	0	65.98%	
12		Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
13		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
14		Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
15		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
19		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
20		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
21		Standardised Total	1,532	176	25	1	33	70.24%	1,466	227	42	1	17	25	60.60%	1,435	231	68	1	10	36	52.46%	

RowN um	(min EUR, %)		Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	5	0	0	0	0	0.00%	5	0	0	0	0	0.00%	5	0	0	0	0	0	0	0	0.00%
23		Central governments	982	0	0	0	0	40.00%	982	0	0	0	0	40.00%	982	0	0	0	0	0	0	0	40.00%
24		Regional governments or local authorities	8	8	2	0	2	62.50%	6	8	4	0	1	2	60.82%	5	7	6	0	0	0	3	59.26%
25		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
28		Institutions	2	3	0	0	1	46.76%	1	3	0	0	0	44.03%	1	3	1	0	0	0	0	0	41.17%
29		Corporates	119	113	15	1	24	66.01%	65	156	27	11	12	57.20%	42	158	47	6	23	6	23	49.21%	
30		of which: SME	79	73	8	0	13	64.18%	41	104	15	6	8	53.16%	26	107	27	0	3	12	12	44.18%	
31		Retail	416	54	8	0	6	82.40%	406	60	11	0	4	7	70.43%	400	63	14	0	3	9	61.49%	
32		of which: SME	1	1	0	0	0	77.01%	1	1	0	0	0	71.07%	0	1	1	0	0	0	0	0	65.98%
33		Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
34		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
36		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
40		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
41		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
42		Standardised Total	1,532	176	25	1	33	70.24%	1,466	227	42	1	17	25	60.60%	1,435	231	68	1	10	36	52.46%	

RowN um	(min EUR, %)		Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
44		Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
49		Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
50		Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
51		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
52		Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
53		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
55		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
57		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)																					









































2021 EU-wide Stress Test: Credit risk COVID-19 IRB  
Länforsäkrings Bank AB (publ)

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
109	Central banks																						
110	Central governments																						
111	Institutions																						
112	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
113	Corporates - Of Which: Specialised Lending																						
114	Corporates - Of Which: SME																						
115	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116	Retail - Secured on real estate property																						
117	Retail - Secured on real estate property - Of Which: SME																						
118	Retail - Secured on real estate property - Of Which: non-SME																						
119	Retail - Qualifying Revolving																						
120	Retail - Other Retail																						
121	Retail - Other Retail - Of Which: SME																						
122	Retail - Other Retail - Of Which: non-SME																						
123	Equity																						
124	Securitisation																						
125	Other non-credit obligation assets																						
126	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
127	Central banks																						
128	Central governments																						
129	Institutions																						
130	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
131	Corporates - Of Which: Specialised Lending																						
132	Corporates - Of Which: SME																						
133	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
134	Retail - Secured on real estate property																						
135	Retail - Secured on real estate property - Of Which: SME																						
136	Retail - Secured on real estate property - Of Which: non-SME																						
137	Retail - Qualifying Revolving																						
138	Retail - Other Retail																						
139	Retail - Other Retail - Of Which: SME																						
140	Retail - Other Retail - Of Which: non-SME																						
141	Equity																						
142	Securitisation																						
143	Other non-credit obligation assets																						
144	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
145	Central banks																						
146	Central governments																						
147	Institutions																						
148	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
149	Corporates - Of Which: Specialised Lending																						
150	Corporates - Of Which: SME																						
151	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
152	Retail - Secured on real estate property																						
153	Retail - Secured on real estate property - Of Which: SME																						
154	Retail - Secured on real estate property - Of Which: non-SME																						
155	Retail - Qualifying Revolving																						
156	Retail - Other Retail																						
157	Retail - Other Retail - Of Which: SME																						
158	Retail - Other Retail - Of Which: non-SME																						
159	Equity																						
160	Securitisation																						
161	Other non-credit obligation assets																						
162	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
163	Central banks																						
164	Central governments																						
165	Institutions																						
166	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
167	Corporates - Of Which: Specialised Lending																						
168	Corporates - Of Which: SME																						
169	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
170	Retail - Secured on real estate property																						
171	Retail - Secured on real estate property - Of Which: SME																						
172	Retail - Secured on real estate property - Of Which: non-SME																						
173	Retail - Qualifying Revolving																						
174	Retail - Other Retail																						
175	Retail - Other Retail - Of Which: SME																						
176	Retail - Other Retail - Of Which: non-SME																						
177	Equity																						
178	Securitisation																						
179	Other non-credit obligation assets																						
180	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Adverse Scenario																					
		31/12/2021							31/12/2022							31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
181	Central banks																						
182	Central governments																						
183	Institutions																						
184	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
185	Corporates - Of Which: Specialised Lending																						
186	Corporates - Of Which: SME																						
187	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188	Retail - Secured on real estate property																						
189	Retail - Secured on real estate property - Of Which: SME																						
190	Retail - Secured on real estate property - Of Which: non-SME																						











2021 EU-wide Stress Test: Credit risk COVID-19 STA  
Länförsäkringar Bank AB (publ)

Row Num	(min EUR, %)		Moratoria - Actual											
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1		Central banks												
2		Central governments												
3		Regional governments or local authorities												
4		Public sector entities												
5		Multilateral Development Banks												
6		International Organisations												
7		Institutions												
8		Corporates												
9		of which: SME												
10		Retail												
11		of which: non-SME												
12		Secured by mortgages on immovable property												
13		of which: non-SME												
14		Items associated with particularly high risk												
15		Covered bonds												
16		Claims on institutions and corporates with a ST credit assessment												
17		Collective investments undertakings (CIU)												
18		Equity												
19		Securitisation												
20		Other exposures												
21		Standardised Total												

Row Num	(min EUR, %)		Public guarantees - Actual												
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
22		Central banks													
23		Central governments													
24		Regional governments or local authorities													
25		Public sector entities													
26		Multilateral Development Banks													
27		International Organisations													
28		Institutions													
29		Corporates													
30		of which: SME													
31		Retail													
32		of which: non-SME													
33		Secured by mortgages on immovable property													
34		of which: non-SME													
35		Items associated with particularly high risk													
36		Covered bonds													
37		Claims on institutions and corporates with a ST credit assessment													
38		Collective investments undertakings (CIU)													
39		Equity													
40		Securitisation													
41		Other exposures													
42		Standardised Total													

Row Num	(min EUR, %)		Moratoria - Actual												
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
43		Central banks													
44		Central governments													
45		Regional governments or local authorities													
46		Public sector entities													
47		Multilateral Development Banks													
48		International Organisations													
49		Institutions													
50		Corporates													
51		of which: SME													
52		Retail													
53		of which: non-SME													
54		Secured by mortgages on immovable property													
55		of which: non-SME													
56		Items associated with particularly high risk													
57		Covered bonds													
58		Claims on institutions and corporates with a ST credit assessment													
59		Collective investments undertakings (CIU)													
60		Equity													
61		Securitisation													
62		Other exposures													
63		Standardised Total													

Row Num	(min EUR, %)		Public guarantees - Actual												
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
64		Central banks													
65		Central governments													
66		Regional governments or local authorities													
67		Public sector entities													
68		Multilateral Development Banks													
69		International Organisations													
70		Institutions													
71		Corporates													
72		of which: SME													
73		Retail													
74		of which: non-SME													
75		Secured by mortgages on immovable property													
76		of which: non-SME													
77		Items associated with particularly high risk													
78		Covered bonds													
79		Claims on institutions and corporates with a ST credit assessment													
80		Collective investments undertakings (CIU)													
81		Equity													
82		Securitisation													
83		Other exposures													
84		Standardised Total													

Row Num	(min EUR, %)		Moratoria - Actual												
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
85		Central banks													
86		Central governments													
87		Regional governments or local authorities													
88		Public sector entities													
89		Multilateral Development Banks													
90		International Organisations													
91		Institutions													
92		Corporates													
93		of which: SME													
94		Retail													
95		of which: non-SME													
96		Secured by mortgages on immovable property													
97		of which: non-SME													
98		Items associated with particularly high risk													
99		Covered bonds													
100		Claims on institutions and corporates with a ST credit assessment													
101		Collective investments undertakings (CIU)													
102		Equity													
103		Securitisation													
104		Other exposures													
105		Standardised Total													

Row Num	(min EUR, %)		Public guarantees - Actual												
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
106		Central banks													
107		Central governments													
108		Regional governments or local authorities													
109		Public sector entities													
110		Multilateral Development Banks													
111		International Organisations													
112		Institutions													
113		Corporates													
114		of which: SME													
115		Retail													
116		of which: non-SME													
117		Secured by mortgages on immovable property													
118		of which: non-SME													
119		Items associated with particularly high risk													
120		Covered bonds													
121		Claims on institutions and corporates with a ST credit assessment													
122		Collective investments undertakings (CIU)													
123		Equity													
124		Securitisation													
125		Other exposures													
126		Standardised Total													

Row Num	(min EUR, %)		Moratoria - Actual												
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
127		Central banks													
128		Central governments													
129		Regional governments or local authorities													
130		Public sector entities													
131		Multilateral Development Banks													
132		International Organisations													
133		Institutions													
134		Corporates													
135		of which: SME					</								



2021 EU-wide Stress Test: Credit risk COVID-19 STA  
Länförsäkringar Bank AB (publ)

Row Num	(mil EUR, %)		Moratoria - Actual											
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
105		Central banks												
106		Central governments												
107		Regional governments or local authorities												
108		Public sector entities												
109		Multilateral Development Banks												
110		International Organisations												
111		Institutions												
112		Corporates												
113		of which: SME												
114		Retail												
115		of which: SME												
116		Secured by mortgages on immovable property												
117		of which: non-SME												
118		Items associated with particularly high risk												
119		Covered bonds												
120		Claims on institutions and corporates with a ST credit assessment												
121		Collective investments undertakings (CIU)												
122		Equity												
123		Securitisation												
124		Other exposures												
125		Standardised Total												

Row Num	(mil EUR, %)		Moratoria - Actual											
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
126		Central banks												
127		Central governments												
128		Regional governments or local authorities												
129		Public sector entities												
130		Multilateral Development Banks												
131		International Organisations												
132		Institutions												
133		Corporates												
134		of which: SME												
135		Retail												
136		of which: SME												
137		Secured by mortgages on immovable property												
138		of which: non-SME												
139		Items associated with particularly high risk												
140		Covered bonds												
141		Claims on institutions and corporates with a ST credit assessment												
142		Collective investments undertakings (CIU)												
143		Equity												
144		Securitisation												
145		Other exposures												
146		Standardised Total												

Row Num	(mil EUR, %)		Moratoria - Actual											
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
147		Central banks												
148		Central governments												
149		Regional governments or local authorities												
150		Public sector entities												
151		Multilateral Development Banks												
152		International Organisations												
153		Institutions												
154		Corporates												
155		of which: SME												
156		Retail												
157		of which: SME												
158		Secured by mortgages on immovable property												
159		of which: non-SME												
160		Items associated with particularly high risk												
161		Covered bonds												
162		Claims on institutions and corporates with a ST credit assessment												
163		Collective investments undertakings (CIU)												
164		Equity												
165		Securitisation												
166		Other exposures												
167		Standardised Total												

Row Num	(mil EUR, %)		Moratoria - Actual											
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
168		Central banks												
169		Central governments												
170		Regional governments or local authorities												
171		Public sector entities												
172		Multilateral Development Banks												
173		International Organisations												
174		Institutions												
175		Corporates												
176		of which: SME												
177		Retail												
178		of which: SME												
179		Secured by mortgages on immovable property												
180		of which: non-SME												
181		Items associated with particularly high risk												
182		Covered bonds												
183		Claims on institutions and corporates with a ST credit assessment												
184		Collective investments undertakings (CIU)												
185		Equity												
186		Securitisation												
187		Other exposures												
188		Standardised Total												

Row Num	(mil EUR, %)		Moratoria - Actual											
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
189		Central banks												
190		Central governments												
191		Regional governments or local authorities												
192		Public sector entities												
193		Multilateral Development Banks												
194		International Organisations												
195		Institutions												
196		Corporates												
197		of which: SME												
198		Retail												
199		of which: SME												
200		Secured by mortgages on immovable property												
201		of which: non-SME												
202		Items associated with particularly high risk												
203		Covered bonds												
204		Claims on institutions and corporates with a ST credit assessment												
205		Collective investments undertakings (CIU)												
206		Equity												
207		Securitisation												
208		Other exposures												
209		Standardised Total												

Row Num	(mil EUR, %)		Moratoria - Actual											
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
210		Central banks												
211		Central governments												
212		Regional governments or local authorities												
213		Public sector entities												
214		Multilateral Development Banks												
215		International Organisations												
216		Institutions												
217		Corporates												
218		of which: SME												
219		Retail												
220		of which: SME												
221		Secured by mortgages on immovable property												
222		of which: non-SME												
223		Items associated with particularly high risk												
224		Covered bonds												
225		Claims on institutions and corporates with a ST credit assessment												
226		Collective investments undertakings (CIU)												
227		Equity												
228		Securitisation												
229		Other exposures												
230		Standardised Total												

Row Num	(mil EUR, %)		Public guarantees - Actual											
			31/12/2020	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
231		Central banks												
232		Central governments												
233		Regional governments or local authorities												
234		Public sector entities												
235		Multilateral Development Banks												
236		International Organisations												
237		Institutions												
238		Corporates												
239		of which: SME												
240		Retail												
241		of which: SME												
242		Secured by mortgages on immovable property												
243		of which: non-SME												
244		Items associated with particularly												



























2021 EU-wide Stress Test: Credit risk COVID-19 STA  
Länförsäkringar Bank AB (publ)

		97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126		
		Public guarantees - Adverse Scenario																Public guarantees - Adverse Scenario															
Row Num	(min EUR, %)	31/12/2021								31/12/2022								31/12/2023															
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
1	Länförsäkringar Bank AB (publ)																																
2	Central banks																																
3	Central governments																																
4	Regional governments or local authorities																																
5	Public sector entities																																
6	Multilateral Development Banks																																
7	International Organisations																																
8	Institutions																																
9	Corporates																																
10	of which: SME																																
11	Retail																																
12	of which: SME																																
13	Secured by mortgages on immovable property																																
14	of which: non-SME																																
15	Items associated with particularly high risk																																
16	Covered bonds																																
17	Claims on institutions and corporates with a ST credit assessment																																
18	Collective investments undertakings (CIU)																																
19	Equity																																
20	Securitisation																																
21	Other exposures																																
22	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

		24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42												
		Public guarantees - Adverse Scenario										Public guarantees - Adverse Scenario																				
Row Num	(min EUR, %)	31/12/2021					31/12/2022					31/12/2023																				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure											
24	SWEDEN																															
25	Central banks																															
26	Central governments																															
27	Regional governments or local authorities																															
28	Public sector entities																															
29	Multilateral Development Banks																															
30	International Organisations																															
31	Institutions																															
32	Corporates																															
33	of which: SME																															
34	Retail																															
35	of which: SME																															
36	Secured by mortgages on immovable property																															
37	of which: non-SME																															
38	Items associated with particularly high risk																															
39	Covered bonds																															
40	Claims on institutions and corporates with a ST credit assessment																															
41	Collective investments undertakings (CIU)																															
42	Equity																															
43	Securitisation																															
44	Other exposures																															
45	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62											
		Public guarantees - Adverse Scenario										Public guarantees - Adverse Scenario																				
Row Num	(min EUR, %)	31/12/2021					31/12/2022					31/12/2023																				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure											
43	N.A.																															
44	Central banks																															
45	Central governments																															
46	Regional governments or local authorities																															
47	Public sector entities																															
48	Multilateral Development Banks																															
49	International Organisations																															
50	Institutions																															
51	Corporates																															
52	of which: SME																															
53	Retail																															
54	of which: SME																															
55	Secured by mortgages on immovable property																															
56	of which: non-SME																															
57	Items associated with particularly high risk																															
58	Covered bonds																															
59	Claims on institutions and corporates with a ST credit assessment																															
60	Collective investments undertakings (CIU)																															
61	Equity																															
62	Securitisation																															
63	Other exposures																															
64	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		66	67	68	69	70	71	72	73
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# 2021 EU-wide Stress Test: Securitisations

Lämförsäkringar Bank AB (publ)

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		<b>Total</b>	<b>0</b>						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



# 2021 EU-wide Stress Test: Risk exposure amounts

Länförsäkringar Bank AB (publ)

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	5,895	5,929	5,961	5,985	5,923	6,362	7,076
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	5,895	5,929	5,961	5,985	5,923	6,362	7,076
4	Risk exposure amount for market risk	98	98	98	98	98	108	126
5	Risk exposure amount for operational risk	1,474	1,474	1,474	1,474	1,474	1,474	1,474
6	Other risk exposure amounts	5,330	5,459	5,462	5,417	5,327	4,733	4,013
7	<b>Total risk exposure amount</b>	<b>12,797</b>	<b>12,960</b>	<b>12,995</b>	<b>12,974</b>	<b>12,822</b>	<b>12,677</b>	<b>12,689</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>12,797</b>	<b>12,960</b>	<b>12,995</b>	<b>12,974</b>	<b>12,822</b>	<b>12,677</b>	<b>12,689</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>12,797</b>	<b>12,960</b>	<b>12,995</b>	<b>12,974</b>	<b>12,822</b>	<b>12,677</b>	<b>12,689</b>







## 2021 EU-wide Stress Test: P&L

Länförsäkringar Bank AB (publ)

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	<b>Net interest income</b>	497	497	504	497	462	451	429
2	Interest income	740	743	749	747	729	724	711
3	Interest expense	-244	-246	-246	-250	-268	-273	-282
4	<b>Dividend income</b>	97	97	93	28	97	93	28
5	<b>Net fee and commission income</b>	-56	-56	-56	-56	-56	-56	-56
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	0	0	0	0	-1	0	0
7	<b>Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss</b>					-1		
8	<b>Other operating income not listed above, net</b>	286	287	287	287	287	287	287
9	<b>Total operating income, net</b>	823	825	828	757	787	776	689
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-32	-72	-18	-21	-241	26	-27
11	<b>Other income and expenses not listed above, net</b>	-530	-531	-532	-533	-664	-536	-537
12	<b>Profit or (-) loss before tax from continuing operations</b>	261	223	279	203	-118	266	125
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-41	-67	-84	-61	0	-80	-38
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>220</b>	<b>156</b>	<b>195</b>	<b>142</b>	<b>-118</b>	<b>186</b>	<b>88</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	70	47	58	43	0	56	26
17	<b>Attributable to owners of the parent net of estimated dividends</b>	151	109	136	99	-118	130	61
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0



## 2021 EU-wide Stress Test

### Major capital measures and realised losses

Länförsäkringar Bank AB (publ)

		(mln EUR)	1
<b>Row Number</b>	<b>Issuance of CET 1 Instruments 01 January to 31 March 2021</b>		<b>Impact on Common Equity Tier 1</b>
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

<b>Row Number</b>	<b>Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021</b>		<b>Impact on Additional Tier 1 and Tier 2</b>
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0

<b>Row Number</b>	<b>Realised losses 01 January to 31 March 2021</b>		
6	Realised fines/litigation costs (net of provisions) (-)		0
7	Other material losses and provisions (-)		0