

#### **2021 EU-wide Stress Test**

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



## **2021 EU-wide Stress Test: Summary**

		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Ro	(mln EUR, %)	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	393	429	432	420	393	390	358
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	4	0	0	0	-51	0	0
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	0	2	-3	-2	-220	-197	-90
4	Profit or (-) loss for the year	185	200	200	190	-145	51	121
5	Coverage ratio: non-performing exposure (%)	13.30%	4.61%	3.40%	2.93%	15.38%	16.46%	18.69%
6	Common Equity Tier 1 capital	1,743	1,928	2,041	2,145	1,589	1,620	1,688
7	Total Risk exposure amount (all transitional adjustments included)	12,982	13,060	13,115	13,140	13,177	13,467	13,676
8	Common Equity Tier 1 ratio, %	13.43%	14.76%	15.56%	16.33%	12.06%	12.03%	12.34%
9	Fully loaded Common Equity Tier 1 ratio, %	13.43%	14.76%	15.56%	16.33%	12.06%	12.03%	12.34%
10	Tier 1 capital	2,092	2,277	2,389	2,494	1,938	1,969	2,037
11	Total leverage ratio exposures	52,270	52,270	52,270	52,270	52,270	52,270	52,270
12	Leverage ratio, %	4.00%	4.36%	4.57%	4.77%	3.71%	3.77%	3.90%
13	Fully loaded leverage ratio, %	4.00%	4.36%	4.57%	4.77%	3.71%	3.77%	3.90%
			Memoran	dum items				
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		548	548	548	548	548	548
	event <sup>2</sup>							5.5
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>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

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

17	IFRS 9 transitional arrangements?	No
18	New definition of default?	0



	SBAB Bank AB – grou	ıp														
			1	2	3 4	5	6	7	8	9	10	11	12	13	14	15
									Actual							
									31/12/2020							
				Exposu	re values		Risk expos	sure amounts								
			A-I	RB	F-IRB	A	-IRB	F-:	IRB	Stage 1 eypecur	Stage 2 evenesure	Stage 2 evacuus	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN				56 11 1			5.6.11.1	N 16 1 1	D 6 11 1	Stage I exposure	e Stage 2 exposure	e Stage 5 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Charles 2 access and
um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted Defaulted	d Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Central banks		0	(	0	0 (		0		0	0	0	0	0	(	0 -
2	Central governments		0	(	0	0		0		0	0	0	0	0	(	0 -
3	Institutions		0	(	0	0		0		0	0	0	) C	0	(	ე -
4	Corporates		0	(	6,217	0		1,652		0 5,79	92 44	6 (	1	. 2	(	0 1.26%
5	Corporates - Of Which: Specialised Lending		0	(	0	0	)	0		0	0	0	C	0	(	ე -
6	Corporates - Of Which: SME		0	(	3,126	0	)	0 614		0 2,93	38 20	8 (	C	0	(	ე 1.26%
7	Retail		37,383 37,383	2:	. 0	0 1,19		9		0 34,24	2,94	8 21	. 4	7		3 12.01%
8	Retail - Secured on real estate property		37,383	2:	. 0	0 1,19	1	9 0		0 2,93 0 34,24 0 34,24 0 4,81	8 2,94 8 2,94 5 32	8 21	. 4	7		1.26% 3 12.01% 3 12.01% 1 44.73% 2 9.02%
SBAB Bank A	Retail - Secured on real estate property - Of Which: SME		5,099	2	0	0 90	7	1 0		0 4,81	.5 32	4 2	. C	0	:	1 44.73%
10 SDAD Barik A	restail Security Strategy Strategy Strategy	ΛΕ	32,284	19	0	0 1,100	5 1	7 0		0 29,43	2,62	4 19	4	7	7	2 9.02%
11	Retail - Qualifying Revolving		0	(	0	0	)	0		0	0	0	C	0	(	ე -
12	Retail - Other Retail		0	(	0	0	)	0		0	0	0	C	0	(	ე -
13	Retail - Other Retail - Of Which: SME		0	(	0	0	)	0		0	0	0	C	0	(	ე -
14	Retail - Other Retail - Of Which: non-SME		0	(	0	0		0		0	0	0	C	0	(	ე -
15	Equity		0	(				0			0	0	C	0	(	ა -
16	Securitisation															
17	Other non-credit obligation assets		0	(				0			0	0	C	0	(	ა -
18	IRB TOTAL		37,383	21	6,217	0 1,195	19	1,652		0 40,040	0 3,394	1 21	. 5	9		3 11.99%

			ı								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				<b>A</b> -1	IRB	F-1	IRB	A-1	IRB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		0	C	0	(	0	(	0	C	0	0	0	0	0	0	-
20		Central governments		0	C	0	(	0	(	0	C	0	0	0	0	0	0	-
21		Institutions		0	C	0	(	0	(	0	C	0	0	0	0	0	0	-
22		Corporates		0	C	6,217	(	0	(	1,652	C	5,792	446	0	1	2	0	1.26%
23		Corporates - Of Which: Specialised Lending		0	C	0	(	0	(	0	C	0	0	0	0	0	0	-
24		Corporates - Of Which: SME		0	C	3,126	(	0	(	614	C	2,938	208	0	0	0	0	1.26%
25		Retail		37,383	21	. 0	(	1,195	19	9 0	C	34,248	2,948	21	4	7	3	12.01%
26		Retail - Secured on real estate property		37,383	21	. 0	(	1,195	19	0	C	34,248	2,948	21	4	7	3	12.01%
27	Cwodon	Retail - Secured on real estate property - Of Which: SME		5,099	2	0	(	90	1	0	C	4,815	324	2	0	0	1	44.73%
28	Sweden	Retail - Secured on real estate property - Of Which: non-SME		32,284	19	0	(	1,106	17	7	C	29,433	2,624	19	4	7	2	9.02%
29		Retail - Qualifying Revolving		0	C	0	(	0	(	0	C	0	0	0	0	0	0	-
30		Retail - Other Retail		0	C	0	(	0	(	0	C	0	0	0	0	0	0	-
31		Retail - Other Retail - Of Which: SME		0	C	0	(	0	(	0	C	0	0	0	0	0	0	-
32		Retail - Other Retail - Of Which: non-SME		0	C	0	(	0	(	0	C	0	0	0	0	0	0	-
33		Equity		0	C			0	(	)		0	0	0	0	0	0	-
34		Securitisation																
35		Other non-credit obligation assets		0	C			0	(	)		0	0	0	0	0	0	-
36		IRB TOTAL		37,383	21	6,217	O	1,195	19	1,652	0	40,040	3,394	21	5	9	3	11.99%

										Actual						
										31/12/2020						
				Exposu	re values			Risk expos	ure amounts							
			A-IR	RB	F-1	IRB	A-:	IRB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks		0	(	0		0 0	C	0		0 0	0 0	C			0 -
38	Central governments		0	(	0		0 0	(	0		0 0	0 0	C	)	) (	0 -
39	Institutions		0	(	0		0 0	(	0		0 0	0 0	C	)	) (	0 -
40	Corporates		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
41	Corporates - Of Which: Specialised Lending		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
42	Corporates - Of Which: SME		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
43	Retail		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
44	Retail - Secured on real estate property		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
45 N. A	Retail - Secured on real estate property - Of Which: SME		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
45 46 N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
47	Retail - Qualifying Revolving		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
48	Retail - Other Retail		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
49	Retail - Other Retail - Of Which: SME		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
50	Retail - Other Retail - Of Which: non-SME		0	(	0		0 0	(	0		0 0	0 0	C	)	)	0 -
51	Equity		0	(			0	(	)		0	0 0	C		)	0 -
52	Securitisation															
53	Other non-credit obligation assets		0	(			0	(	)		0	0 0	C			0 -
54	IRB TOTAL		0	C	0		0	C	0		0 0	0 0	C			0 -

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IR	В	F-IR	В	A-I	RB	F-S	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0	C	0	0	0	C	0		0 0	0	)	0	(	0	-
56		Central governments		0	C	0	0	0	C	0		0 0	0	)	0	(	0	-
57		Institutions		0		0	0	0	C	0		0 0	0	)	0	C	0	-
58		Corporates		0		0	0	0		0		0 0	0	)	0	C	0	-
59		Corporates - Of Which: Specialised Lending		0		0	0	0	<u>C</u>	0		0 0	0	)	0	(	0	-
60		Corporates - Of Which: SME		0	C	0	0	0	C	0		0 0	0	)	0	(	0	-
61		Retail		0	C	0	0	0	<u> </u>	0		0 0	0	)	0	(	0	-
62		Retail - Secured on real estate property		0	C	0	0	0	C	0		0	0	)	0	(	0	-
63	N.A.	Retail - Secured on real estate property - Of Which: SME		0	C	0	0	0	C	0		0	0	)	0	(	0	-
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	C	0	0	0	C	0		0	0	)	0	(	0	-
65		Retail - Qualifying Revolving		0	C	0	0	0	C	0		0	0	(	0	(	0	-
66		Retail - Other Retail		0	C	0	0	0	C	0		0	0	(	0	(	0	-
67		Retail - Other Retail - Of Which: SME		0	C	0	0	0	C	0		0	0	(	0	(	0	-
68		Retail - Other Retail - Of Which: non-SME		0	C	0	0	0	C	0		0	0	(	0	(	0	-
69		Equity Securitisation		0	0			0	C			0	0		0	(	0	-
70																		
71		Other non-credit obligation assets		0	C			0	C			0	0		0	C	0	-
72		IRB TOTAL		0	0	0	0	0	0	0		0 0	0		0	0	0	-



		SBAB Bank AB – group																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRB	3	F-IR	RB	A-I	RB	F-:	IRB				Stock of	Stock of	Stock of	
												Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
73		Central banks	( 20.4 70)	0	0	0	(	0	(	0		0 0		0 0	C		0 0	) -
74		Central governments		0	0	0	(	0	(	0	)	0 0	(	0 0	C	(	0 0	) -
75		Institutions		0	0	0	(	0	(	0	)	0 0	(	0 0	C		0 0	) -
76		Corporates		0	0	0	(	0	(	0	)	0 0	(	0 0	C		0 0	) -
77		Corporates - Of Which: Specialised Lending		0	0	0	(	0	(	0	)	0 0	(	0 0	C		0	) -
78		Corporates - Of Which: SME		0	0	0	(	0	(	0	)	0 0	(	0	C		0	) -
79		Retail		0	0	0	(	0	(	0	)	0 0	(	0	C		0	) –
80		Retail - Secured on real estate property		0	0	0	(	0	(	0	)	0 0	(	0	C		0 0	) -
81	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	(	0	(	0	)	0 0	(	0 0	C		0 0	-
82	11.7.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(	0	(	0	)	0 0	(	0 0	С		0 0	-
83		Retail - Qualifying Revolving		0	0	0	(	0	(	0	)	0 0	(	0 0	C		0 0	) -
84		Retail - Other Retail		0	0	0	(	0	(	0	)	0 0	(	0 0	C	1	0 0	) <b>-</b>
85		Retail - Other Retail - Of Which: SME		0	0	0	(	0	(	0	)	0 0	(	0 0	C		0 0	) -
86		Retail - Other Retail - Of Which: non-SME		0	0	0	(	0	(	0	)	0 0	(	0 0	C		0 0	<u> </u>
87		Equity		0	0			0		)		C	(	U C	C		0	) -
88		Securitisation																
89		Other non-credit obligation assets		0	0			0	(				(	UJ C	0		0	-
90		IRB TOTAL			0	0	0	0	0	0		<u> </u>		0 ال	C		υ <u> </u> 0	-

												Actual							
												31/12/2020							
						Exposu	re values			Risk expos	ure amounts								
					<b>A</b> -1	IRB	F-t	IRB	A-:	IRB	F-C	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
Roy	wN m		1)	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
9	91		Central banks		0	(	0	0	0	) (	0	(	0 (	C	0	0	0	, <u> </u>	) -
9	92		Central governments		0	(	0	) (	0	)	0	(	0 0	C	0	0	0	<u>,                                      </u>	<b>-</b>
9	93		Institutions		0	(	0	) (	0	)	0	(	0	C	0	0	0	<u>,                                      </u>	-
9	94		Corporates		0	(	0	) (	0	)	0	(	0	C	0	0	0	<u>/</u> 0	-
9	95		Corporates - Of Which: Specialised Lending		0	(	0	) (	0	)	0	(	0	C	0	0	0	<u>/</u> 0	-
9	96		Corporates - Of Which: SME		0		0	0	0	0	0	(	0	C	0	0	0	0	-
9	97		Retail		0	(	0	0	0	0	0	(	0	C	0	0	0	0	-
9	98		Retail - Secured on real estate property		0	(	0	0	0	)	0	(	0	C	0	0	0	, C	-
9	99	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(	0	0	0	)	0	(	0	C	0	0	0	, C	-
10	00	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0	0	0	)	0	(	0	C	0	0	0	v C	-
10	01		Retail - Qualifying Revolving		0	(	0	0	0	)	0	(	0	C	0	0	0	v C	-
10	02		Retail - Other Retail		0	(	0	(	0	(	0	(	0 (	C	0	0	0	\ C	-
10	03		Retail - Other Retail - Of Which: SME		0	(	0	(	0	) (	0	(	0 (	C	0	0	0	\ C	-
10	04		Retail - Other Retail - Of Which: non-SME		0	(	0	) (	0	) (	0	(	0 (	C	0	0	0	\ C	-
10	05		Equity		0	(			0	) (	)		(	C	0	0	0	C	-
10	06		Securitisation																
10	07		Other non-credit obligation assets		0	(	)		0	) (	)		(	C	0	0	0	, C	-
10	08		IRB TOTAL		0	C	0	0	0	0	0		0	0	0	0	0	, 0	-

											Actual							
											31/12/2020							
					Exposi	ıre values			Risk expos	sure amounts								
				A-	IRB	F-	IRB	A-	IRB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109		Central banks		C		0 (	)	0 0		0		0	C	)	0	0	0	) <b>-</b>
110		Central governments		C		0		0 0		0		0	C		0	0	0	) <b>-</b>
111		Institutions		C		0	)	0 0		0		0	C	)	0	0	0	) -
112		Corporates		C		0		0		0		0	C		0	0	0	J -
113		Corporates - Of Which: Specialised Lending		C		0 (	)	0 0		0 0	)	0 (	C	)	0	C	C	) <del>-</del>
114		Corporates - Of Which: SME		C		0 (	)	0 0	)	0 0	)	0 (	C	)	0	C	C	) <del>-</del>
115		Retail		C		0 (	)	0 0	)	0 0	)	0 (	C	)	0	C	C	) <del>-</del>
116		Retail - Secured on real estate property		C		0 (	)	0 0	)	0 0	)	0 (	C	)	0	C	C	) <del>-</del>
117	N.A.	Retail - Secured on real estate property - Of Which: SME		C		0 (	)	0 0	)	0 0	)	0 (	C	)	0	C	C	) <del>-</del>
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		C		0 (	)	0 0		0 0	)	0 (	C	)	0	C	C	) <del>-</del>
119		Retail - Qualifying Revolving		C		0 (	)	0 0	)	0 0	)	0 (	C	)	0	C	C	) <del>-</del>
120		Retail - Other Retail		C		0 (	)	0 0	)	0 0	)	0 (	C	)	0	C	C	) <del>-</del>
121		Retail - Other Retail - Of Which: SME		C		0 (	)	0 0	)	0 0	)	0 (	C	)	0	C	C	) <del>-</del>
122		Retail - Other Retail - Of Which: non-SME		C		0 0	)	0 0	)	0 0	)	0 (	C	) (	0	C	C	) <del>-</del>
123		Equity		C		0		C	)	0		(	C	) (	0	C	C	) <del>-</del>
124		Securitisation																
125		Other non-credit obligation assets		C		0		C	)	0		(	C	) (	0	C	C	) -
126		IRB TOTAL		0		0		0		0		0	0	0	0	0	0	<i>-</i>

			ı								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRE	В	F-IR	В	A-II	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenacura
127		Central banks		0	1	0	C	0	(	0		0 0	(	0	0 0	(	0	) <del>-</del>
128		Central governments		0	ſ	0	C	0	(	0		0 0	(	0	0 0	(	0	<i>)</i> -
129		Institutions		0	(	0	C	0	(	0		0 0	(	0	0		0	<i>J</i> -
130		Corporates		0		0	C	0	(	0		0 0	(	0	0	(	0	<i>)</i> -
131		Corporates - Of Which: Specialised Lending		0		0	C	0	(	0		0 0	(	0	0	(	0	<i>)</i> -
132		Corporates - Of Which: SME		0		0	C	0	(	0		0 0	(	0	0		0	/-
133		Retail		0		0	C	0	(	0		0 0	(	0	0		0	) <b>-</b>
134		Retail - Secured on real estate property		0	(	0	C	0	(	0		0 0	(	0	0		0	) <b>-</b>
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0	C	0	(	0		0 0	(	0	0		0	) -
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0	C	0	(	0		0 0	(	0	0		0	) -
137		Retail - Qualifying Revolving		0	ſ	0	C	0	(	0		0 0	(	0	0 0	(	0	) -
138		Retail - Other Retail		0	ſ	0	C	0	(	0		0 0	(	0	0 0	(	0	) -
139		Retail - Other Retail - Of Which: SME		0		0	C	0	(	0		0 0	(	0	0 0	(	0	) <del>-</del>
140		Retail - Other Retail - Of Which: non-SME		0		0	C	0	(	0		0 0	(	0	0 0	(	0	) -
141		Equity		0		)		0	(			C	(	0	0 0	(	0	) <del>-</del>
142		Securitisation																
143		Other non-credit obligation assets		0	-			0	(			C	(	0	0 0	(	0	J-
144		IRB TOTAL		0	C	0	0	0	0	0		0 0	0		0	(	0	<i>j</i> -



ANNAMANA		SBAB Bank AB – group																_
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-II	RB	F-II	RB	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
145		Central banks		0	C	0	(	0 0	(	0		0	0	0	0		0 (	ა -
146		Central governments		0	C	0		0 0	(	0		0	0	0	0		0 (	ა -
147		Institutions		0	C	0		0	(	0		0	0	0	0		0 (	ე -
148		Corporates		0	C	0		0 0	(	0		0	0	0	0		0 (	J -
149		Corporates - Of Which: Specialised Lending		0	C	0		0	(	0		0	0	0	0		0 (	J -
150		Corporates - Of Which: SME		0	C	0		0	(	0		0	0	0	0		0	J -
151		Retail		0	C	0		0	(	0		0	0	0	0		0	J -
152		Retail - Secured on real estate property		0	C	0		0	(	0		0	0	0	0		0	J -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	C	0		0	(	0		0	0	0	0		0 (	ე -
154	IVI/VI	Retail - Secured on real estate property - Of Which: non-SME		0	C	0		0	(	0		0	0	0	0		0	J -
155		Retail - Qualifying Revolving		0	C	0		0	(	0		0	0	0	0		0 (	J -
156		Retail - Other Retail		0	C	0		0	(	0		0	0	0	0		0	J -
157		Retail - Other Retail - Of Which: SME		0	C	0		0	(	0		0	0	0	0		0 (	<u>) - </u>
158		Retail - Other Retail - Of Which: non-SME		0		0		0	(	0		0	0	0	0		0 (	<u>)</u> -
159		Equity		0	C			0	(	0			0	0	0		0 (	J -
160		Securitisation																
161		Other non-credit obligation assets		0	C			0	(	0			0	0	0		0 (	J -
162		IRB TOTAL		0	0	0		0	C	0		0	0	0	0		0	<i>)</i>   -

										Actual						
										31/12/2020						
				Expo	sure values			Risk expos	sure amounts							
				A-IRB	F-	IRB	A-1	RB	F-	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(ml	Non-defauli n EUR, %)	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0	0 (	)	0 0	(	0 0		0 0	0 (	(	0		) -
164		Central governments		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	) -
165		Institutions		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	) -
166		Corporates		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
167		Corporates - Of Which: Specialised Lending		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
168		Corporates - Of Which: SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
169		Retail		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
170		Retail - Secured on real estate property		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	) -
171	NI A	Retail - Secured on real estate property - Of Which: SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
173		Retail - Qualifying Revolving		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
174		Retail - Other Retail		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
175		Retail - Other Retail - Of Which: SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
176		Retail - Other Retail - Of Which: non-SME		0	0 (	)	0 0	(	0 0	)	0 0	0 (	(	0	)	0 -
177		Equity		0	0		0	(	0		0	0 (	)	0		) -
178		Securitisation														
179		Other non-credit obligation assets		0	0		0		0		0	0 (		0		0 -
180		IRB TOTAL		0	0 0		0 0	(	0		0 0	o o	C	0		) -

											Actual						
											31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-	IRB	F-1	RB	A-:	IRB	F-I	RB			Stock of	Stock of	Stock of provisions for	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks		0	C	0		0	(	0		0 0	0	0 (	0	,	ა -
182		Central governments		0	C	0		0 0	(	0		0 0	0	0 (	0	,	J -
183		Institutions		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
184		Corporates		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
185		Corporates - Of Which: Specialised Lending		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
186		Corporates - Of Which: SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
187		Retail		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
188		Retail - Secured on real estate property		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
189	N.A.	Retail - Secured on real estate property - Of Which: SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა <u>-</u>
191		Retail - Qualifying Revolving		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა <u>-</u>
192		Retail - Other Retail		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა <u>-</u>
193		Retail - Other Retail - Of Which: SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
194		Retail - Other Retail - Of Which: non-SME		0	C	0		0 0	(	0		0 0	0	0 (	0	,	ა -
195		Equity		0	C			0	(	D .		0	0	0 (	0	,	ა -
196		Securitisation															
197		Other non-credit obligation assets		0	C			0	(	O Company		0	0	0 (	0	,	δ -
198		IRB TOTAL		0	0	0		0		0		0 0			0	r	<u>-</u> اد



	SBAB Bank AB – group	_																					
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenari	io									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio
1	Central banks			0 0		0 0		0	0 -		0	0	0	0	0	0 -	0		0	0	0	0	) -
2	Central governments			0 0	)	0 0		0	0 -		0	0	0	0 (	0	0 -	0		0	0	0	0	) -
3	Institutions			0 0	)	0 0		0	0 -	(	0	0	0	0 (	0	0 -	0		0	0	0	0	) -
4	Corporates		5,56	655	5 2	0 0		1	1 4.01%	% 5,31 <sup>4</sup>	4 88	9 3	35	0	1	4.26%	5,247	g	43	48	0	1	4.3
5	Corporates - Of Which: Specialised Lending			0 0	)	0 0		0	0 -	(	0	0	0	0 (	0	0 -	0		0	0	0	0	) -
6	Corporates - Of Which: SME		2,81	.2 325	5	9 0		0	0 1.22%	% 2,708	8 42	2 1	7	0 (	0	0 1.24%	2,709	4	13	24	0	0	1.2
7	Retail		32,42	7 4,704	8	6 0		3	3.82%	% 31,279	9 5,773	2 16	66	0	4	4 2.51%	30,758	6,2	11 24	49	0	4	2.0
8	Retail - Secured on real estate property		32,42	4,704	8	6 0		3	3 3.82%	% 31,279	9 5,773	2 16	66	0	4	4 2.51%	30,758	6,2	11 24	49	0	4	2.0
SBAB Bank AB – group	Retail - Secured on real estate property - Of Which: SME		4,59	8 535	5	7 0		0	1 12.07%	4,42	7 698	8 1	.5	0	0	1 6.22%	4,450	6	67	23	0	0	4.4
30AD Dark AD — group	Retail - Secured on real estate property - Of Which: non-SME		27,82	4,169	7	9 0		3	2 3.09%	6 26,852	2 5,07	3 15	51	0	4	3 2.15%	26,308	5,5	44 22	25	0	4	1.79
11	Retail - Qualifying Revolving			0 0	)	0		0	0 -		0	0	0	0	0	0 -	0		0	0	0	0	) -
.2	Retail - Other Retail			0 0	)	0		0	0 -		0	0	0	0	0	0 -	0		0	0	0	0	) -
13	Retail - Other Retail - Of Which: SME			0 0		0 0		0	0 -		0	0	0	0	0	0 -	0		0	0	0	0	) -
14	Retail - Other Retail - Of Which: non-SME			0 0		0 0		0	0 -		0	0	0	0	0	0 -	0		0	0	0	0	) -
15	Equity			0 0		0 0		0	0 -		0	0	0	0	0	0 -	0		0	0	0	0	) -
16	Securitisation																						
47	Other non-credit obligation assets			0 0		0 0		0	0 -		0	0	0	0 (	0	0 -	0		0	0	0	0	) -
10	IDD TOTAL		37 99	1 5 350	10	5] 0		5	4 3.850/	6 36 593	6 66	1 20'	2	0 4	6	2 82%	36 005	7 1	53 20	17	<u> </u>	6	2 42

												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln	Stage 1 expos	sure Stage 2 exposu	re Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio e Stage 3 exposure	STAME I AVBOSITE STA	ge 2 exposure Si	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	re Stage 2 expo	sure Stage 3 exposu	Stock of e provisions fo Stage 1 exposu	Stock of provisions fore Stage 2 exposu	Stock of r provisions for ire Stage 3 exposu	Coverage Ratio - Stage 3 exposure
19	Central banks		0	0	0 (		0	0 -	0	0	0	0		0 (	) -		0	0	0	0	0	0 -
20	Central governments		0	0	0 (	)	0	0 -	0	0	0	0		0 (	) -		0	0	0	0	0	0 -
21	Institutions		0	0	0 (	)	0	0 -	0	0	0	0		0 (	) -		0	0	0	0	0	0 -
22	Corporates		5,564 6	555 2	20 (	)	1	1 4.019	6 5,314	889	35	0		1 2	4.26%	6 5,2 <sup>4</sup>	47	943	8	0	1	2 4.39%
23	Corporates - Of Which: Specialised Lending		0	0	0 (	)	0	0 -	0	0	0	0		0 (	) -		0	0	0	0	0	0 -
24	Corporates - Of Which: SME	2	2,812	25	9 (	)	0	0 1.229	6 2,708	422	17	0		0 (	1.24%	6 2,70	09	413	4	0	0	0 1.26%
25	Retail	32	2,427 4,7	04 8	36		3	3.829	6 31,279	5,772	166	0		4	2.51%	6 30,75	58	6,211 2	.9	0	4	5 2.03%
26	Retail - Secured on real estate property	32	2,427 4,7	04 8	36		3	3.829	6 31,279	5,772	166	0		4	2.51%	6 30,7	58	6,211 2	.9	0	4	5 2.03%
Cycodon	Retail - Secured on real estate property - Of Which: SME	4	1,598	35	7	)	0	1 12.079	6 4,427	698	15	0		0 1	6.22%	6 4,4	50	667	3	0	0	1 4.40%
Sweden	Retail - Secured on real estate property - Of Which: non-SME	27	7,829 4,1	.69 7	'9		3	2 3.099	6 26,852	5,073	151	0		4	2.15%	6 26,30	08	5,544 2	5	0	4	4 1.79%
29	Retail - Qualifying Revolving		0	0	0	)	0	0 -	0	0	0	0		0 (	-		0	0	0	0	0	0 -
30	Retail - Other Retail		0	0	0	)	0	0 -	0	0	0	0		0 (	-		0	0	0	0	0	0 -
31	Retail - Other Retail - Of Which: SME		0	0	0 (	)	0	0 -	0	0	0	0		0 (	) -		0	0	0	0	0	0 -
32	Retail - Other Retail - Of Which: non-SME		0	0	0 (		0	0 -	0	0	0	0		0 (	-		0	0	0	0	0	0 -
33	Equity		0	0	0	)	0	0 -	0	0	0	0		0 (	-		0	0	0	0	0	0 -
34	Securitisation																					
35	Other non-credit obligation assets		0	0	0 (		0	0 -	0	0	0	0		0 (	) -		0	0	0	0	0	0 -
36	IRB TOTAL	37,	,991 5,3	59 10	6 0	!	5	4 3.85%	6 36,593	6,661	202	0		6 6	2.82%	6 36,00	05 7	,153 29	7	0	6	7 2.42%

															Baseline Scenario										
								31/12/2021							31/12/2022							31/12/2023			
Ro	wN m			(mln EUR,%)	Stage 1 exposure Stage	ge 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
3	37		Central banks		0	0	0		0 (	C	-	C	0	0	O C	0 0	0	-	0	0	0	C	C	0	-
3	38		Central governments		0	0	0		0 (	0	-	C	0	0	0	0	0	-	0	0	0	(	0	, O'	-
3	39		Institutions		0	0	0		0 0	0	-	C	0	0	0	0	0	-	0	0	0	C	0	o' ر	-
4	10		Corporates		0	0	0		0	0	-	C	0	0	0	0	0	-	0	0	0	C	0	<u>, o'</u>	-
4	<del>1</del> 1		Corporates - Of Which: Specialised Lending		0	0	0		0	0	-	C	0	0	0	0	0	-	0	0	0	C	0	<u>, o'</u>	-
4	12		Corporates - Of Which: SME		0	0	0		0	0	-	C	0	0	O C	0	0	-	0	0	0	C	0	<u>/</u> 0'	-
4	13		Retail		0	0	0		0	0	-	C	0	0	O C	0	0	-	0	0	0	C	0	<u>/</u> 0'	-
4	14		Retail - Secured on real estate property		0	0	0		0	0	-	C	0	0	O C	0	0	-	0	0	0	C	0	<u>/</u> 0'	-
4	15	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0	-	C	0	0	O C	0	0	-	0	0	0	C	0	<u>/</u> 0'	-
4	16	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0 0	0	-	C	0	0	0	0	0	-	0	0	0	C	0	<u>/</u> 0'	-
4	17		Retail - Qualifying Revolving		0	0	0		0	0	-	C	0	0	0	0	0	-	0	0	0	C	C	0'	-
4	18		Retail - Other Retail		0	0	0		0 0	0	-	C	0	0	O C	0	0	-	0	0	0	C	0	<u>/</u> 0'	-
4	19		Retail - Other Retail - Of Which: SME		0	0	0		0 (	0	-	C	0	0	0	0	0	-	0	0	0	0	0	0'	-
	50		Retail - Other Retail - Of Which: non-SME		0	0	0		0 0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	<u> </u>	-
	51		Equity		0	0	0		0 0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	0'	-
	52		Securitisation																						
	53		Other non-credit obligation assets		0	0	0		0 0	0	-	C	0	0	0	0	0	-	0	0	0	0	0	<u> </u>	-
	54		IRB TOTAL		Ō	0	0	1	0	0	-	0	0	0			0	-	0	0	0	0	0	<u>0</u> ′	-

													Baseline Scenario	•								
						31/12/2021							31/12/2022						31/12/2023			
owN Im			(mln EUR, %	Stage 1 exposure Stage 2 ex	posure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Central banks		0	0	0	0 0	0	_	0	)	0	0 (	0	0	0 -	0	0	O	0	0 (	<i>j</i> -
		Central governments		0	0	0	0 0	0	-	0	)	0	0	0	0	0 -	0	0	)	0	0	<i>)</i> -
7		Institutions		0	0	0	0 0	0	-	0	)	0	0	0	0	0 -	0	0	)	0	0	<i>y</i> -
		Corporates		0	0	0	0 0	0	-	0	)	0	0	0	0	0 -	0	0	)	0	0	<u>/ -</u>
		Corporates - Of Which: Specialised Lending		0	0	0	0 0	0	-	0	)	0	0	0	0	0 -	0	0	)	0	0	<u>/ -</u>
		Corporates - Of Which: SME		0	0	0	0 0	0	) -	0	)	0	0 (	0	0	0 -	0	0	)	0	0	<u>/ -</u>
		Retail		0	0	0	0 0	0	-	0	)	0	0 (	0	0	0 -	0	0	)	0	0 (	<u>/ -</u>
		Retail - Secured on real estate property		0	0	0	0 0	0	-	0	)	0	0 (	0	0	0 -	0	0	)	0	0 (	<u>/ -</u>
	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	0	<b> </b>	0	)	0	0 (	0	0 (	0 -	0	0	)	0	0 (	<u>/ -</u>
	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0	<b>-</b>	0	)	0	0 (	0	0 (	0 -	0	0	)	0	0 (	<i>i</i> -
		Retail - Qualifying Revolving		0	0	0	0 0	0	-	0	)	0	0 (	0	0 (	0 -	0	0	)	0	0 (	<i>i</i> -
5		Retail - Other Retail		0	0	0	0 0	0 (	-	0	)	0	0 (	0	0 (	0 -	0	0	)	0	0 (	<u>/ -</u>
7		Retail - Other Retail - Of Which: SME		0	0	0	0 0	0	<b>-</b>	0	)	0	0 (	0	0 (	0 -	0	0	)	0	0 (	<u>/ -</u>
8		Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0	-	0	)	0	0 (	0	0	0 -	0	0	)	0	0 (	<u>/-</u>
9		Equity		0	0	0	0 0	0	-	0	)	0	0 (	0	0	0 -	0	0	)	0	0 (	<u>/-</u>
70		Securitisation																				
1		Other non-credit obligation assets		0	0	0	0 0	0	-	0	)	0	0 (	0	0	0 -	0	0	)	0	0 (	<u>/ </u>
72		IRB TOTAL		0	0	ol	0 0	)  (	1-	1 0	)[	0	ol c	ol (	ol c	01-	0	0	ol (	0  (	ol d	<b>4</b> 1-



	SBAB Bank AB – group																				
		16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenar	io									
					31/12/2021						31/12/2022							31/12/2023			
	(mln EUR,		re Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ıre Stage 3 exposu		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Drovisions for	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0 0	0	0	0	0	-
	Central governments		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0	0	0	0	0	-
	Institutions		0 0	0	0	0	0	-	0	0	0	0	0	0 -	C	0	0	0	0	0	-
	Corporates		0 0	0	0	0	0	-	0	0	0	0	0	0 -	C	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0 0	0	0	0	0	-
	Corporates - Of Which: SME		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0 0	0	0	0	0	-
	Retail Retail		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0	0	0	0	0	-
	Retail - Secured on real estate property		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0	0	0	0	0	-
N.A	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0 0	0	0	0	0	-
111.7	Retail Secured of real estate property of Which horistie		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0 0	0	0	0	0	-
	Retail - Qualifying Revolving		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0 0	0	0	0	0	-
	Retail - Other Retail		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0 0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	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 -	C	0 0	0	0	0	0	-
	Equity		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0	0	0	0	0	-
	Securitisation			-													-			_	
	Other non-credit obligation assets		0 0	0	0	0	0	-	0	0	0	0 (	0	0 -	C	0 0	0	0	0	0	-
	IRB TOTAL		0 0	0	0	0	0	-	0	0	0	0 (	0	) -	0	0	0	0	0	0	-

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Ro	wN m			(mln EUR, %)	Stage 1 exposure Stage 2 expos	ure 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		0	0	0	0	0	) -	(	0 0	(	0	C	0	-	0	C	0	0	0	0	J-
	2		Central governments		0	0	0	0	0	) -		0 0	(		0	0	-	0	C	0	0	0	0'	<u>/</u> -
	3		Institutions		0	0	0	0	0	) -		0 0	(	0	0	0	-	0	C	0	0	0	.1	/-
	94		Corporates		0	0	0	0	0	) -		0 0	(				-	0	C	0	0	0	.1	/ -
	25		Corporates - Of Which: Specialised Lending		0	0	0	0	0	) -		0					-	0	C	0	0	0	.1	/ - 0
	76 N		Corporates - Of Which: SME		0	0	0	0	0	) -		0 0					-	0	C	0	0	0	.1	<u>/</u> -
	0/		Retail Secured on real estate property		0	0	0	0 0	0	) -		0 0					-	0		0	0	0	.1	<del>-</del>
	00		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0		0	)		0 0						0		0		0	·1	<u> </u>
	00	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	) _							<u>-</u>	0	0	0	0	0	·1	0 -
	00		Retail - Qualifying Revolving		0	0	0	0 0	0	) -		0 0			) 0	) 0	-	0	0	0		0	,	ol-
	02		Retail - Other Retail		0	0	0	0 0	0	) -		0 0				) 0	-	0	0	0		0	, <u> </u>	δ -
	03		Retail - Other Retail - Of Which: SME		0	0	0	0 0	0	) -		0 0					-	0	C	0	0	0	, C	<b>ύ</b> -
	04		Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0	) -		0 0	(	0	0	0	-	0	C	0	0	0	/ <u> </u>	J-
	05		Equity		0	0	0	0 0	0	) -		0 0	(	0	0	0	-	0	C	0	0	0	, C	J-
	06		Securitisation																					
	07		Other non-credit obligation assets		0	0	0	0	0	-		0 0	(		O	0	-	0	C	0	C	0	C	J -
	08		IRB TOTAL		0	0	0	0	0	-		0	0	0	0	) 0	-	0	0	0	0	0	0	J -

												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
Rowl			Stage 1 exposure Stage 2 ex	posure Stage 3 exposur	Stock of e 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
um			(mln EUR, %)																			
109		Central banks	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/ -
110		Central governments	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	C	0	0	/ -
111		Institutions	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	C	0	0	/-
112		Corporates	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	C	0	0	/-
113		Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/ -
114		Corporates - Of Which: SME	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	C	0	0	/-
115		Retail	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/ -
116		Retail - Secured on real estate property	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/ -
117	N.A.	Retail - Secured on real estate property - Of Which: SI		0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/ -
118	I VI/Ai	Retail - Secured of real estate property - Of Which. He	on-SME 0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/-
119		Retail - Qualifying Revolving	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/ -
120		Retail - Other Retail	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/-
121		Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/ -
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/-
123		Equity	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	/ -
124		Securitisation																				
125		Other non-credit obligation assets	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(	0	0	0	0	, –
126		IRB TOTAL	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0'	1-

												baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,  %	Stage 1 exposure Stage 2 expo	osure 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 expo	sure Stage 3 exposure	Stock of e 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	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposu	Stock of provisions f re Stage 3 expos	or Stage 3 ex
	Central banks		0	0 0	(	O C	C	-	C	)	0	0 0	0	0	-	C	0	0	0		0	0 -
	Central governments		0	0 0	(	0 0	C	-	C	)	0	0 0	0	0	) -	C	0	0	0		0	0 -
	Institutions		0	0 0	(	0 0	0	-	0	)	0	0 0	0	0	) –	C	0	0	0		0	0 -
	Corporates		0	0 0	(	0	0	-	0	)	0	0 0	0	0	) -	C	0	0	0		0	0 -
	Corporates - Of Which: Specialised Lending		0	0 0	(	0	0	-	0	)	0	0 0	0	0	<b>-</b>	C	0	0	0		0	0 -
	Corporates - Of Which: SME		0	0 0	(	0 0	0	-	0		0	0 0	0	0	<b>-</b>	C	0	0	0		0	0 -
	Retail		0	0 0	(	0	0	-	0	)	0	0 0	0	0	-	C	0	0	0		0	0 -
	Retail - Secured on real estate property		0	0 0	(	0	0	-	0		0	0 0	0	0	<b>-</b>	C	0	0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0	(	0	0	-	0	)	0	0 0	0	0	<b>-</b>	C	0	0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	(	0	0	-	0	)	0	0 0	0	0	<b>-</b>	C	0	0	0		0	0 -
	Retail - Qualifying Revolving		0	0 0	(	0	0	-	0	)	0	0 0	0	0	-	C	0	0	0		0	0 -
	Retail - Other Retail		0	0 0	(	0 0	0	-	0		0	0 0	0	0	-	0	0	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0	(	0	0	-	0		0	0 0	0	0	) -	0	0	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0	(	0 0	0	-	0		0	0 0	0	0	-	0	0	0	0		0	0 -
	Equity		0	0	(	0	0	-	0		0	0 0	0	0	) -	0	0	0	0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0	(	0 0	0	-	0		0	0 0	0	0	-	0	0	0	0		0	0 -
	IRB TOTAL		0	0 0	- 0	0	0	-	0		0	0 0	0	0	-	0			0		0	0 -



	SBAB Bank AB – group																					
			16	17 18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	
												Baseline Scenario										
					31/12/2021	_	1					31/12/2022	_					1	31/12/2023			
		(mln EUR,  %		Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expos	ure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e 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 exposur	Stock of provisions for Stage 3 exposu	Coverage 3
	Central banks		0	0	0	0 (		0 -	0		0	0	0 (		0 -	0	)	0 (	0		0	0 -
	Central governments		0	0	0	0 (	)	0 -	0		0	0	0 (	)	0 -	0	)	0 (	0		0	0 -
	Institutions		0	0	0	0	)	0 -	0		0	0	0	)	0 -	0	)	0	0		0	0 -
	Corporates		0	0	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		0	0 -
	Corporates - 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	)	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		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	)	0 -	0		0	0	0	)	0 -	0	)	0	0		0	0 -
Ν.Δ.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 (	)	0 -	0		0	0	0 (	)	0 -	0	)	0	0		0	0 -
	Retail - Qualifying Revolving		0	0	0	0	)	0 -	0		0	0	0	)	0 -	0	)	0	0		0	0 -
	Retail - Other Retail		0	0	0	0	)	0 -	0		0	0	0	)	0 -	0	)	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	)	0 -	0		0	0	0	)	0 -	0	)	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	)	0 -	0		0	0	0	)	0 -	0	)	0	0		0	0 -
	Equity		0	0	0	0	)	0 -	0		0	0	0	)	0 -	0	)	0	0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0 (	)	0 -	0		0	0	0 (		0 -	0		0 (	0		0	0 -
	IRB TOTAL		0	0	0	0		0 -	0		0	0	0		0 -	0			0		0	0 -

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure   Stage 2 exposure   Stage 3 expo	Stock of provisions for Stage 1 exposu	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	e Stage 2 exposur	e Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposi	Stock of provisions four Stage 3 exposi	Coverage Ra Stage 3 expo
	Central banks		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Central governments		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Institutions		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Corporates		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0	0	0 -	C	0	(	0 0	0	0	-	(	0	0	0	0	0	0 -
	Corporates - Of Which: SME		0 0	0	0	0	0 -	C	0	(	0 0	0	0	-	(	0	0	0	0	0	0 -
	Retail		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Retail - Secured on real estate property		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Retail - Qualifying Revolving		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Retail - Other Retail		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0 -	C	0	(	0 0	0	0	-	(	0	0	0	0	0	0 -
	Equity		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0	0	0	0	0 -	C	0	(	0	0	0	-	(	0	0	0	0	0	0 -
	IRB TOTAL		0 0	Ol	0	0	OI-	0	0		0	0	0	-	0		0			0	Ol-

												Baseline Scenario									
					31/12/2021							31/12/2022						31/12/2023			
		Stage 1 (mln EUR, %)	exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposu		Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expo	osure 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 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur		Stock of provisions for e Stage 3 exposure	
	Central banks		0 0	0		0	0 0	-	0	0	0	0 0	0		0 -	0	0 0		0	0 0	-
	Central governments		0 0	0		0	0 (	-	0	)	0	0 0	0	)	0 -	0	0 0		0	0 0	-
	Institutions		0 0	0		0	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 0		0	0 0	-
	Corporates - Of Which: Specialised Lending		0 0	0		0	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 0		0	0 0	-
	Retail		0 0	0		0	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	0 0		0	0 0	-
N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0		0	0 0	-	0	)	0	0 0	0		0 - (	0	0 0		0	0 0	-
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0		0	0 (	-	0	)	0	0 0	0		0 - (	0	0 0		0	0 0	-
	Retail - Qualifying Revolving		0 0	0		0	0 (	-	0	)	0	0 0	0		0 -	0	0 0		0	0 0	-
	Retail - Other Retail		0 0	0		0	0 (	-	0	)	0	0 0	0		0 -	0	0 0		0	0 0	-
	Retail - Other Retail - Of Which: SME		0 0	0		0	0 (	-	0	0	0	0 0	0		0 -	0	0 0		0	0 0	-
	Retail - Other Retail - Of Which: non-SME		0 0	0		0	0 (	-	0	)	0	0 0	0		0 -	0	0 0		0	0 0	-
	Equity		0 0	0		0	0 (	-	0	)	0	0 0	0		0 -	0	0 0		0	0 0	-
	Securitisation																				
	Other non-credit obligation assets		0 0	0		0	0 0	-	0	)	0	0 0	0		0 -	0	0 0		0	0 0	-
	IRB TOTAL		0 0	0		0	0 0	-	0		0 (	0	0		0 -	0	0 0		0	0	-



((((((((((((((((((((((((((((((((((((		SBAB Bank AB – group	_																					
				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenario	)									
							31/12/2021							31/12/2022							31/12/2023			
Rowl um	N		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of e 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 exposu	re Stage 2 exposu	ire Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposur	Coverage Ratio - Stage 3 exposure
1		Central banks		(	0		0 0	)	0	) -		0	0	0	0 (	0	0 -		0	0	0	0	0	0 -
2		Central governments		(	0		0 0	)	0	) -		0	0	0	0 (	0	0 -		0	0	0	0	0	0 -
3		Institutions		(	0		0 0	)	0	) -		0	0	0	0 (	0	0 -		0	0	0	0	0	0 -
4		Corporates		1,064	5,093	8	2 2	2	55 1	7 20.829	% 94	5,10	06 18	33	2 57	7 4	0 21.88%	8	345 5,0	054 3	340	1 5	,9	23.61%
5		Corporates - Of Which: Specialised Lending		(	0		0	)	0	) -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
6		Corporates - Of Which: SME		758	2,349	3	9	. 1	19	19.45%	% 68	2,36	55 9	95	1 23	3 1	7 17.96%	6	519 2,3	348 1	.78	1 2	.5	19.69%
7		Retail		27,293	9,785	14	0 5	13	37 1	11.10%	% 15,14	16 21,67	73 39	99	3 268	8 5	13.13%	19,1	17,7	266 8	332	3 23	.0 1	15.92%
8		Retail - Secured on real estate property		27,293	9,785	14	0 5	13	37 1	11.10%	% 15,14	16 21,67	73 39	99	3 268	5	13.13%	19,1	17,7	266 8	332	3 23	.0 1	32 15.92%
9	SBAB Bank AB – group	Retail - Secured on real estate property - Of Which: SME		887	7 4,222	3	1 0	)	22	14.97%	% 76	4,26	57 10	)4	1 23	3 1	.3 12.60%	6	573 4,7	247 2	221	0 2	.3	12.37%
10	SDAD Dank AD — group	Retail - Secured on real estate property - Of Which: non-SME		26,406	5,562	10	9	11	15 1	10.019	% 14,37	76 17,40	05 29	95	2 24!	5 3	13.32%	18,4	13,0	019 6	511	2 20	.7 1	05 17.21%
11		Retail - Qualifying Revolving		(	0		0 0	)	0	) -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
12		Retail - Other Retail		(	0		0 0	)	0	) -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
13		Retail - Other Retail - Of Which: SME		(	0		0 0	)	0	) -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
14		Retail - Other Retail - Of Which: non-SME		(	0		0 0	)	0	) -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
15		Equity		(	0		0 0	)	0	) -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
16		Securitisation																						
17		Other non-credit obligation assets		(	0		0 0	)	0	) -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
18		IRB TOTAL		28,356	14,878	22:	1 7	19	<b>1</b> 33	14.69%	<b>16,09</b> !	5 26,77	9 58	2	4 325	5	2 15.88%	19,96	64 22,3	20 1,17	71	4 28	8 2	.3 18.15%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,  %		ge 2 exposure Stage 3 exposu	Stock of re 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 expo	sure Stage 3 exposur	Stock of e 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	e Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposu	Stock o r provisions are Stage 3 exp	for Stage 3 expec
	Central banks		0	0	0	0 (	(	) -	0		0	0 (	0	C	) -	(	0	0	0 0		0	0 -
	Central governments		0	0	0	0 (	)	) -	0	)	0	0 (	0	C	) -	(	0	0	0 0		0	0 -
	Institutions		0	0	0	0 (	)	) -	0	)	0	0 (	0	0	) -	(	0	0	0 0		0	0 -
	Corporates		1,064	5,093	82	2 55	17	7 20.82%	949	)	5,106	33	57	40	21.88%	845	5,05	4 34	10 1		59	80 23.
	Corporates - Of Which: Specialised Lending		0	0	0	0 (	)	) -	0	)	0	0 (	0	C	) -	(	0	0	0 0		0	0 -
	Corporates - Of Which: SME		758	2,349	39	1 19	)	19.45%	687	7	2,365	95 1	. 23	17	17.96%	619	9 2,34	8 17	78 1		25	35 19.6
	Retail		27,293	9,785 1	40	5 137	16	11.10%	15,146	5 2	1,673	99	268	52	13.13%	19,119	9 17,26	6 83	32		230	132 15.9
	Retail - Secured on real estate property		27,293	9,785 1	40	5 137	16	11.10%	15,146	5 2	1,673	99	268	52	13.13%	19,119	9 17,26	6 83	32		230	132 15.9
Cwodon	Retail - Secured on real estate property - Of Which: SME		887	4,222	31	0 22		14.97%	769	,	1,267	)4 1	. 23	13	12.60%	673	3 4,24	7 22	21 0		23	27 12.3
Sweden	Retail - Secured on real estate property - Of Which: non-SME		26,406	5,562 1	09	5 115	11	10.01%	14,376	1	7,405	95 2	245	39	13.32%	18,447	7 13,01	9 61	11 2		207	105 17.2
	Retail - Qualifying Revolving		0	0	0	0 0	)	) -	0	)	0	0 (	0	0	) -	(	0	0	0 0		0	0 -
	Retail - Other Retail		0	0	0	0 0	)	) -	0	)	0	0 (	0	0	) -	(	0	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0 0	)	) -	0	)	0	0	0	0	) -	(	0	0	0 0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	(	) -	0	)	0	0 (	0	0	) -	(	0	0	0		0	0 -
	Equity		0	0	0	0 0	(	) -	0	)	0	0 (	0	0	) -	(	0	0	0 0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0 0	(	) -	0	)	0	0 (	0	C	) -	(	0	0	0 0		0	0 -
	IRB TOTAL		28,356	14,878 22	21	7 191	33	14.69%	16,095	26	779 58	2 4	325	92	15.88%	19,964	22,32	0 1,17	1 4	2	88	213 18.159

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um				(mln EUR, %)	Stage 1 exposure Stage 2 exposure	e 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
37			Central banks		0	0 0	C	0	0	-	0	0	0	0	) C	0	-	0	0	0	0	0	0	-
38			Central governments		0	0 0	C	0	0	-	0	0	0	0	C	0	-	0	0	0	0	0	0	-
39			Institutions		0	0 0	C	0	0	-	0	0	0	0	C	0	-	0	0	0	0	0	0	-
40			Corporates		0	0 0		0	0	-	0	0	0	0	C	0	-	0	0	0	0	0	0	-
41			Corporates - Of Which: Specialised Lending		0	0 0	С	0	0	-	0	0	0	0	C	0	-	0	0	0	0	0	0	-
42			Corporates - Of Which: SME		0	0 0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
43			Retail		0	0 0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44			Retail - Secured on real estate property		0	0 0	C	0	0	-	0	0	0	0	C	0	-	0	0	0	0	0	0	-
45	N	V.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46	IN	V.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47			Retail - Qualifying Revolving		0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48			Retail - Other Retail		0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49			Retail - Other Retail - Of Which: SME		0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50			Retail - Other Retail - Of Which: non-SME		0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51			Equity		0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52			Securitisation																					
53			Other non-credit obligation assets		0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54			IRB TOTAL		0	0 0	0	0	0	-	0	0	0	0	0	)  0	-	0	0	0	0	0	0	-

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e 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 S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 expos	or Stage 3 expo
	Central banks		0 0	0	0 0	0	0 -	(	0		0 0	0	0	-	(	0	0	0 0	,	0	0 -
	Central governments		0 0 0	0	0 (	0 (	0 -	(	0		0 0	0	0	-	(	0	0	0 0	J	0	0 -
	Institutions		0 0 0	0	0 (	0 (	0 -	(	0		0 0	0	0	-	(	0	0	0 0	1	0	0 -
	Corporates		0 0 0	0	0 (	0 (	0 -	(	0		0 0	0	0	-	(	0	0	0 0	1	0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0	0 (	0 -	(	0		0	0	0	-	(	0	0	0	1	0	0 -
	Corporates - Of Which: SME		0 0	0	0 0	0	0 -	(	0		0	0	0	-	(	0	0	0	1	0	0 -
	Retail		0 0	0	0	0	0 -	(	0		0	0	0	-	(	0	0	0	1	0	0 -
	Retail - Secured on real estate property		0 0	0	0	0	0 -	(	0		0	0	0	-	(	0	0	0	1	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0 -		0		0	0	0	-	(	0	0	0	1	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 -		0		0	0	0	-	(	0	0	0	1	0	0 -
	Retail - Qualifying Revolving		0 0 (	0	0 0	0	0 -	(	0		0	0	0	-	(	0	0	0	<u>/</u>	0	0 -
	Retail - Other Retail		0 0 (	0	0 (	0	0 -	(	0		0	0	0	-	(	0	0	0	<u>/</u>	0	0 -
	Retail - Other Retail - Of Which: SME		0 0 (	0	0 (	0	0 -	(	0		0	0	0	-	(	0	0	0	<u>/</u>	0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0 (	0	0 0	0 (	0 -	(	0		0 0	0	0	-	(	0	0	0	<u>/</u>	0	0 -
	Equity		0 0 (	0	0 0	0	0 -	(	0		0 0	0	0	-	(	0	0	0 0	4	0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0 0	0	0 0	0 (	0 -	(	0		0 0	0	0	-	(	0	0	0 0	4	0	0 -
	IRB TOTAL		0 0 0	DI	0	0	0 -	1	0		0  0	0	0	-	1		0	0	A	0	01-



Other non-credit obligation assets
IRB TOTAL

	SBAB Bank AB – group																					
			37	38	39	40	41	42	43	44	45 46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
						31/12/2021						31/12/2022							31/12/2023			
				re 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 exposur	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	e 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 exposu
	Central banks	(mln EUR, %)							0 -	0	0	0	0		) -	0		0	0		0	_
	Central governments			0 (					0 -	0	0	0 0	(		0 -	0		0 0	0	, 0	0	-
	Central governments Institutions			0 (	0	0 (		0	0 -	0	0	0 0	(		0 -	0		0 0	0	0	0	-
	Corporates			0 (	o l	0 (	) (	O I	0 -	0	0	0 0	C		0 -	0		0 0	0	. 0	0	-
	Corporates - Of Which: Specialised Lending			0 (	O	) (	) (	)	0 -	0	0	0 0	C	)	) -	0		0 0	0	0	0	-
	Corporates - Of Which: SME			0 (	0	0	) (	)	0 -	0	0	0 0	C	)	) -	0		0 0	0	0	0	-
	Retail			0 (	0	0	) (	0	0 -	0	0	0 0	C		0 -	0		0 0	0	0'	0	-
	Retail - Secured on real estate property			0 (	0	0	) (	0	0 -	0	0	0 0	C		0 -	0		0 0	0	0'	0	-
NI A	Retail - Secured on real estate property - Of Which: SME			0 (	0	0	) (	0	0 -	0	0	0 0	C		0 -	0		0 0	0	0	0	-
N.A.	Retail - Secured on real estate property - Of Which: non-SME			0 (	0	0	(	0	0 -	0	0	0 0	C		0 -	0		0 0	0	0	0	-
	Retail - Qualifying Revolving			0 (	0	0	) (	0	0 -	0	0	0 0	C		0 -	0		0 0	0	0	0	-
	Retail - Other Retail			0 (	0	) (	(	0	0 -	0	0	0 0	C		0 -	0		0 0	0	0'	0	-
	Retail - Other Retail - Of Which: SME			0 (	0	0	) (	0	0 -	0	0	0 0	C		0 -	0		0 0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME			0 (	0	0 (		0	0 -	0	0	0 0	0		0 -	0		0 0	0	0	0	-
	Equity Securitisation			0 (	0	0 (	) (	0	0 -	0	0	0 0	0		0 -	0		0 0	0	0	0	-
	Securitisation																			,		

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Ro	owN im			(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	91		Central banks		0	0 0	(	0	C	) -		0 0	(	0	C	0	-	0	C	0	0	0	0'	)-
	92		Central governments		0	0 0		0	C	) -		0 0	(	0	0	0	-	0	C	0	0	0'	0′	<u>/</u> -
	93		Institutions		0	0 0		0	C	) -		0 0	(	0	0	0	-	0	C	0	0	0'	,	<u>/</u> -
	94		Corporates		0	0		0	C	) -		0 0				0	-	0	C	0	0	0'	,1 0'	/ -
	95		Corporates - Of Which Specialised Lending		0			0	0	) -		0				0	-	0	C	0		0'	,1 0'	<u>/</u> -
	96		Corporates - Of Which: SME		0			0		) -		0 0				0	-	0	C	0	0	0'	, <del>  0</del>	/ - 0
	9/		Retail Conved on youl astate myonorty		0			0		) -		0 0			0	0	-	0		0	<u> </u>	2	, <del>                                     </del>	<del>-</del>
	98		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0					)		0 0				0	<u>-</u> -	0		0	1 (	) <u> </u>	1 0	0 -
	00	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0					) _						0	<u>-</u>	0		0	1	) <u> </u>	. <del>                                     </del>	d -
	01		Retail - Qualifying Revolving		0	0 0		0 0		) -		0 0			) (	0	-	0		0	<u> </u>	) <u> </u>	, C	o -
	02		Retail - Other Retail		0	0 0		0 0	0	) -		0 0				0	-	0	0	0	<u> </u>	) <u> </u>	, C	δ -
	.03		Retail - Other Retail - Of Which: SME		0	0 0		0 0	0	) -		0 0				0	-	0	C	0	<u> </u>	<u>, c</u>	<u>,                                     </u>	J -
	.04		Retail - Other Retail - Of Which: non-SME		0	0 0		0	C	) -		0 0		O C	0	0	-	0	C	0		<u>, c</u>	ر د	J -
	.05		Equity		0	0 0		0	C	) -		0 0	)	O C	) C	0	-	0	C	0		ر ر	ر د	J-
	.06		Securitisation																					
	.07		Other non-credit obligation assets		0	0	)	0	C	) -		0 0	(	0	0	0	-	0	C	0	r	0	· C	J -
	.08		IRB TOTAL		0 (	0		0	0	-		0	C	0	0	0	-	0	0	0	0	0	, 0	J -

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN				ge 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
uiii			(mln EUR, %)																				
109		Central banks		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0'	-
110		Central governments		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0/	-
111		Institutions		0 0	0		0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0/	-
112		Corporates		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0'	-
113		Corporates - Of Which: Specialised Lending		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0'	-
114		Corporates - Of Which: SME		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0'	-
115		Retail Retail		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0'	-
116		Retail - Secured on real estate property		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0'	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0'	-
118	INIA.	Retail - Secured of Fear estate property - Of Which, Hon-SML		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0	-
119		Retail - Qualifying Revolving		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0	-
120		Retail - Other Retail		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0	-
123		Equity		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets		0 0	0	(	0	0	-	0	0	0	0	0	0	-	0	(	0	0	0	0	-
126		IRB TOTAL		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,  %	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of e 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 ex	oposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposu	Stock of provisions f re Stage 3 expos	or Coverage i
	Central banks		0 0	0	0 0	(	) -	0		0 0	0	0	0 (	) -	(	O .	0	0 (		0	0 -
	Central governments		0 0	0	0 (	(	-	0	)	0 (	0	0	0 (	) -	(	0	0	0 (		0	0 -
	Institutions		0 0	0	0 0	(	) -	0	)	0 0	0	0	0 (	) -	(	O	0	0 (		0	0 -
	Corporates		0 0	0	0 0	(	) -	0	)	0 0	0	0	0 (	) -	(	O	0	0 (		0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0	(	-	0	)	0	0	0	0	) -	(	O .	0	0 (		0	0 -
	Corporates - Of Which: SME		0 0	0	0 0	(	-	0	)	0	0	0	0	) -	(	O	0	0 (		0	0 -
	Retail		0 0	0	0 0	(	-	0	)	0	0	0	0	) -	(	O .	0	0 (		0	0 -
	Retail - Secured on real estate property		0 0	0	0 0	(	-	0	)	0	0	0	0	-	(	O	0	0 (		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	(	-	0	)	0	0	0	0	-	(	0	0	0 (		0	0 -
Ν.Δ.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	(	) -	0	)	0 0	0	0	0 (	) -	(	0	0	0		0	0 -
	Retail - Qualifying Revolving		0 0	0	0 0	(	) -	0	)	0 (	0	0	0 (	) -	(	0	0	0 (		0	0 -
	Retail - Other Retail		0 0	0	0 (	(	) -	0	)	0 (	0	0	0 (	) -	(	0	0	0 (		0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0 (	(	) -	0	)	0 (	0	0	0 (	) -	(	0	0	0 (		0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0 0	(	) -	0	)	0 0	0	0	0 (	) -	(	0	0	0 (		0	0 -
	Equity		0 0	0	0 0	(	) -	0	)	0 0	0	0	0 (	) -	(	0	0	0 (		0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0	0	0 0	(	-	0	)	0 0	0	0	0 (	) -	(	0	0	0 (		0	0 -
	IRB TOTAL		0 0	0	0	0	-	0		0 0	0	D	0  (	) -			0	O C		0	0 -



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21 LO WIGE Stiess lesti cicali																						
SBAB Bank AB — group																						
		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, %)		e Stage 2 exposu	re 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 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	: Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks			0	0	0 (			0 -	0	0	C	)	0	0	0 -	C	J	0	0	0	С	) -
Central governments			0	0	0 (	) (	) (	0 -	0	0	(	)	0	0 (	0 -	C	J	0	0 (	0	C	) -
Institutions			0	0 (	0 (	) (	) (	) -	0	0	(	)	0	0 (	0 -	C	J (	0	0	0	C	-
Corporates			0	0	0 (	0	) (	0 -	0	0	(	)	0	0	0 -	C	/ ر	0	0	0	C	-
Corporates - Of Which: Specialised Lending			0	0	0 (			0 -	0	0	(	)	0	0	0 -	C	/ ر	0	0 (	0	C	-
Corporates - Of Which: SME			0	0	0			0 -	0	0	(	)	0	0	0 -	C	/	0	0 (	0	0	-
Retail			0	0	0			0 -	0	0	(	)	0	0	0 -	C	/ ر	0	0 (	0	C	-
Retail - Secured on real estate property			0	0	0			0 -	0	0	(	)	0	0	0 -	C	/	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME			0	0	0			0 -	0	0	(		0	0	0 -	C	/ ر	0	0	0	C	-
Retail - Secured on real estate property - Of Which: non-SME			0	0	0			0 -	0	0	(		0	0	0 -	C	/ ر	0	0	0	C	-
Retail - Qualifying Revolving			0	0	0			0 -	0	0	(	)	0	0	0 -	C	/	0	0	0	C	-
Retail - Other Retail			0	0	0			0 -	0	0	(		0	0	0 -	C	/ ر	0	0	0	C	-
Retail - Other Retail - Of Which: SME			0	0	0 (			0 -	0	0	(		0	0	0 -	C	/ر	0	0	0	C	-
Retail - Other Retail - Of Which: non-SME			0	0	0 (		) (	0 -	0	0	(	)	0	0	0 -	C	J	0	0	0	C	-
																	T					

															Adverse Scenario										
								31/12/2021							31/12/2022							31/12/2023			
Ro	vN				Stage 1 exposure Sta	age 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
			Control boules	(mln EUR, %)	0	0	0				\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \														
10			Central banks		0	0	0	(			) -		0					-	0	C	0	0	0	0	) -
10			Central governments		0	0	0	(			) -	(	0					-	0	C	0	0	0	0	) -
10			Institutions		0	0	0	(			) -	(	0					-	0	C	0	0	0	0	) -
10			Corporates		0	0	0	(			) -	(	0				0	-	0	C	0	0	0	0	) -
10			Corporates - Of Which: Specialised Lending		0	0	0	(			) -	(	0				0	-	0	C	0	0	0	0	) -
10			Corporates - Of Which: SME		0	0	0				) -	(	0				0	-	0	C	0	0	0	0	) -
10			Retail		0	0	0	(		0	) -	(	0				0	-	0	C	0	0	0	0	) -
1			Retail - Secured on real estate property		0	0	0	(			) -	(	0				0	-	0	C	0	0	0	0	) -
1	N	.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	(		0	) -	(	0	)		0	0	-	0	C	0	0	0	0	) -
1	2	.,	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	(		0	) -	(	0			0	0	-	0	C	0	0	0	0	)  -
1	3		Retail - Qualifying Revolving		0	0	0	(	0	0	) -	(	0		0	0	0	-	0	C	0	0	0	0	) -
1			Retail - Other Retail		0	0	0	(	0	0	) -	(	0		0	0	0	-	0	C	0	0	0	0	) -
1			Retail - Other Retail - Of Which: SME		0	0	0	(	0 (	0	) -	(	0	) (	0	0	0	-	0	C	0	0	0	0	) -
1		Retail - Other Retail - Of Which: non-SME		0	0	0	(	0 (	0	) <mark>-</mark>	(	0	0	0	0	0	-	0	C	0	0	0	0	) -	
1			Equity		0	0	0	(	0 (	0	-	(	0	0	0	0	0	-	0	С	0	0	0	0	) -
1			Securitisation																						
1			Other non-credit obligation assets		0	0	0	(		0	-	(	0	0	0	C	0	-	0	C	0	0	0	0	) -

													Adverse Scenario	)									
						31/12/2021							31/12/2022							31/12/2023			
vN n		(mln EUR,  %		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	e 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 exposur	e Stage 3 exposur	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		(	0	0	0	)	0	<b>-</b>	C		0 (	0 (	0	0 (	-	0		0	0	(		0 -
2	Central governments		(	0	0	0	(	0	-	C		0	0	0	0	-	C		0	0	Ó		0 -
3	Institutions		(	0	0	0	(	0	-	C		0	0	0	0	-	C		0	0	C	)	0 -
4	Corporates		(	0	0	0	(	0	-	C		0	0	0	0	-	C		0	0	Ó		0 -
5	Corporates - Of Which: Specialised Lending		(	0	0	0	(	0	-	C	)	0	0	0 (	0	-	C		0	0	(		0 -
6	Corporates - Of Which: SME		(	0	0	0	)	0	-	C	)	0 (	0	0	0	-	C		0	0	(	)	0 -
7	Retail		(	0	0	0	)	0	-	C	)	0	0	0	0	-	C		0	0	(		0 -
8	Retail - Secured on real estate property		(	0	0	0	(	0	-	C		0	0	0	0	-	C		0	0	C	)	0 -
9 N.A.	Retail - Secured on real estate property - Of Which: SME		(	0	0	0	(	0	-	C		0	0	0	0	-	C		0	0	C	)	0 -
0	Retail - Secured on real estate property - Of Which: non-SME		(	0	0	0	(	0	-	C		0	0	0	0	-	C		0	0	C	)	0 -
1	Retail - Qualifying Revolving		(	0	0	0	(	0	-	C	)	0	0	0 (	0	-	C		0	0	(		0 -
2	Retail - Other Retail		(	0	0	0	)	0	-	C	)	0	0	0	0	-	C		0	0	(		0 -
3	Retail - Other Retail - Of Which: SME		(	0	0	0	(	0	-	C		0	0	0	0	-	C		0	0	C	)	0 -
4	Retail - Other Retail - Of Which: non-SME			0	0	0		0		C		0 (	0	0 (	0 (	-	C		0	0	(		0 -
5	Equity		(	0	0	0		0		C		0 (	0	0 (	0 (	-	C		0	0	(		0 -
6	Securitisation																						
7	Other non-credit obligation assets			0	0	0		0	-	C		0 (	0	0 (	0 (	-	C		0	0			0 -
8	IRB TOTAL		C	0	0	0		0	-	0		0				-	0		0	0	0		0 -



		SDAD Darik AD — group											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	)				
			Exposure	values	Risk exposu	re amounts							
Row		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	306	0	0		0 0	0	C	0	0	0	0.00%
2		Central governments	1,747	0	0		0	0	C	0	0	0	0.00%
3		Regional governments or local authorities	1,563	0	0		0 0	0	C	0	0	0	0.00%
4		Public sector entities	0	0	0		0 0	0	C	0	0	0	0.00% 0.00%
5		Multilateral Development Banks	164	0	0		0 0	0	C	0	0	0	0.00% 0.00%
6		International Organisations	105	0	0		0 0	0	C	0	0	0	0.00%
7		Institutions	913	0	403		0 0	0	C	0	C	0	0.00%
8		Corporates	0	0	0		0 0	0	C	0	C	0	0.00%
9		of which: SME	0	0	0		0	0	C	0	0	0	0.00%
10		Retail	347	1	260		1 351	50	1	0	0	1	40.67%
11 12	SBAB Bank AB – group	of which: SME	0	0	0		0 0	0	C	0	0	0	0.00%
12		Secured by mortgages on immovable property	0	0	0		0 0	0	C	0	0	0	0.00%
13		of which: SME	0	0	0		0 0	0	C	0	0	0	0.00%
14		Items associated with particularly high risk	0	0	0		0	0	C	0	0	0	0.00% 0.00%
15		Covered bonds	3,725	0	373		0 0	0	C	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	5	0	1		0	0	C	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0		0	0	C	0	0	0	0.00%
18		Equity	10	0	126		0	0	C	0	0	0	0.00%
19		Securitisation											
20		Other exposures	58	0	32		0	0	C	0	0	0	0.00%
21		Standardised Total	8,942	1	1,195		1 351	50	1	0	0	1	40.67%

		· · · · · · · · · · · · · · · · · · ·						Actual					
		· · · · · · · · · · · · · · · · · · ·						31/12/202	)				
		· · · · · · · · · · · · · · · · · · ·	Exposure	e values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	306		0		0	0	0	0	0	C	0.00%
22		Central governments	1,376		0	(		0		0	0		0.00%
23		Regional governments or local authorities	1,199		0			0		0	0		0.00%
25		Public sector entities	0	, T	0 0			0		0	0	C	0.00%
26		Multilateral Development Banks	0	,	0 0	(	0 0	0	0	0	0	C	0.00%
27		International Organisations	0	,	0 0	(	0 0	0	C	0	0	C	0.00%
28		Institutions	457	1	208	(	0	0	C	0	0	C	0.00%
29		Corporates	0	, ,	0	(	0	0	C	0	0	C	0.00%
30		of which: SME	0	,	0	(	0	0	C	0	0	C	0.00%
31		Retail	347	1	1 260	1	1 351	50	1	0	0	1	40.67%
32	Sweden	of which: SME	0	,	0	(	0	0	C	0	0	0	0.00%
33		Secured by mortgages on immovable property	0	ſ	0	(	0	0	C	0	0	0	0.00%
34		of which: SME	0	ſ	0	(	0	0	C	0	0	0	0.00%
35		Items associated with particularly high risk	0	(	0	(	0	0	C	0	0	0	0.00%
36		Covered bonds	3,063		306	(	0	0	C	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	5	(	1	(	0	0	C	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0'	(	0	(	0	0	C	0	0	0	0.00%
39		Equity	10		126	(	0	0	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	58	(	32	(	0	0	C	0	0	0	0.00% <b>40.67%</b>
42		Standardised Total	6.821	.1 7	934	1	351	50	1	1 0	l o	1 1	40.67%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN							Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
um			Non-defaulted	Defaulted	Non-defaulted	Defaulted					Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
		(mln EUR, %)											
43		Central banks	0	0	0	(	0	0	0	0	0	0	0.00%
44		Central governments	0	0	0	(	0	0	0	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	(	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	(	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	(	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	(	0	0	0	0	0	0	0.00%
49		Institutions	0	0	0	(	0	0	0	0	0	0	0.00%
50		Corporates	0	0	0	(	0	0	0	0	0	0	0.00%
51		of which: SME	0	0	0	(	0	0	0	0	0	0	0.00%
52		Retail	0	0	0	(	0	0	0	0	0	0	0.00%
53	N.A.	of which: SME	0	0	0	(	0	0	0	0	0	0	0.00%
54		Secured by mortgages on immovable property	0	0	0	(	0	0	0	0	0	0	0.00%
55		of which: SME	0	0	0	(	0	0	0	0	0	0	0.00%
56		Items associated with particularly high risk	0	0	0	(	0	0	0	0	0	0	0.00%
57		Covered bonds	0	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	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	(	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	(	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	0	0	0	(	0	0	0	0	0	0	0.00%
63		Standardised Total	0	0	0	C	0	0	0	0	0	0	0.00%

			Actual										
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	(	0		0 0	0	(	0	(	0	0.00%
65		Central governments	0	(	0		0 0	0	C	0	(	0 0	0.00%
66		Regional governments or local authorities	0	(	0		0 0	0	C	0	(	0 0	0.00%
67		Public sector entities	0	(	0		0	0	C	0	(	0	0.00%
68		Multilateral Development Banks	0	(	0		0 0	0	C	0	(	0	0.00%
69		International Organisations	0	(	0		0 0	0	C	0	(	0	0.00%
70		Institutions	0	(	0		0 0	0	C	0	(	0	0.00%
71		Corporates	0	(	0		0 0	0	C	0	(	0	0.00%
72		of which: SME	0	(	0		0	0	C	0	(	0	0.00%
73		Retail	0	(	0		0	0	C	0	(	0	0.00%
74	N.A.	of which: SME	0	(	0		0	0	C	0	(	0	0.00%
75		Secured by mortgages on immovable property	0	(	0		0	0	C	0	(	0	0.00%
76		of which: SME	0	(	0		0	0	C	0	(	0	0.00%
77		Items associated with particularly high risk	0	(	0		0	0	C	0	(	0	0.00%
78		Covered bonds	0	(	0		0	0	C	0	(	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	(	0		0	0	C	0	(	0	0.00%
80		Collective investments undertakings (CIU)	0	(	0		0 0	0	C	0	(	0	0.00%
81		Equity	0	(	0		0 0	0	C	0	(	0	0.00%
82		Securitisation											
83		Other exposures	0	(	0		0 0	0	C	0	(	0	0.00%
84		Standardised Total	0	(	0		0	0	0	0	0	0	0.00%



		SDAD Dark AD — group											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020	)				
			Exposure	values	Risk exposu	ure amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	0		0 0		0	0	0	0	0	0	0.00%
86		Central governments	0		0 0		0 0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	(	0 0		0 0	0	0	0	0	0	0.00%
88		Public sector entities	0	(	0 0		0 0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	(	0		0 0	0	0	0	0	0	0.00%
90		International Organisations	0	(	0		0 0	0	0	0	0	0	0.00%
91		Institutions	0	(	0		0	0	0	0	0	0	0.00% 0.00%
92		Corporates	0		0		0	0	0	0	0	0	0.00%
93		of which: SME	0	(	0		0	0	0	0	0	0	0.00%
94		Retail	0	(	0		0	0	0	0	0	0	0.00% 0.00%
95	N.A.	of which: SME	0	(	0		0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	(	0		0	0	0	0	0	0	0.00%
97		of which: SME	0	(	0 0		0 0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	(	0 0		0 0	0	0	0	0	0	0.00%
99		Covered bonds	0	(	0 0		0 0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	(	0 0		0 0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	(	0 0		0 0	0	0	0	0	0	0.00%
102		Equity	0	(	0		0 0	0	0	0	0	0	0.00%
103		Securitisation							-		-		2 222
104		Other exposures	0	(	0		0	0	0	0	0	0	0.00%
105		Standardised Total	0	(	<u>0</u>		0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ure amounts							
Rown um	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	(	0		0	0	(	0	0	(	0.00%
107		Central governments	0	(	0 0		0 (	0		0	0	, c	0.00%
108		Regional governments or local authorities	0	(	0 0		0 (	0		0	0	C	0.00%
109		Public sector entities	0	(	0 0		0 (	0	(	0	0	C	0.00%
110		Multilateral Development Banks	0	(	0 0	(	0 (	0	(	0	0	C	0.00%
111		International Organisations	0	(	0 0		0 (	0	(	0	0	C	0.00%
112		Institutions	0	(	0		0 (	0	(	0	0	C	0.00%
113		Corporates	0	(	0		0 (	0	(	0	0	C	0.00%
114		of which: SME	0	(	0		0 (	0	(	0	0	C	0.00%
115		Retail	0	(	0		0	0	(	0	0	C	0.00%
116	N.A.	of which: SME	0	(	0		0	0	(	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	(	0	I	0	0	(	0	0	0	0.00%
118		of which: SME	0	(	0	I	0	0	(	0	0	0	0.00%
119		Items associated with particularly high risk	0	(	0	l	0	0	(	0	0	0	0.00%
120		Covered bonds	0	(	0	(	0 (	0	(	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(	0		0 (	0	(	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	(	0	1	0	0	(	0	0	0	0.00%
123		Equity	0	(	0		0 (	0	(	0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	(	0		0 (	0	(	0	0	0	0.00%
126		Standardised Total	. 0		0		DI C	·I 0	1	)  0	l <b>0</b>	1 0	0.00%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	C	0	C	0	0	C	0	0	0	0.00%
128		Central governments	0	С	0	С	0	0	C	0	0	0	0.00%
129		Regional governments or local authorities	0	C	0	C	0	0	C	0	0	0	0.00%
130		Public sector entities	0	C	0	C	0	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	C	0	C	0	0	C	0	0	0	0.00%
132		International Organisations	0	C	0	C	0	0	C	0	0	0	0.00%
133		Institutions	0	C	0	C	0	0	C	0	0	0	0.00%
134		Corporates	0	C	0	C	0	0	C	0	0	0	0.00%
135		of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
136		Retail	0	C	0	C	0	0	C	0	0	0	0.00%
137	N.A.	of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	C	0	C	0	0	C	0	0	0	0.00%
139		of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	C	0	C	0	0	C	0	0	0	0.00%
141		Covered bonds	0	C	0	C	0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	C	0	C	0	0	C	0	0	0	0.00%
144		Equity	0	C	0	C	0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	C	0	C	0	0	C	0	0	0	0.00%
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0.00%

			Actual Actual										
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0	0	0	(	0	(	0	0	C	(	0.00%
149		Central governments	0	0	0	(	0	(	0	0	C	0	0.00%
150		Regional governments or local authorities	0	0	0	(	0	(	0	0	C		0.00%
151		Public sector entities	0	0	0	(	0	(	0	0	C	0	0.00%
152		Multilateral Development Banks	0	0	0	(	0	(	0	0	C	0	0.00%
150 151 152 153		International Organisations	0	0	0	(	0	(	0	0	C	(	0.00%
154		Institutions	0	0	0	(	0	(	0	0	C	(	0.00%
155		Corporates	0	0	0	(	0	(	0	0	C	(	0.00%
156		of which: SME	0	0	0	(	0	(	0	0	C	(	0.00%
157		Retail	0	0	0	(	0	(	0	0	C	(	0.00%
158	N.A.	of which: SME	0	0	0	(	0	(	0	0		(	0.00%
159		Secured by mortgages on immovable property	0	0	0	(	0	(	0	0		(	0.00%
160		of which: SME	0	0	0	(	0	(	0	0		(	0.00%
161		Items associated with particularly high risk	0	0	0	(	0	(	0	0		(	0.00% 0.00% 0.00% 0.00% 0.00%
162		Covered bonds	0	0	0	(	0	(	0	0	C	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	(	0	0	C	(	0.00%
164		Collective investments undertakings (CIU)	0	0	0	(	0	(	0	0	C	(	0.00%
165		Equity	0	0	0	(	0	(	0	0	C	(	0.00%
154 155 156 157 158 159 160 161 162 163 164 165 166		Securitisation											
		Other exposures	0	0	0	(	0	(	0	0	C	(	0.00%
168		Standardised Total	0	0	0	(	0	0	0	0	0	0	0.00%

0.00% 0.00%			
atio - osure  0.00%			
0.00% 0.00%			
0.00% 0.00%			



		9. cap											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	)				
			Exposure	values	Risk exposu	ure amounts							
Row	vN 1	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	9	Central banks	0	(	0			0	0	0	0	0	0.00%
170		Central governments	0	(	0			0	0	0	0	0	0.00%
17:		Regional governments or local authorities	0	(	0		0 (	0	0	0	0	0	0.00%
172	2	Public sector entities	0	(	0		0 (	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	(	0		0 (	0	0	0	0	0	0.00%
174	4	International Organisations	0'	(	0		0	0	0	0	0	0	0.00% 0.00%
17	5	Institutions	0'	(	0		0	0	0	0	0	0	0.00%
176	5	Corporates	0'	(	0		0	0	0	0	0	0	0.00%
177	7	of which: SME	0'	(	0		0	0	0	0	0	0	0.00%
178		Retail	0'	(	0		0	0	0	0	0	0	0.00%
179	N.A.	of which: SME	0	C	0		0	0	0	0	0	0	0.00% 0.00%
180		Secured by mortgages on immovable property	0'	C	0		0	0	0	0	0	0	0.00%
183	1	of which: SME	0'	C	0		0	0	0	0	0	0	0.00%
182	2	Items associated with particularly high risk	0'	C	0		0	0	0	0	0	0	0.00%
183	3	Covered bonds	0'	C	0		0	0	0	0	0	0	0.00%
184	4	Claims on institutions and corporates with a ST credit assessment	0'	C	0		0	0	0	0	0	0	0.00%
185	5	Collective investments undertakings (CIU)	0'	(	0		0 (	0	0	0	0	0	0.00%
186	5	Equity	0'	(	0		0 (	0	0	0	0	0	0.00%
187	7	Securitisation											
188	8	Other exposures	0	(	0		0 (	0	0	0	0	0	0.00%
189		Standardised Total	0	0	0		0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ire amounts							
Row!	4	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
190		Central banks	0	(	0				(	0	0	C	0.00%
191		Central governments	0								0	0	0.00%
192		Regional governments or local authorities	0	(	0 0					0	0	0	0.00%
193		Public sector entities	0	(	0 0	(	0 (	0	(	0	0	0	0.00%
194		Multilateral Development Banks	0	(	0 0	(	0 (	0	(	0	0	0	0.00%
195		International Organisations	0	(	0	(	0	0	(	0	0	0	0.00%
196		Institutions	0	(	0	(	0	0	(	0	0	0	0.00%
197		Corporates	0	(	0		0	0	(	0	0	0	0.00% 0.00%
198		of which: SME	0	(	0	(	0	0	(	0	0	0	
199		Retail	0	(	0	(	0	0	(	0	0	0	0.00%
200	N.A.	of which: SME	0	(	0	(	0	0	(	0	0	0'	0.00%
201		Secured by mortgages on immovable property	0	(	0	(	0	0	(	0	0	0'	0.00%
202		of which: SME	0	(	0	(	0 0	0	(	0	0	0'	0.00%
203		Items associated with particularly high risk	0	(	0 0	(	0 0	0	(	0	0	0'	0.00%
204		Covered bonds	0	(	0	(	0 (	0	(	0	0	0'	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	(	0 0	(	0 0	0	(	0	0	0'	0.00%
206		Collective investments undertakings (CIU)	0	(	0 0	(	0 (	0	(	0	0	0'	0.00%
207		Equity	0	(	0	(	0 0	0	(	0	0	0'	0.00%
208		Securitisation											0.000/
209		Other exposures	0	(	0	9	0	)	(	0	0	0'	0.00%
210		Standardised Total	. 0	1	ון 0	1	ון ס	)  0	1 0	)	i 0	1 0'	0.00%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	(	0		0 0	0	C	0	(	0	0.00%
212		Central governments	0	(	0		0 0	0	C	0	(	0	0.00%
213		Regional governments or local authorities	0	(	0		0 0	0	0	0	(	0	0.00%
214		Public sector entities	0	(	0		0 0	0	0	0	(	0	0.00%
215		Multilateral Development Banks	0	(	0		0 0	0	0	0	(	0	0.00%
216		International Organisations	0	(	0		0 0	0	0	0	(	0	0.00%
217		Institutions	0	(	0		0	0	0	0	(	0	0.00%
218		Corporates	0	(	0		0 0	0	0	0	(	0	0.00%
219		of which: SME	0	(	0		0 0	0	0	0	(	0	0.00%
220		Retail	0	(	0		0 0	0	0	0	(	0	0.00%
221	N.A.	of which: SME	0	(	0		0 0	0	0	0	(	0	0.00%
222		Secured by mortgages on immovable property	0	(	0		0 0	0	0	0	(	0	0.00%
223		of which: SME	0	(	0		0 0	0	0	0	(	0	0.00%
224		Items associated with particularly high risk	0	(	0		0 0	0	0	0	(	0	0.00%
225		Covered bonds	0	(	0		0 0	0	0	0	(	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	(	0		0 0	0	0	0		0	0.00%
227		Collective investments undertakings (CIU)	0	(	0		0 0	0	C	0	(	0	0.00%
228		Equity	0	(	0		0 0	0	C	0	(	0	0.00%
229		Securitisation											
230		Other exposures	0	(	0		0 0	0	C	0	(	0	0.00%
231		Standardised Total	0	0	0		0 0	0	0	0	0	0	0.00%

11 Coverage Ratio -
Coverage Ratio - Stage 3 exposure  0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
0       0.00%         0       0.00%
0 0.00% 0 0.00% 0 0.00% 0 0.00%
Coverage Ratio - Stage 3 exposure  0 0.00%
0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%
0 0.00% 0 0.00%
Coverage Ratio - Stage 3 exposure  0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%         0       0.00%
0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%

	SBAB Bank AB – group																			
		12	13 14	15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenar	io									
				31/12/2021						31/12/2022							31/12/2023			
RowN um	(mln	Stage 1 exposu	re 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 expos	Stock of sure provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re 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		0 0 0	0	)	0	0.00%		0	0	0	0	0.00%	Ď.	0	0	0	<u>ა</u> 0'	,	0.00%
2	Central governments		0 0	0	)	0	0.00%		0	0	0	0	0.00%	, D	0	0	)	<u>) 0</u>	<u> </u>	0.00%
3	Regional governments or local authorities		0 0	0		0	0.00%		0	0	0	0	0.00%	o e	0	0	)	<u>)</u> 0'		0.00%
4	Public sector entities		0 0	0	)	0	0.00%	(	0	0	0	0	0.00%	o e	0	0	0	<u>)</u> 0'		0.00%
5	Multilateral Development Banks		0 0	0	)	0	0.00%		0	0	0	0	0.00%	o e	0	0	0	<u>)</u>	<b></b>	0.00%
6	International Organisations		0 0 0	0		0	0.00%		0	0	0	0	0.00%	0	0	0	0	<u>)</u>		0.00%
7	Institutions		0 0 0	0		0	0.00%		0	0	0	0	0 0.00%		0	0	0	<u>)</u>		0.00%
8	Corporates		0 0 0	0		0	0.00%		0	0	0	0	0.00%	0	0	0	0	<u>)</u>		0.00%
9	of which: SME		0 0 0	0		0	0.00%		0	0	0	0	0.00%	0	0	0	0	<u>)</u>		0.00%
	Retail		22 77 2	. 0		0	1 36.85%	30	92	4	0	1	1 33.41%		0	97		<u>'</u>	<del></del> 7	. 31.65%
SBAB Bank AB — group	of which: SME		0 0	0	)	0	0.00%		0	0	0	0	0.00%	<u> </u>	0	0	0	<u>)</u> 0'	<b></b>	0.00%
12	Secured by mortgages on immovable property		0 0 0	0		0	0.00%		0	0	0	0	0.00%	0	0	0	0	<u>)</u>		0.00%
13	of which: SME		0 0 0	0		0	0.00%		0	0	0	0	0.00%	0	0	0	0	<u>)</u>		0.00%
14	Items associated with particularly high risk		0 0 0	0		0	0.00%		0	0	0	0	0.00%	0	0	0	0	<u>)</u>		0.00%
15	Covered bonds		0 0 0	0		0	0.00%		0	0	0	0	0.00%	0	0	0	0	<u>)</u>		0.00%
16	Claims on institutions and corporates with a ST credit assessment		0 0	0		0	0.00%		0	0	0	0	0.00%	o e	0	0	0	7 0'	μ	0.00%
17	Collective investments undertakings (CIU)		0 0	0		0	0.00%		0	0	0	0	0.00%	,	0	0	0	7 0'	μ	0.00%
18	Equity		0 0 0	0		0	0.00%		0	0	0	0	0.00%	0	0	0	O Company	<u> </u>		0.00%
19	Securitisation																			
20	Other exposures		0 0	0		0	0.00%		0	0	0	0	0.00%		0	0	0	<u>)</u> 0'		0.00%
21	Standardised Total	3	22 77 2	0		0  :	1 36.85%	300	92	4	0 1	L	1 33.41%	30	0  9	97	<u> </u>	<u>را</u> 1	7	31.65%

										Baseline Scena	rio							
				31/12/2021						31/12/2022	2				31/12/2023			
	(mln EU		re Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 1 expose	Stock of Stock of provisions four Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exp
	Central banks		0 0 0	C	0	0	0.00%	0		0	0 0	0.000	0	0	0 0			0
	Central governments		0 0	C	0	0	0.00%	0		0 0	0 0	0.000	<b>6</b> 0	0	0			0
	Regional governments or local authorities		0 0	C	0	0	0.00%	0		0 0	0 0	0.000	<b>6</b> 0	0	0			0
	Public sector entities		0 0	C	0	0	0.00%	0		0 0	0 0	0.000	<b>6</b> 0	0	0			0
	Multilateral Development Banks		0 0	C	0	0	0.00%	0		0 0	0 0	0.000	<b>6</b> 0	0	0			0
	International Organisations		0 0	C	0	0	0.00%	0		0	0 0	0.000	0	0	0 0			0
	Institutions		0 0	C	0	0	0.00%	0		0	0 0	0.000	<b>6</b> 0	0	0 0			0
	Corporates		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	0	0	0 0		) (	0
	of which: SME		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	0	0	0 0		) (	0
	Retail	32	22 77 2	. C	0	0	1 36.85%	306	g	2 4	0 1	1 33.41°	<b>300</b>	97	5 0		1 2	2
Sweden	of which: SME		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	0	0	0 0		) (	0
	Secured by mortgages on immovable property		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	0	0	0 0		) (	0
	of which: SME		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	0	0	0 0		) (	0
	Items associated with particularly high risk		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	0	0	0 0		) (	0
	Covered bonds		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	0	0	0 0		) (	0
	Claims on institutions and corporates with a ST credit assessment		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	<b>%</b> 0	0	0 0		) (	0
	Collective investments undertakings (CIU)		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	<b>%</b> 0	0	0 0		) (	0
	Equity		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000	<b>%</b> 0	0	0 0		) (	0
	Securitisation																	
	Other exposures		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.000		0	0 0		) (	0
	Standardised Total	32	77 2	0	)	0 .	1 36.85%	306	Q	2 4	0 1	1 33.419	300 0	7	5 0		1	0 ( <b>2 31.</b>

													<b>Baseline Scenario</b>									
						31/12/2021							31/12/2022						31/12/2023			
RowN um			Stage (mln EUR, %)	e 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	e 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	0.00%	0		0	0	0	0	0.00%	0	0 (	0		0	0.00%
44		Central governments		0	0 0	0	0	0	0.00%	0	r	0	0	0	0	0.00%	0	0	0	(	0	0.00%
45		Regional governments or local authorities		0	0 0	0	0	0	0.00%	0	r	0	0	0	0	0.00%	0	0	0	(	0	0.00%
46		Public sector entities		0	0 0	0	0	0	0.00%	0	<u>,                                    </u>	0	0	0	0	0.00%	0	0	0		0	0.00%
47		Multilateral Development Banks		0	0 0	0	0	0	0.00%	0	<u>,                                    </u>	0	0	0	0	0.00%	0	0	0		0	0.00%
48		International Organisations		0	0 0	0	0	0	0.00%	0	ر ر	0	0	0	0	0.00%	0	0	0		0	0.00%
49		Institutions		0	0 0	0	0	0	0.00%	0	<u> </u>	0	0	0	0	0.00%	0	0	0		0	0.00%
50		Corporates		0	0 0	0	0	0	0.00%	0	<u> </u>	0	0	0	0	0.00%	0	0	0		0	0.00%
51		of which: SME		0	0 0	0	0	0	0.00%	0	ر ر	0	0	0	0	0.00%	0	0	0		0	0.00%
52		Retail		0	0 0	0	0	0	0.00%	0	<u>,                                    </u>	0	0	0	0	0.00%	0	0	0		0	0.00%
53	N.A.	of which: SME		0	0 0	0	0	0	0.00%	0	<u> </u>	0	0	0	0	0.00%	0	0	0		0	0.00%
54		Secured by mortgages on immovable property		0	0 0	0	0	0	0.00%	0	ر ر	0	0	0	0	0.00%	0	0	0		0	0.00%
55		of which: SME		0	0 0	0	0	0	0.00%	0	ر ر	0	0	0	0	0.00%	0	0	0		0	0.00%
56		Items associated with particularly high risk		0	0 0	0	0	0	0.00%	0	ر ر	0	0	0	0	0.00%	0	0	0		0	0.00%
57		Covered bonds		0	0 0	0	0	0	0.00%	0	<u> </u>	0	0	0	0	0.00%	0	0	0		0	0.00%
58		Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0	0	0.00%	0	,	0	0	0	0	0.00%	0	0	0	(	0	0.00%
59		Collective investments undertakings (CIU)		0	0 0	0	0	0	0.00%	0	١	0	0	0	0	0.00%	0	0 (	0		0	0.00%
60				0	0 0	0	0	0	0.00%	0	,	0	0	0	0	0.00%	0	0 (	0		0	0.00%
61		Equity Securitisation																				
62		Other exposures		0	0 0	0	0	0	0.00%	0	,	0	0	0	0	0.00%		0 (	0		0	0.00%
63		Standardised Total		0	0 0	0	0	0	0.00%	0		0	0	0	0	0.00%	0	0	0		0	0.00% <b>0.00%</b>

												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
	(ml	Stage 1 expos	ure Stage 2 exposure	e 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	e 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	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		0	0 0	(		0 (	0.00%	6	0 (	0 (	0 0		0	0.00%	)	0 0	C	0	0	0	
	Central governments		0	0	(	)	0	0.00%	6	0	0	0		0	0.00%		0 0	0	0	0	0	1
	Regional governments or local authorities		0	0	(		0	0.00%	6	0	0	0		0	0.00%		0 0	0	0	0	0	1
	Public sector entities		0	0	O		0	0.00%	6	0	0	0		0	0.00%		0	0	0	0	0	1
	Multilateral Development Banks		0	0	(	0	0	0.00%	6	0	0 (	0		0	0.00%		0 0	0	0	0	0	1
	International Organisations		0	0	(	0	0	0.00%	6	0	0 (	0		0	0.00%		0 0	0	0	0	0	1
	Institutions		0	0	(		0	0.00%	6	0	0	0		0	0.00%		0 0	0	0	0	0	1
	Corporates		0	0	(		0	0.00%	6	0	0	0		0	0.00%		0 0	0	0	0	0	1
	of which: SME		0	0	(		0	0.00%	6	0	0	0		0	0.00%		0 0	0	0	0	0	1
	Retail		0	0	(	0	0	0.00%	6	0	0 (	0		0	0.00%		0 0	0	0	0	0	1
N.A.	of which: SME		0	0 0	(		0 (	0.00%	6	0	0 (	0 0		0	0.00%		0 0	0	0	0	0	i
	Secured by mortgages on immovable property		0	0 0	(		0 (	0.00%	6	0	0 (	0 0		0	0.00%		0 0	0	0	0	0	1
	of which: SME		0	0 0	(		0 (	0.00%	6	0	0 (	0		0	0.00%		0 0	0	0	0	0	1
	Items associated with particularly high risk		0	0	(		0 (	0.00%	6	0	0 (	0 0		0	0.00%		0 0	0	0	0	0	i
	Covered bonds		0	0	(		0 (	0.00%	6	0	0 (	0 0		0	0.00%		0 0	0	0	0	0	i
	Claims on institutions and corporates with a ST credit assessment		0	0 0	(		0	0.00%	6	0	0 (	0 0		0	0.00%		0 0	0	0	0	0	1
	Collective investments undertakings (CIU)		0	0 0	(		0 (	0.00%	6	0	0 (	0 0	(	0	0.00%	)	0 0	0	0	0	0	1
	Equity		0	0 0	(		0 (	0.00%	6	0	0 (	0		0	0.00%	)	0 0	0	0	0	0	1
	Securitisation																					
	Other exposures		0	0 0	(		0 (	0.00%	6	0 (	0 (	0 0		0	0.00%		0 0	0	0	0	0	1
	Standardised Total		0	n n			0 0	0.00%	6	0 0		ol o	(	0	0.00%		0 0	0	n	n	n	

	SBAB Bank AB – group											
		12 13	14 15	16 17	18 19	20 21	22 23	24 25	26	27 28	29 30	31 32
							Baseline Scenario					
			31/12/2021				31/12/2022				31/12/2023	
wN m	(ml	Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 1 exposur	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure Stage 2 exposu	Stock of r provisions for ure Stage 3 exposure	atio - osure Stage 1 exposu	ure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
5	Central banks	0	0 0	0 0	0 0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
6	Central governments	0	0 0	0 0	0 0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
7	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 0.00%
8	Public sector entities	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
9	Multilateral Development Banks	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
0	International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
1	Institutions	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
2	Corporates	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0 0.00%
	Retail	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
N.A.	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
6	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 0.00%
7	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
8	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 0.00%
9	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0 0	0.00%	0 0	0 0	0 0.00%
00	Claims on institutions and corporates with a ST credit assessment	0	0	0 0	0.00%	0 0	0	0	0.00%	0 0	0 0	0 0.00%
01	Collective investments undertakings (CIU)	0	0	0 0	0.00%	0 0	0	0	0.00%	0 0	0 0	0 0.00%
02	Equity	0	0	0	0.00%	0	0	0 0	0.00%	0 0	0 0	0 0.00%
03	Securitisation											
04	Other exposures	0	0	0 0	0.00%	0 0	0		0.00%	0 0	0 0	0 0 0.00% 0 0 0.00%
)5	Standardised Total	0	0 0	0 0	0 0.00%	0 0	0	0 0 0	.00%	0 0	0 0	0 0,00%

													<b>Baseline Scenario</b>									
						31/12/2021							31/12/2022						31/12/2023			
RowN um			Stage 1 (mln EUR, %)	exposure Si	tage 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Sta	Stock of provisions for age 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
106		Central banks		0	0 0	0		0	0.00%	0		0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
107		Central governments		0	0 0	0	)	0	0.00%	0		0 0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
108		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	0.00%
109		Public sector entities		0	0 0	0	0	0	0.00%	0		0 0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
110		Multilateral Development Banks		0	0 0	0	)	0	0.00%	0		0 0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
111		International Organisations		0	0 0	0		0	0.00%	0		0 0	0	0	0	0.00%	0 (	0	0		0	0.00%
112		Institutions		0	0 0	0		0	0.00%	0		0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
113		Corporates		0	0 0	0		0	0.00%	0		0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
114		of which: SME		0	0 0	0		0	0.00%	0		0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
115		Retail		0	0 0	0	)	0	0.00%	0		0 0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
116	N.A.	of which: SME		0	0 0	0	)	0	0.00%	0		0 0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
117		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	0.00%
118		of which: SME		0	0 0	0		0	0.00%	0		0 0	0	0	0	0.00%	0 (	0	0		0	0.00%
119		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	0.00%
120		Covered bonds		0	0 0	0		0	0.00%	0		0	0	0	0	0.00%	0 (	0	0	0	0	0.00%
121		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	0.00%
122		Collective investments undertakings (CIU)		0	0 0	0		0	0.00%	0		0 0	0	0	0	0.00%	0	0	0		0	0.00%
123		Equity Securitisation		0	0 0	0		0	0.00%	0		0 0	0	0	0	0.00%	0	0	0		0	0.00%
124		Securitisation																				
125		Other exposures		0	0 0	0		0	0.00%	0		0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
126		Standardised Total		0	0 0	0			0.00%	0		0 0	0	0	0	0.00%	0 0	0 (			0	0.00%

										<b>Baseline Scenario</b>							
				31/12/2021						31/12/2022					31/12/2023		
RowN um	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure 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 S provisions for prove Stage 2 exposure	ock of Sions for Exposure Coverage Ratio - Stage 3 exposure
127	Central banks	C	0 0	0	(	)	0.00%	0	0 0	0	0 0	0.00%	0	0 0	)	0 0	0 0.00%
128	Central governments	C	0 0	0	(	)	0.00%	0	0 0	0	0 0	0.00%	0	0	)	0	0 0.00%
129	Regional governments or local authorities		0 0	0	(		0.00%	0	0 0	0		0.00%	0	0	)	0	0 0.00%
130	Public sector entities	C	0 0	0	(		0.00%	0	0 0	U		0.00%	0	0		0	0 0.00%
131	Multilateral Development Banks	C	0 0	0	(		0.00%	0	0 0	0		0.00%	0	0		0	0 0.00%
132	International Organisations	C	0 0	0	(		0.00%	0	0 0	0		0.00%	0	0		0	0 0.00%
133	Institutions			0	(		0.00%	0	0 0	0		0.00%	0	0	)	0	0 0.00%
134	Corporates			0	(		0.00%	0	0 0	0		0.00%	0	0	)	0	0 0.00%
135	of which: SME			0			0.00%	0	0 0	0		0.00%	0	0 0	)	0	0 0.00%
136 137	Retail CMF			0			0.00%	0	0 0	0		0.00%	0	0	)	0 0	0 0.00%
137 N.A.	of which: SME			0			0.00%	0	0 0	0		0.00%	0	0	)	0 0	0 0.00%
138	Secured by mortgages on immovable property of which: SME			0			0.00%	0	0 0	0		0.00%	0	0	)	0 0	0 0.00%
140	Items associated with particularly high risk			0		)	0.00%	0		0		0.00%	0	0 0			0.00%
141	Covered bonds			0		)	0.00%	0		0		0.00%	0	0			0 0.00%
142	Claims on institutions and corporates with a ST credit assessment			0			0.00%	0	0 0	0		0.00%	0	0 0		0 0	0 0.00%
143	Collective investments undertakings (CIU)			0		)	0.00%	0		0		0.00%	0	0	)		0 0.00%
144				0			0.00%	0		0		0.00%	0	0 0	)		0 0.00%
145	Equity Securitisation		, 0	U		7	0.00%	0	0	0	,	0.00%	0			0	0.00%
146	Other exposures	(		0	(		0.00%	0	0 0	0		0.00%	0	0		0	0 000%
147	Standardised Total	0	0 0	0	0		0.00%	0	0 0	0	j j	0.00%	ŏ	0 0	)	0 0	0 0.00%

										<b>Baseline Scenario</b>									
				31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUF	e 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 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for provisions for Stage 2 exposure	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0 0	0 0		0	0.00%	(	0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
149		Central governments	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
150		Regional governments or local authorities	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
151		Public sector entities	0 0 0	0 0		0	0.00%	(	0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
152		Multilateral Development Banks	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
153		International Organisations	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
154		Institutions	0 0 0	0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
155		Corporates	0 0 0	0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
156		of which: SME	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
157		Retail	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0	0	0.00%
158	N.A.	of which: SME	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
159		Secured by mortgages on immovable property	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
160		of which: SME	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
161		Items associated with particularly high risk	0 0 0	0 0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
162		Covered bonds	0 0	0		0	0.00%	(	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0 0	0		0	0.00%	(	0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
164		Collective investments undertakings (CIU)	0 0	0		0	0.00%	(	0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
165		Equity	0 0	0		0	0.00%	C	0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
166		Securitisation																	
167		Other exposures	0 0	0		0	0.00%	(	0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
168		Standardised Total	0 0 0	0		0	0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0	0.00%



		SBAB Bank AB — group																				
			12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Scenario	0									
					31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR		e Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for Stage 2 exposure	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	je 2 exposure	e 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
169		Central banks		0 0	0	0	0	0.00%	(		0	0	0 0	0	0.00%	0		0 0	(	0	0	0.00%
170		Central governments		0 0	0	0	0	0.00%	(	)	0	0	0 0	0	0.00%	0		0 0	(	0	0	0.00%
171		Regional governments or local authorities		0 0	0	0	0	0.00%	(	)	0	0	0 0	0	0.00%	0		0 0	(	0	0	0.00%
172		Public sector entities		0 0	0	0	0	0.00%	(	)	0	0	0 0	0	0.00%	0		0 0	(	0	0	0.00%
173		Multilateral Development Banks		0 0	0	0	0	0.00%	(	)	0	0	0 0	0	0.00%	0		0 0	(	0	0	0.00%
174		International Organisations		0 0	0	0	0	0.00%	(	0	0	0	0 0	0	0.00%	0	(	0 0	(	0	0	0.00%
175		Institutions		0 0	0	0	0	0.00%	(	0	0	0	0	0	0.00%	0	(	0	(	0	0	0.00%
176		Corporates		0	0	0	0	0.00%	(	0	0	0	0 0	0	0.00%	0	(	0	(	0	0	0.00%
177		of which: SME		0	0	0	0	0.00%	(	ס	0	0	0 0	0	0.00%	0	(	0	(	0	0	0.00%
178		Retail		0 0	0	0	0	0.00%	(	0	0	0	0 0	0	0.00%	0		0	(	0	0	0.00%
179	N.A.	of which: SME		0 0	0	0	0	0.00%	(	0	0	0	0 0	0	0.00%	0		0	(	0	0	0.00%
180		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	0.00%
181		of which: SME		0 0	0	0	0	0.00%	(	0	0	0	0 0	0	0.00%	0		0 0	(	0	0	0.00%
182		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	0.00%
183		Covered bonds		0 0	0	0	0	0.00%	(	0	0	0	0 0	0	0.00%	0		0 0	(	0	0	0.00%
184		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	0.00%
185		Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	(	0	0	0	0 0	0	0.00%	0		0	(	0	0	0.00%
186		Equity		0 0	0	0	0	0.00%	(	0	0	0	0 0	0	0.00%	0		0 0	(	0	0	0.00%
187		Securitisation																				
188		Other exposures		0 0	0	0	0	0.00%	(	0	0	0	0 0	0	0.00%	0		0 0	(	0	0	0.00%
189		Standardised Total		0 0	0	0	0	0.00%	0	)	0	0	0	0	0.00%	0		0		0	0	0.00%

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR	Stage 1 exposure s	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 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 exposur	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
190		Central banks	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0 0	0	0	(	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0 0	0	0	(	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
196		Institutions	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	) (	0	(	0	0.00%
197		Corporates	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
198		of which: SME	0	0	0	C	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
199		Retail	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0 (	0	(	0	0.00%
200	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	) (	0	(	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	)	0	(	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0 0	0	(		0.009	6 0	0	0	(	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.009	6 0	0	0	(	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.000	6 0	0 (	0	(	0	0.00%
208		Securitisation																			
209		Other exposures	0	0	0	0	0	0	0.00%	0	0 0	0	(	0	0.00	6 0 (	) (	0	(	0	0.00%
210		Standardised Total	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	6 0 0		0	O	0	0.00%

										<b>Baseline Scenario</b>							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 e	xposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provision Stage 1 exposure Stage 2 exp	of Stock of provisions for posure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	for Stage 3 exposure	Stage 1 exposure Stage 2 exposure	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex	of s for posure Stage 3 exposure
211		Central banks		0 0	0 0	0	0 0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0 0	0 0.00%
212		Central governments		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0 0	0 0.00%
213		Regional governments or local authorities		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
214		Public sector entities		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
215		Multilateral Development Banks		0 0	0 0	0	0 0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0 0.00%
216		International Organisations		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
217		Institutions		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
218		Corporates		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
219		of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
220		Retail		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	0	0 0		0	0.00%
221	N.A.	of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
222		Secured by mortgages on immovable property		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
223		of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
224		Items associated with particularly high risk		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
225		Covered bonds		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0		0	0.00%
227		Collective investments undertakings (CIU)		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
228		Equity		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
229		Securitisation															
230		Other exposures		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
231		Standardised Total		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	<b>б</b>	0 0		0	0.00%

	SBAB Bank AB – group																			
	<b>5</b> 1	33	34 35	36	37	38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenar	io									
				31/12/2021						31/12/2022							31/12/2023			
RowN um	(mln	Stage 1 exposu	re Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expo	Stock of provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposui	re 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		0 0	0	0	0	0.00%		0	0	0 (	ס	0.00%	0		0	0	<u>)</u> 0'	,	0.00%
2	Central governments		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	)	<u>၂</u> 0'	1	0.00%
3	Regional governments or local authorities		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	)	<u>)</u> 0'		0.00%
4	Public sector entities		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>) 0</u> '		0.00%
5	Multilateral Development Banks		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>)</u> 0'		0.00%
6	International Organisations		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>)</u> 0'	<del></del>	0.00%
7	Institutions		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>)</u> 0'	<del></del>	0.00%
8	Corporates		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>)</u> 0'	<del></del>	0.00%
9	of which: SME		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>)</u> 0'		0.00%
	Retail	2	91 108	3	0	3	2 65.42%	10	3 292	7	0 6	5	4 66.86%		2	20 1	2	<u>J</u> 9'		69.33%
SBAB Bank AB – group	of which: SME		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%			0	0	<u>)</u> 0'		0.00%
12	Secured by mortgages on immovable property		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>)</u>		0.00%
13	of which: SME		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>)</u>		0.00%
14	Items associated with particularly high risk		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>)</u> 0'		0.00%
15	Covered bonds		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	0	<u>)</u> 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	0.00%	0		0	0	<u>)</u> 0'		0.00%
17	Collective investments undertakings (CIU)		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	9		0	0	<u>)</u> 0'		0.00%
18	Equity		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%	0		0	O Company	<u> </u>		0.00%
19	Securitisation																			
20	Other exposures		0 0	0	0	0	0.00%		0	0	0 (	0	0.00%			0	0	<u>)</u> 0'		0.00%
21	Standardised Total	2	91 108	3	0	3	2 65.42%	103	3  292	7	0	5	4 66.86%	170	22	20 12	2	/9	ç	69.33%

											Adverse Scenario								
				31/12/2021							31/12/2022					31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	C	0 0	)	0.00%	0		0 0	(	0 0	0.00	<b>6</b> 0	0	0 0	)	0	0.00%
	Central governments		0 0	C	0 0	)	0.00%	0		0 0	(	0 0	0.000	<b>%</b> 0	0	0 0	)	0	0.00%
	Regional governments or local authorities		0 0	C	0 0	)	0.00%	0		0 0	(	0 0	0.000	<b>%</b> 0	0	0 0	)	<u>0</u>	0.00%
	Public sector entities		0 0	C	0 0	)	0.00%	0		0	(	0 0	0.00	<b>%</b> 0	0	0	)	0 0	0.00%
	Multilateral Development Banks		0 0	C	0	)	0.00%	0		0	(	0 0	0.000	<b>%</b>	0	0	)	0 0	0.00%
	International Organisations		0 0	C	0		0.00%	0		0	(	0 0	0.000	<b>6</b>	0	0	)	0 0	0.00%
	Institutions		0 0	C	0	)	0.00%	0		0	(	0 0	0.000	<b>6</b>	0	0	)	0 0	0.00%
	Corporates		0 0	C	0		0.00%	0		0	(	0 0	0.000	<b>6</b>	0	0	)	0 0	0.00%
	of which: SME		0 0	C	0		0.00%	0		0	(	0 0	0.000	<b>6</b>	0	0	)	0 0	0.00%
	Retail	29	1 108 3	C	0	3	65.42%	103	29	2 7	(	0 6	4 66.869	<b>6</b> 170 22	20 1	12 0	)	9 9	69.33%
Sweden	of which: SME		0 0	C	0	)	0.00%	0		0	(	0 0	0.000	<b>6</b> 0	0	0	)	0	0.00%
	Secured by mortgages on immovable property		0 0	C	0 0	)	0.00%	0		0	(	0 0	0.000	<b>6</b> 0	0	0	)	0 0	0.00%
	of which: SME		0 0	C	0	)	0.00%	0		0	(	0 0	0.000	<b>6</b> 0	0	0	)	0	0.00%
	Items associated with particularly high risk		0 0	C	0 0	)	0.00%	0		0	(	0 0	0.000	<b>6</b> 0	0	0	)	0	0.00%
	Covered bonds		0 0	C	0 0	)	0.00%	0		0	(	0 0	0.000	<b>6</b> 0	0	0	)	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0 0		0.00%	0		0 0	(	0 0	0.000	0	0	0 0		0 0	0.00%
	Collective investments undertakings (CIU)		0 0	C	0		0.00%	0		0	(	0 0	0.000	0	0	0		0 0	0.00%
	Equity		0 0	C	0 0		0.00%	0		0 0	(	0 0	0.000	0	0	0 0		0 0	0.00%
	Securitisation																		
	Other exposures		0 0	C	0 0		0.00%	•		0 0	(	0 0	0.000		0	0 0		0 0	0.00%
	Standardised Total	29:	108 3	0	3		65.42%	103	29	2 7	' (	0 6	4 66.869	6 170 22	0 1	.2 0		9 9	69.33%

											<b>Adverse Scenario</b>									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(ı	Stage 1 exposu	re Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e 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	e Stage 3 exposure	Stock of e 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	0.00%	0		0	0	0	0	0.00%	0	0	0		٥ (د	0.00%
44	Central governments		0 0 0		0 0	0	0.00%	0	(	0	0	0	0	0.00%	0	0	0 (	)	J 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 (		<u>ر</u> 0	0.00%
46	Public sector entities		0 0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0 (	)	٥ (ر	0.00%
47	Multilateral Development Banks		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	)	٥ (ر	0.00%
48	International Organisations		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	)	٥ (ر	0.00%
49	Institutions		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	)	٥ (ر	0.00%
50	Corporates		0 0		0	0	0.00%	0	<u> </u>	0	0	0	0	0.00%	0	0	0	)	<u>ر</u> 0	0.00%
51	of which: SME		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0		٥ (	0.00%
52	Retail		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0		<u>ر</u> 0	0.00%
N.A.	of which: SME		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0		<u>ر</u> 0	0.00%
54	Secured by mortgages on immovable property		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	)	٥ (	0.00%
55	of which: SME		0 0		0	0	0.00%	0	<u> </u>	0	0	0	0	0.00%	0	0	0		ر 0	0.00%
56	Items associated with particularly high risk		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0		٥ (	0.00%
57	Covered bonds		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0	)	<u>ر</u> 0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0 0	(	0	0	0.00%	0	<u>,                                    </u>	0	0	0	0	0.00%	0	0	0		J 0	0.00%
59	Collective investments undertakings (CIU)		0 0 0		0	0	0.00%	0	<u> </u>	0 0	0	0	0	0.00%	0	0	0 (		J 0	0.00%
60	Equity		0 0		0 0	0	0.00%	0	(	0 0	0	0	0	0.00%	0	0	0 (		ر 0	0.00%
61	Securitisation																			
62	Other exposures		0 0 0		0 0	0	0.00%			0 0	0	0 0	0	0.00%	0	0	0 (		<u>ر</u> 0	0.00% <b>0.00%</b>
63	Standardised Total		0 0		0	0	0.00%	0		0	0	0	0	0.00%	0	0	0 0		0	0.00%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
	(ml	Stage 1 expos	ıre Stage 2 exposure	e 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	e Stage 2 exposure	e 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	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0	0 0	(		0 (	0.00%	6	0 (	0 (	0 0		0	0.00%	0	0 0	) (	0	0	0	
	Central governments		0	0	(		0	0.00%	6	0	0	0		0	0.00%	, 0	0 0	) (	0	0	0	4
	Regional governments or local authorities		0	0	(		0	0.00%	6	0	0	0		0	0.00%	, 0	0 0	) (	0	0	0	1
	Public sector entities		0	0	(		0	0.00%	6	0	0	0		0	0.00%	0	0	(	0	0	0	1
	Multilateral Development Banks		0	0	(	0	0	0.00%	6	0	0	0		0	0.00%	0	0 0	(	0	0	0	1
	International Organisations		0	0 0	(	0	0	0.00%	6	0	0	0		0	0.00%	0	0 0	) (	0	0	0	1
	Institutions		0	0 0	(		0	0.00%	6	0	0	0		0	0.00%	, O	0 0	)	0	0	0	4
	Corporates		0	0 0	(		0	0.00%	6	0	0	0		0	0.00%	, O	0	)	0	0	0	4
	of which: SME		0	0 0	(		0	0.00%	6	0	0	0		0	0.00%	, O	0	)	0	0	0	1
	Retail		0	0 0	(	0	0	0.00%	6	0	0	0		0	0.00%	, O	0 0	) (	0	0	0	1
N.A.	of which: SME		0	0 0	(	0	0	0.00%	6	0	0	0		0	0.00%	, O	0 0	) (	0	0	0	1
	Secured by mortgages on immovable property		0	0 0	(		0 (	0.00%	6	0	0	0		0	0.00%	o O	0 0	) (	0	0	0	4
	of which: SME		0	0 0	(		0 (	0.00%	6	0	0	0		0	0.00%	0	0 0	) (	0	0	0	
	Items associated with particularly high risk		0	0 0	(		0 (	0.00%	6	0	0	0		0	0.00%	Ó	0 0	) (	0	0	0	
	Covered bonds		0	0 0			0 (	0.00%	6	0 (	0	0 0		0	0.00%	Ó	0 0		0	0	0	4
	Claims on institutions and corporates with a ST credit assessment		0	0 0	(		0 (	0.00%	6	0 (	0	0 0		0	0.00%	0	0 0		0	0	0	<u></u>
	Collective investments undertakings (CIU)		0	0 0	(		0 (	0.00%	6	0	0	0 0	(	0	0.00%	0	0 0	) (	0	0	0	<i></i>
	Equity		0	0 0	(		0 (	0.00%	6	0	0	0		0	0.00%	0	0 0	) (	0	0	0	<i></i>
	Securitisation																					
	Other exposures		0	0 0	(		0 (	0.00%	6	0 (	0	0 0		0	0.00%	0	0 0	) (	0	0	0	<i></i>
	Standardised Total		O C	n n			n c	0.00%	6	0 0	n c	n n	(	n	0.00%	J	0 0	)	n	n	n	



	SBAB Bank AB – group																					
		3	33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um		Stage 1 (mln EUR, %)	exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e 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
85	Central banks		0	0	0	0	0 (	0.00%	0	(	0	(	0 (	)	0.00%	0	, (	0	0	0	0	0.00%
86	Central governments		0	0	0	0	0 (	0.00%	0	(	0	) (	0 (	)	0.00%	0	<u>,                                     </u>	0	0	0	0	0.00%
87	Regional governments or local authorities		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%	0	<u>,                                    </u>	0	0	0	0	0.00%
88	Public sector entities		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%	0	<u>/</u>	0	0	0	0	0.00%
89	Multilateral Development Banks		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%	0	<u>/</u>	0	0	0	0	0.00%
90	International Organisations		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%		<u>/</u>	0	0	0	0	0.00%
91	Institutions		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%		<u>/</u>	0	0	0	0	0.00%
92	Corporates		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%		<u>/</u>	0	0	0	0	0.00%
93	of which: SME		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%		<u>/</u>	0	0	0	0	0.00%
94	Retail		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%	0	<u>/</u>	0	0	0	0	0.00%
95 <b>N.A.</b>	of which: SME		0	0	0	0	0 (	0.00%	0	(	0	(	0 (	)	0.00%	0	<u>,                                     </u>	0	0	0	0	0.00%
96	Secured by mortgages on immovable property		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%	0	<u>/</u>	0	0	0	0	0.00%
97	of which: SME		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%	0	<u>/</u>	0	0	0	0	0.00%
98	Items associated with particularly high risk		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%	0	<u>/</u>	0	0	0	0	0.00%
99	Covered bonds		0	0	0	0	0 (	0.00%	0	(	0	0	0 (	)	0.00%	0	<u>/</u>	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	0	(	0	)	0		0.00%	0	<u>/</u>	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	0	(	0	0	0		0.00%	0	<u>,                                     </u>	0	0	0	0	0.00%
102	Equity Securitisation		0	0	0	0	0	0.00%	0		0	0	0		0.00%	0	<u>/</u>	0	0	0	0	0.00%
103	Securitisation																					
104	Other exposures		0	0	0	0	0	0.00%	0	(	0		0		0.00%	0	/	0	0	0	0	0.00%
105	Standardised Total		0	0	ol	0	0 0	0.00%	0				0 0		0.00%	0	1		1 0	0	0	0.00%

										Adverse	e Scenario								
				31/12/2021						31/12	.2/2022					31/12/2023			
RowN um		Stage 1 exposu	re 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	Sto Stage 3 exposure provis Stage 1	ock of sions for Lexposure S	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e 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		0 0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%		0	0 0	(	0	0.00%
107	Central governments		0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0 0		0	0.00%
108	Regional governments or local authorities		0 0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0 0	(	0	0.00%
109	Public sector entities		0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0 0		0	0.00%
110	Multilateral Development Banks		0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0		0	0.00%
111	International Organisations		0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0		0	0.00%
112	Institutions		0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0		0	0.00%
113	Corporates		0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0		0	0.00%
114	of which: SME		0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	0	0	0		0	0.00%
115	Retail		0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	0	0	0		0	0.00%
116 <b>N.A.</b>	of which: SME		0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	0	0	0		0	0.00%
117	Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	0	0	0		0	0.00%
118	of which: SME		0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	0	0	0		0	0.00%
119	Items associated with particularly high risk		0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	0	0	0		0	0.00%
120	Covered bonds		0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	0	0	0		0	0.00%
121	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	0	0	0		0	0.00%
122	Collective investments undertakings (CIU)		0 0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0 0		0	0.00%
123	Equity Securitisation		0 0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0 0		0	0.00%
124	Securitisation																		
125	Other exposures		0 0 0	0	0	0	0.00%	0	(	0	0	0 (	0.00%	0	0	0 0		0	0.00%
126	Standardised Total		0 0 0	0	0		0.00%	0	(	0	0	0 0	0.00%	0 (	0	0 0		0	0.00% 0.00%

										Adverse Scenario	0						
					31/12/2021					31/12/2022					31/12/2023		
Row	N	(min EUR,	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage	tock of Stock of provisions for 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	,	Central banks		0 0 0	0	0	0 0.00%	6	0 0 0	0	0 0	0.00%	0	0 0		0 0	0.00%
128		Central governments		0 0	0	0	0 0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
129		Regional governments or local authorities		0 0	0	0	0 0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
130		Public sector entities		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
131		Multilateral Development Banks		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
132	1	International Organisations		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
133		Institutions		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
134	1	Corporates		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
135	i	of which: SME		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
136	i	Retail		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
137	N.A.	of which: SME		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
138		Secured by mortgages on immovable property		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
139		of which: SME		0 0	0	0	0 0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
140		Items associated with particularly high risk		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
141		Covered bonds		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
142		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	6	0 0	0	0 0	0.00%	0	0		0 0	0.00%
143		Collective investments undertakings (CIU)		0 0 0	0 0	0	0.00%	6	0 0	0	0 0	0.00%	0	0 0		0 0	0.00%
144		Equity		0 0 0	0 0	0	0.00%	6	0 0	0	0 0	0.00%	0	0 0		0 0	0.00%
145		Securitisation															
146		Other exposures		0 0 0	0 0	0	0.00%	6	0 0	0	0 0	0.00%	0	0 0		0 0	0.00%
147		Standardised Total		0 0 0	0	0	0.00%	o l	0 0 0	0 (	0 0 0	0.00%	0	0 0	(	0 0	0.00%

											Adverse Scenario								
					31/12/2021						31/12/2022						31/12/2023		
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ire Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 ex	of as for posure  Coverage Ratio - Stage 3 exposure
148		Central banks	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0 (	(	0	0.00%
149		Central governments	C	0 0	0	(	) (	0.00%	0	0 0	0	0	0	0.00%	0	0	(	0	0.00%
150		Regional governments or local authorities	C	0 0	0	(	) (	0.00%	0	0 0	0	0	0	0.00%	0	0		0	0.00%
151		Public sector entities	C	0 0	0	(		0.00%	0	0 0	0	0	0	0.00%	0	0	(	0	0.00%
152		Multilateral Development Banks	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0 (	(	0	0.00%
153		International Organisations	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0	(	0	0.00%
154		Institutions	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0	(	0	0.00%
155		Corporates	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0	(	0	0.00%
156		of which: SME	C	0 0	0	(	) (	0.00%	0	0 0	0	0	0	0.00%	0	0	(	0	0.00%
157		Retail	C	0 0	0	(	) (	0.00%	0	0 0	0	0	0	0.00%	0	0	(	0	0.00%
158	N.A.	of which: SME	C	0 0	0	(	) (	0.00%	0	0 0	0	0	0	0.00%	0	0 (	)	0	0.00%
159		Secured by mortgages on immovable property	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0 (	(	0	0.00%
160		of which: SME	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0 (	(	0	0.00%
161		Items associated with particularly high risk	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0 (	(	0	0.00%
162		Covered bonds	C	0 0	0	(	0 (	0.00%	0	0 0	0	0	0	0.00%	0	0 (	(	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0	(	0	0.00%
164		Collective investments undertakings (CIU)	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0 (	(	0	0.00%
165		Equity Securitisation	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0 (	(	0	0.00%
166																			
167		Other exposures	C	0 0	0	(	0	0.00%	0	0 0	0	0	0	0.00%	0	0 (	(	0	0.00%
168		Standardised Total	0	0 0	0	C		0.00%	0	0 0	0	0	0	0.00%	0	0 0		0	0.00%



		SBAB Bank AB – group																					
			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
													Adverse Scenari	0									
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EU		re Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	re Stage 3 exposur	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposu	ıre 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
169		Central banks		0 0	0	)	0	0	0.00%	0	0	0	0	0 0		0.00%		0		)	0	0	0.00%
170		Central governments		0 0	0	)	0	0	0.00%	0	0	0	0	0 0		0.00%		0	) (	)	0 0	0	0.00%
171		Regional governments or local authorities		0 0	0	)	0	0	0.00%	b (	0	0	0	0 0	)	0.00%		0	) (	)	0 0	0	0.00%
172		Public sector entities		0 0	0	(	0	0	0.00%	6	0	0	0	0 0	)	0.00%		0	) (	(	0	0	0.00%
173		Multilateral Development Banks		0 0	0	(	0	0	0.00%	6	0	0	0	0 0	)	0.00%		0	) (	(	0 0	0	0.00%
174		International Organisations		0 0	0	(	0	0	0.00%	0	0	0	0	0 0	)	0.00%		0	0 (	(	0	0	0.00%
175		Institutions		0 0	0	(	0	0	0.00%	o (	0	0	0	0 0	)	0.00%		0	0	(	0	0	0.00%
176		Corporates		0 0	0		0	0	0.00%	0	0	0	0	0		0.00%		0	0	(	0	. 0	0.00%
177		of which: SME		0	0		0	0	0.00%	o (	0	0	0	0		0.00%		0	0	(	0	. 0	0.00%
178		Retail		0 0	0	)	0	0	0.00%	o (	0	0	0	0 0	)	0.00%		0	0	(	0	0	0.00%
179	N.A.	of which: SME		0 0	0	)	0	0	0.00%	o (	0	0	0	0 0	)	0.00%		0	) (	)	0	0'	0.00%
180		Secured by mortgages on immovable property		0 0	0	(	0	0	0.00%		0	0	0	0 0	)	0.00%		0	0	(	0	0'	0.00%
181		of which: SME		0 0	0	(	0	0	0.00%	6	0	0	0	0 0	)	0.00%		0	0	)	0	0'	0.00%
182		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'	0.00%
183		Covered bonds		0 0	0	(	0	0	0.00%	0	0	0	0	0 0	)	0.00%		0	0	(	0	0'	0.00%
184		Claims on institutions and corporates with a ST credit assessment		0 0	0	)	0	0	0.00%	o (	0	0	0	0 0	)	0.00%		0	0	(	0	0'	0.00%
185		Collective investments undertakings (CIU)		0 0	0	(	0	0	0.00%	o (	0	0	0	0 0	)	0.00%		0	0	(	0	0'	0.00%
186		Equity		0 0	0	(	0	0	0.00%	0	0	0	0	0 0		0.00%		0	0	(	0	0	0.00%
187		Securitisation																					
188		Other exposures		0 0	0	)	0	0	0.00%	0	0	0	0	0 0	)	0.00%		0	0	)	0	0'	0.00%
189		Standardised Total		0	0		0	0	0.00%	o (	0	0	0	0 0		0.00%		0	0		0	<u>,                                    </u>	0.00%

									Adverse Scenario					
					31/12/2021				31/12/2022			31/12/2023	3	
RowN um		(mln EUR	Stage 1 exposure Stage 2 expo	osure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Stage 1 exposure Stage 2 exposure Stage 3 e	Stock of provisions fo Stage 1 exposi	Stock of Stock of provisions for ure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
191		Central governments	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
192		Regional governments or local authorities	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0 0	0	0 0 0	0.00%
193		Public sector entities	0	0		0 0	0.00%		0	0 0.00		0	0 0	0.00%
194		Multilateral Development Banks	0	0		0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
195		International Organisations	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
196		Institutions	0	0	0	0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
197		Corporates	0	0	0		0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
198		of which: SME	0	0	0		0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
199	N1 A	Retail	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0	0.00%
200	N.A.	of which: SME	0	0	0		0.00%		0	0 0.00	% 0 0	0		0.00%
201		Secured by mortgages on immovable property	0	0	0		0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
202		of which: SME	0	0		0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
203		Items associated with particularly high risk	0	0	0	0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
204		Covered bonds	0	0	0	0 0	0.00%		0	0 0.00	% 0 0	0	0 0 0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.00%	0 (	0	0 0.00	% 0 0	0	0 0 0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
207		Equity	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
208		Securitisation												
209		Other exposures	0	0	0	0 (	0.00%	0 (	0	0 0.00	% 0 0	0	0 0 0	0 0.00% <b>0 0.00%</b>
210		Standardised Total	0	0		0 0	0.00%	0 0	0	0 0.000	% 0 0	0	0 0 0	0.00%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1	exposure Stage 2 exposure Stage 3 exposu	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for Stage 3 exposur	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 Stage 3 exposure			e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	Coverage Ratio - Stage 3 exposure
211		Central banks		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
212		Central governments		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
213		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 0.00%
214		Public sector entities		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
215		Multilateral Development Banks		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
216		International Organisations		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
217		Institutions		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0.00%
218		Corporates		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
219		of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
220		Retail		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.00%	0	0 0		0 0	0 0.00%
221	N.A.	of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
222		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	0.00%
223		of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
224		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	0.00%
225		Covered bonds		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
227		Collective investments undertakings (CIU)		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
228		Equity		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
229		Securitisation															
230		Other exposures		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	_	0 0		0 0	0.00%
231		Standardised Total		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%

BA EUROPEAN BANKING AUTHORITY							2021 E	U-wide S		T <b>est: Cr</b> Bank AB –		k COVID	)-19 IRE	3		
			1	2	3	4	5	6	7 <b>Morato</b> r	8 ia - Actual 2/2020	9	10	11	12	13	14
				re values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3
	Central banks Central governments	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		moratoria		moratoria	·	moratoria	exposure	exposure	exposure	exposure
	Institutions Corporates Corporates - Of Which: Specialised Lending		(	0	0	0	0 (	0 0	(	) C	)	0 (	) (	(	C	) -
	Corporates - Of Which: SME  Retail		4,670	0	0 24	7	0 4,31	2 986	354	1 76	5	4	3 1	2	<u> </u>	) 7.70
SBAB Bank AB – gro	Retail Secured of real estate property of Which Hoff Shie		4,670	0	0 24	7	0 4,31	2 986	354	1 76	5	4 3	3 1	2	<u>.</u> C	7.70
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		4,670	D	0 247	7	0 4,312	2 986	354	76	<b>5</b>	4 3	1	2	. 0	7.76
										ia - Actual						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/1: Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending		(	0	0	0	0 (	0 0	(	0		0 (	(	(	0	-
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		4,670	0	0 24	7	0 4,31	2 986	354	1 76	5	4 3	3 1	. 2	. C	7.76
Sweden	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		4,670	0	0 24	7	0 4,31	2 986	354	1 76	5	4 3	3 1	. 2	. C	7.76
	Retail - Other Retail  Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		4,670	)	0 24	7	0 4,312	2 986	354	76		4 3	3 1	2	0	7.76
										ia - Actual						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending		C	0	0	0	0 (	0 0	(	0		0 (	C	(	0	) -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		C	0	0	0	0 (	0 0	(	) C	)	0 (	0	(	C	) -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		C	0	0	0	0 (	0 0	(	0 0	)	0 (	) C	(	C	) -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		O	D	0 (	0	0 0	0	(	0	)	0 0	0	0	0	) -
										ia - Actual						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		C	0	0	0	0	0	(		)	0 (			0	) -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		(	0	0	0	0	0 0		0 0	)	0 (	0		0	) -
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		C	0	0	0	0	0 0	(	0 0		0 (	0	(	0	) -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		0		0		0 (	0 0		0		0 (		0		) -
									Morator	ia - Actual						•
								Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
		, . <u>-</u>	A IDD	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rati Stage 3 exposure
	Central banks Central governments	(mln EUR, %)						moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		(	0	0	0	0 (	0 0	(	0 0	)	0 (	) (	(	C	) -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		(	0	0	0	0 (	0 0	(	0 0	)	0 (	)	(	C	) -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		C	0	0	0	0 (	0 0	(	) C	)	0 (	) (	(	C	) -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		0	)	0	D	0	0	(	0		0 0	0	0	0	) -
										ia - Actual						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		(	0	0	0	0	0 0	(	0		0 (		(	0	) -
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		(	0	0	0	0	0 0	(	0		0 (	C	(	0	) -
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		(	0	0	0	0	0 0	(	0	)	0 (	0	(	0	) -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		0	)  	0	0	0	0		0		0 (	0	0	0	) -

			1 2	3	4	5	6	SBAE 7	Bank AB –	group 9	10	11	12	13	14
									ia - Actual 2/2020						
		J. FUD. 9()	<b>Exposure values</b> A-IRB F-IRB	Risk expos	ure amounts F-IRB	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	Coverag Stag expo
	Central banks Central governments	nln EUR, %)					moratoria		moracona		moratoria	Схрозите	Схрозитс	Схрозите	
	Institutions Corporates Corporates - Of Which: Specialised Lending		0 (	) (		0 (	0		0 0	(	0	0	(	(	) -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 (			0 (	0 0		0 0	(	0	0	(	) (	) -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 (	) (		0 (	0		0 0	(	0	0	(	) (	) -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation														
	Other non-credit obligation assets IRB TOTAL		0 0			0 (	0		0	(	0	0	0		) -
									ia - Actual						
			Exposure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 2	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Covera
		nln EUR, %)	A-IRB F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	Stage 3 exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Sta exp
	Central banks Central governments Institutions														
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0 (	) (		0 (	0		0	(	0	0	C	) (	) -
	Retail  Retail - Secured on real estate property		0 (	) (		0 (	0		0	(	0	0	(	) (	) -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	) (		0 (	0 0		0	(	0	0	(	) (	) -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME														
	Equity Securitisation Other non-credit obligation assets														
	IRB TOTAL		0 0		(	0 (	0		0		0	0	0		) -
									ia - Actual 2/2020						
			Exposure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Covera
	Central banks	nln EUR, %)	A-IRB F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Sta exp
	Central governments Institutions														
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0 (			O C			J 0		0	0			) -
N.A.	Retail - Secured on real estate property		0 (			0 (	0		0	(	0	0	(	) (	) -
IN A	Retail - Secured on real estate property - Of Which: SME		_						1					) (	) -
11// (1	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 (	) (		0 (	J C		J O	(	) 0	0	(		
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME		0 0			0					0	0			
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets		0									0			
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation		0 0			0	) O		) O		0	0			) -
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets		0			0			ia - Actual 2/2020			0			
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets		0 0 0 C	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL  (minute Central banks	nin EUR, %)	O C  Exposure values  A-IRB F-IRB	Risk expos	ure amounts F-IRB	Stage 1 exposure		31/1	2/2020 Stage 2	Stage 3 exposure				Stock of provisions for Stage 3 exposure	Sta
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL  (ml)	nin EUR, %)					exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL   Central banks  Central governments  Institutions  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	nin EUR, %)					exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL  Central banks  Central governments  Institutions  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	nIn EUR, %)					exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL  Central banks  Central governments  Institutions  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Qualifying Revolving  Retail - Other Retail	nIn EUR, %)					exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL  Central banks  Central governments  Institutions  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Qualifying Revolving	nin EUR, %)					exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Covera Sta exp
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL  Central banks  Central governments  Institutions  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME	nIn EUR, %)					exposure, of which expired	31/1 Stage 2	2/2020 Stage 2 exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL  Central banks  Central governments  Institutions  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME	nIn EUR, %)					exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired moratoria		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Si
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL  Central banks  Central governments  Institutions  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME	nIn EUR, %)					exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	St   exp 
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Securitisation  Other non-credit obligation assets  IRB TOTAL  Central banks  Central governments  Institutions  Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Other Retail  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME  Retail - Other Retail - Of Which: non-SME	nin EUR, %)	A-IRB F-IRB  0 0 0  0 0  0 0  Exposure values	A-IRB  Risk expos	F-IRB		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Sta exp
	Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	nin EUR, %)	A-IRB F-IRB  0 0 0  0 0 0  0 0 0	A-IRB	F-IRB	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure, of which expired moratoria  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  Morator 31/1  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0  0 0  10 0  11 0  12 0  13 - Actual  12 / 2020  Stage 2 exposure, of	exposure	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Sta exp
	Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME		A-IRB F-IRB  0 0 0  0 0  0 0  Exposure values	A-IRB  Risk expos	F-IRB	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure, of which expired moratoria  Stage 1 exposure, of which expired	Stage 2 exposure  Morator 31/1  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0  10 0  11 0  12 0  13 - Actual  12/2020  Stage 2 exposure, of which expired	exposure	exposure, of which expired moratoria  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Sta exp
	Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  (mil		A-IRB F-IRB  0 0 0  0 0  0 0  Exposure values	A-IRB  Risk expos	F-IRB	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure, of which expired moratoria  Stage 1 exposure, of which expired	Stage 2 exposure  Morator 31/1  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0  10 0  11 0  12 0  13 - Actual  12/2020  Stage 2 exposure, of which expired	exposure	exposure, of which expired moratoria  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Sta exp
N.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property		A-IRB F-IRB  0 0 0  0 0  0 0  Exposure values	A-IRB  Risk expos	F-IRB	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure, of which expired moratoria  Stage 1 exposure, of which expired	Stage 2 exposure  Morator 31/1  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0  10 0  11 0  12 0  13 - Actual  12/2020  Stage 2 exposure, of which expired	exposure	exposure, of which expired moratoria  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Sta exp
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail		A-IRB F-IRB  0 0 0  0 0  0 0  Exposure values	A-IRB  Risk expos	F-IRB	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure, of which expired moratoria  Stage 1 exposure, of which expired	Stage 2 exposure  Morator 31/1  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0  10 0  11 0  12 0  13 - Actual  12/2020  Stage 2 exposure, of which expired	exposure	exposure, of which expired moratoria  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Sta exp
N.A.	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme Retail - Secured on real estate property - Of Which: Sme		A-IRB F-IRB  0 0 0  0 0  0 0  Exposure values	A-IRB  Risk expos	F-IRB	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure, of which expired moratoria  Stage 1 exposure, of which expired	Stage 2 exposure  Morator 31/1  Stage 2	Stage 2 exposure, of which expired moratoria  0 0 0  10 0  11 0  12 0  13 - Actual  12/2020  Stage 2 exposure, of which expired	exposure	exposure, of which expired moratoria  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Sta exp

EBA EUROPEAN BANKING AUTHORITY					2021 E	U-wide		<b>「est: Cr</b> Bank AB -	<b>edit risk</b> group	« COVIE	)-19 IRI	3			
		15	16	17	18	19	20	21 Public guar	22 rantees - Actual L2/2020	23	24	25	26	27	28
Row		Exp	oosure values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Rati Stage 3 exposure
Num 1 2	Central banks Central governments	A-IRD	F-IRD	A-IRD	F-IKD		amount		amount		amount	exposure	exposure	exposure	Схрозите
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0 0	0	0 (	0 (	0 (	0	0 (0	0 (0	-
6 7 8	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0 0 0	0 0	0 0	0 0	0 0	0 0 0	0 (			) ) )	0 0	0	- - -
9 SBAB Bank AB — gro	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0 0	0 0	0 0	0 0	0 0 0	0 (0	0 (0	) () ()	) ) )	0 0	0 0	-
13 14 15	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity		0	0	0	0	0	0	0 (	0 (	) (	0	0 (	0 0	-
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 (	0	0 (	) (	) (	0	0 (	0 0	-
									antees - Actual						
		Ехр	oosure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num	(mln EUR	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
20 21	Central banks Central governments Institutions		2												
22 23 24	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0	0	0	0	0				J		0 (	-
25 26 27 28 <b>Sweden</b>	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		U	U O	0	0	0	0	0	J (	(		0	0	
29 30	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Patril - Other Patril - Of Which: CME		U	U	U	U]	U	U	U (	(	(		U	u <sub>l</sub> (	-
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity														
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 (	0	0 (	) (			0 (	0 0	-
								Public guar	antees - Actual						
		Ехр	oosure values	Risk expo	sure amounts	Stone 1	Stage 1 exposure, of		Stage 2 exposure, of	Stage 2	Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for	Coverage Ra
tow lum	(mln EUR	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
37 38 39	Central banks Central governments Institutions														
40 41 42	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0	0	0	0	0	0 (	0 (		0	0	0 0	-
43 44 45 46 <b>N.A.</b>	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0 (	0 (	0	0	0	0 (	-
46 47 48	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0	0	0	0	0	0 (	0 (	0 (	0	0	0 0	-
49 50 51	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity														
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	0 0			D	0	0 0	-
								Public guar	antees - Actual						
		Ехр	oosure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	31/1 Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num	(min EUR	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
56 57 58	Central banks Central governments Institutions Corporates		0	0	0	0	0	0	0 0				0	0 0	-
59 60 61	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	0	0	0	0 (	0) (		0	0	0 (	-
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0 (	0 (	0 (	0	0 (	0 (	-
55 56 57	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
69 70 71	Equity Securitisation Other non-credit obligation assets														
72	IRB TOTAL		0	0	0	0	0	<u> </u>	0 (		0	)	0	D C	-
							Stage 1		rantees - Actual 12/2020 Stage 2		Stage 3				
Row		Λ_IDR	oosure values F-IRB	Risk expo	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ra Stage 3 exposure
<b>1um</b> 73 74	Central banks Central governments	(, %)	T IND	A IND	T IND		amount		amount		amount	exposure	exposure	exposure	
75 76 77	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0 (	) (	) (	)	0 (	0 (	-
79 80 81	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0 (	) (	) (	)	0 (	0 0	-
N.A. 83 84	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0	0	0	0	0	0 (	0 (		0	0	0 (	-
85 86 87	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity														
88 89 90	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0	0 (	0		D	0 (	0 0	-
									antees - Actual						
		Ехр	oosure values	Risk expo	sure amounts	Shared	Stage 1 exposure, of		Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for	Coverage Ra
Row	(mln EUR	Λ_TDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91 92 93	Central banks Central governments Institutions		0	0	0	0	0	0	0	1		1	0	0	
95 96 97	Corporates  Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail		0	0	0	0	0	0	0 (				0	0 '	-
98 99 100 <b>N.A.</b>	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0 (	0 (		0	0	0 (	-
101 102 103	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME														
104	Retail - Other Retail - Of Which: non-SME														

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

			15	16	17	18	19	20	Bank AB –	22 22	23	24	25	26	27	28
										ntees - Actual 2/2020						
			<b>Exposu</b> i A-IRB	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Stage expos
	Central banks Central governments	(mln EUR, %)	7 IND	T IND	7 IND			amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		0		0	0	0	0 0	(	0	0	0	0	0	0	) -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0		0	0	0	0 0	(	0 0	C	0	0	0	0	) -
N.A.	Retail - Secured on real estate property - Of Which: SME  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 Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation															
	Other non-credit obligation assets IRB TOTAL		0		0	0	0	0	(	0	0	0	0	0	0	-
										ntees - Actual						
			Exposul	re values	Risk expos	sure amounts	Chang 1	Stage 1 exposure, of		2/2020 Stage 2 exposure, of	Chara 2	Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for	Coverage
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage expos
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		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	) -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0		0	0	0	0 0	(	0 0	0	0	0	0	0	) -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		0		0	0	0	0	(	0	0	0	0	0	0	-
										ntees - Actual						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
	Control hanks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0		0	0	0	0		0	0	0	0	0	0	) -
N. A	Retail - Secured on real estate property		0					0							0	-
$\sim$ NI $\wedge$					0	0	0	0		0	C	0	0	0		
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	Ē	0		0	0	0	0 0		0 0	0	0	0	0 0	0	) -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0		0	0	0	0 0		0 0	0	0	0	0	0	-
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0		0	0	0	0 0		0	0	0	0			
IV.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation		0		0	0	0	0 0		) 0 0 0 0 0	0	0	0	0 0	0	-
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		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 ontees - Actual 2/2020	0	0	0			
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets			re values	0 0 Risk expos	o o o o sure amounts	O Stage 1 exposure	Stage 1 exposure, of which	31/1 Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks	(mln EUR, %)	A IDD	re values F-IRB	O Risk expos	Sure amounts  F-IRB	O Stage 1 exposure	exposure, of	31/1	2/2020 Stage 2 exposure, of	Stage 3 exposure	exposure, of			Stock of provisions for Stage 3 exposure	Coverage
IV.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates		A IDD			T		exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		A IDD			T		exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage exposi
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	A IDD			T		exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage exposi
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %)	A IDD			T		exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage exposi
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	A IDD			T		exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage exposi
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	A IDD			T		exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage exposi
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	A IDD			T		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stage exposi
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	A IDD			T		exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0		exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Stage exposi
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	A-IRB  0  0  0  Exposur	F-IRB	A-IRB  0  0  Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  ontees - Actual  2/2020  Stage 2 exposure, of which		exposure, of which guaranteed amount  0 0 0 1 0 1 0 1 0 1 0 1 0 1 1 0 1	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage
	Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Corporates Corporates Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks	(mln EUR, %)	A-IRB  O  O  Exposur	F-IRB	A-IRB  0 0 0 0	F-IRB	exposure  0  0  Stage 1	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 1 exposure, of	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual 2/2020 Stage 2 exposure, of	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 Stage 3 exposure, of	Stock of provisions for	stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL	(min EUR, %)	A-IRB  O  O  Exposur	F-IRB	A-IRB  0  0  Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0  0  Stage 1	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual  2/2020 Stage 2 exposure, of which guaranteed	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  O  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	(min EUR, %)	A-IRB  O  O  Exposur	F-IRB	A-IRB  0  0  Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0  0  Stage 1	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual  2/2020 Stage 2 exposure, of which guaranteed	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  O  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage
	Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)	A-IRB  O  O  Exposur	F-IRB	A-IRB  0  0  Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0  0  Stage 1	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual  2/2020 Stage 2 exposure, of which guaranteed	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  O  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme	(mln EUR, %)	A-IRB  O  O  Exposur	F-IRB	A-IRB  0  0  Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0  0  Stage 1	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual  2/2020 Stage 2 exposure, of which guaranteed	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  O  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	A-IRB  O  O  Exposur	F-IRB	A-IRB  0  0  Risk expos	F-IRB  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  0  0  Stage 1	exposure, of which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Public guara 31/1  Stage 2	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0  0 0  ontees - Actual  2/2020 Stage 2 exposure, of which guaranteed	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  O  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage

Other non-credit obligation assets IRB TOTAL

EBA BANKING AUTHORITY									ZUZI L	-wide s	Stress T Srar	Bank AB – g			15 1KD							
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
					31/12/2021						Morat	oria - Baseline Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	provisions roi	Coverage Ratio -
Row Num	(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1 2 3	Central banks Central governments Institutions																					
4 5	Corporates Corporates - Of Which: Specialised Lending		0 0	0 0	0	C	0	-	0	0	0	0	0	0	-	0	0	(	0	0	0 -	-
6 7	Corporates - Of Which: SME  Retail	3,91	741	1 14	0	1	L 0	1.57%	3,796	847	27	0	1	0	1.46%	3,743	887	40	0	1	1	1.33%
SBAB Bank AB – group	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	3,914	1 741	1 14	0	1	L 0	1.57%	3,796	847	27	0	1	0	1.46%	3,743	887	4(	0	1	1	1.33%
11 12	Retail - Qualifying Revolving Retail - Other Retail								,							,						
13 14 15	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
16 17	Securitisation Other non-credit obligation assets	3,914	741	14	0		0	1.57%	3,796	847	27	0	1	0	1.46%	3,743	887	AC		1	1	1.33%
16	IRB TOTAL	5,91-	741	1-7	<u> </u>		., 0	1.57 70	3,790	647	21	<u> </u>			1.4070	3,743	667		,, 0	1		1.55%
					21/12/2021						Morat	oria - Baseline Sce	enario						21/12/2022			
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row	(min ELID 0)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19 20	Central banks Central governments	(6)			Схрозите	Схрозите	Схрозите					Схрозите	Схрозите	Схрозите					Схрозите	Схрозите	Схрозите	
21 22	Institutions Corporates		0 0	0 0	0	0	0	-	0	0	0	0	0	0	-	0	0	(	0	0	0 -	-
23 24	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
25 26	Retail  Retail - Secured on real estate property  Detail - Secured on real estate property	3,914	741	1 14	0	1	. 0	1.57%	3,796	847	27	0	1	0	1.46%	3,743	887	40	0	1	1	1.33%
Sweden	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	3,91	1 741	1 14	0	1	1 0	1.57%	3,796	847	27	0	1	0	1.46%	3,743	887	4(	0	1	1	1.33%
30 31	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
32 33	Retail - Other Retail - Of Which: non-SME  Equity																					
34 35	Securitisation Other non-credit obligation assets	2.01	741	14	0	-		1.57%	2 706	847	27	0	1	0	1.46%	2 742	007	46		1	1	1 220/
36	IRB TOTAL	3,914	1 741	14	<u> </u>		. <sub> </sub>	1.57%	3,796	847	27	<u> </u>	1	0	1.46%	3,743	887	40	<u>)</u>	1	<u> </u>	1.33%
					24/42/2024						Morat	oria - Baseline Sce	enario						24/42/2022			
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row	Cools EUD 0	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
37 38	Central banks Central governments	(6)			exposure	exposure	exposure					exposure	exposure	exposure					ехрозите	exposure	ехрозите	
38 39 40	Institutions Corporates			0	0	0	0	-	0	0	0	0	0	0	-	0	0	(	0	0	0 -	-
41 42	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
43 44	Retail - Secured on real estate property		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	(	0	0	0 -	-
45 46 N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0 0	0	C	0	-	0	0	0	0	0	0	-	0	O	(	0	0	0 -	-
48 49	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
50 51	Retail - Other Retail - Of Which: non-SME  Equity																					
52 53 54	Securitisation Other non-credit obligation assets	(	) 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
52 53 54			D 0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	(	0	0	0	-
52 53 54	Other non-credit obligation assets			0	31/12/2021	0	0	-	0	0	0 Morat	oria - Baseline Sce	o enario	0	-	0	0		31/12/2023	0	0 -	-
52 53 54	Other non-credit obligation assets	Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	- Coverage Ratio -	O Stage 1	O Stage 2		31/12/2022 Stock of	Stock of	Stock of provisions for	- Coverage Ratio -	O Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	- Coverage Ratio -
52 53 54 Row Num	Other non-credit obligation assets	Stage 1 exposure	Stage 2 exposure	Stage 3 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	Morat Stage 3 exposure	31/12/2022		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 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
52 53 54 Row Num 55 56	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
52 53 54 Row Num 55 56 57 58 59	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments Institutions Corporates	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
52 53 54 Row Num  55 56 57 58 59 60 61	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Fow Num  55 56 57 58 59 60 61 62 63 64 N.A.	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Fow Num  55 56 57 58 59 60 61 62 63 64 65 66	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Fow Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
80W Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Equity Securitisation	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Fow Num  S55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets	exposure			Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure  0 0 0	Stage 3 exposure  0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3	Stage 3
Fow Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets	exposure			Stock of provisions for Stage 1	provisions for Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	0 0	Stage 3 exposure  0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1 0 1	Stock of provisions for Stage 2 exposure  0 0 0 0 cenario	provisions for Stage 3 exposure  0 0 Stock of	Stage 3 exposure	0 0 0	0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 0 0 Stock of	Stage 3 exposure  0 -	Stage 3 exposure
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL  (min EUR, %  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outer Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	exposure  6)  Stage 1 exposure			Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stage 1 exposure  O  Stage 1 exposure	Stage 2 exposure  O  Stage 2 exposure	Stage 3 exposure  0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3	Stage 1 exposure  O  O  O  Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure  0 -  0 -  Stock of provisions for Stage 3	Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for	Stock of provisions for	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 1 0 0 1 0 1 0 1 0 1	Stock of provisions for Stage 2 exposure  0 0 0 0 senario	provisions for Stage 3 exposure  0  0  Stock of provisions for	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for	Stage 3 exposure  0 -	Stage 3 exposure
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 71 72	Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure  0 -  0 -  Stock of provisions for Stage 3	Stage 3 exposure
Row Num  55 56 57 58 59 60 61 62 63 64 64 65 66 67 68 69 70 71 72   Row Num  73 74 75 76 77 78	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure  0 -  0 -  Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  (min EUR, % Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure  0 -  0 -  Stock of provisions for Stage 3	Stage 3 exposure
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72   Row Num  73 74 75 76 77 78 79 80 81 82 83 84	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure  0 -  0 -  Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Cetail Retail - Other Retail - Of Which: non-SME Institutions Corporates Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure  0 -  0 -  Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Retail - Of Which: non-SME Retail - Retail - Of Which: non-SME Retail - Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure  0 -  0 -  Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Other Non-SME Retail - Other Retail -	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  0 0 Morat	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for Stage 2	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure  0 -  0 -  Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  (min EUR, % Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  O  Morat  Stage 3 exposure  0  0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  O  O  O  Cenario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stage 3 exposure  0 -  0 -  Stock of provisions for Stage 3	Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  (min EUR, % Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure  6)  Stage 1 exposure	exposure  O	exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  O O O  Stock of provisions for Stage 3 exposure  O O O  O O  O O  O O  O O  O O  O O	Stage 3 exposure	0 0 0 Stage 1	0 0 0	Stage 3 exposure  O  Morat  Stage 3 exposure  0  0	Stock of provisions for Stage 1 exposure  O  O  O  Oria - Baseline Scenario Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  O	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023	Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  0 0 0 0  Stock of provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  (min EUR, % Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure   Stage 3 exposure  O	Stock of provisions for Stage 1 exposure  0 0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Company to the stage of t	Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	exposure  0  0  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 Stage 2 exposure	Stage 3 exposure  O  Morat  Stage 3 exposure  O  Morat	Stock of provisions for Stage 1 exposure  O  O  O  Oria - Baseline Sce  31/12/2022  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  Cenario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central dovernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPECIAL Exposery Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure	Exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 1 1 2 31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O  Stock of provisions for Stage 3 exposure  O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1 exposure  0 0	0 0 0	Stage 3 exposure  O  Morat  Stage 3 exposure  O  Morat	Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	0 0 0 Stage 1	O Stage 2	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio -
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL  Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure   Stage 3 exposure  O	Stock of provisions for Stage 1 exposure  0 0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	exposure  0  0  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 Stage 2 exposure	Stage 3 exposure  O  Morat  Stage 3 exposure  O  Morat	Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  Enario  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Comporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure   Stage 3 exposure  O	Stock of provisions for Stage 1 exposure  0 0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	exposure  0  0  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 Stage 2 exposure	Stage 3 exposure  O  Morat  Stage 3 exposure  O  Morat	Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  Enario  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outlifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure   Stage 3 exposure  O	Stock of provisions for Stage 1 exposure  0 0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	exposure  0  0  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 Stage 2 exposure	Stage 3 exposure  O  Morat  Stage 3 exposure  O  Morat	Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  Enario  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 72 <b>Row</b> Num 73 74 75 76 77 78 79 80	Central banks Control secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: Specialised Lending Control covernments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure   Stage 3 exposure  O	Stock of provisions for Stage 1 exposure  0 0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	exposure  0  0  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 Stage 2 exposure	Stage 3 exposure  O  Morat  Stage 3 exposure  O  Morat	Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  Enario  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  Row Num  91 92 93 94 95 96 97 98	Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sm-SME Retail - Other Retail - Of Which: sm-SME Retail - Secured on seal setate property Securitisation Other non-credit obligation assets IRB TOTAL  Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Ocoporates - Of Which: SME Retail - Secured on real estate property Ocoporates - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure   Stage 3 exposure  O	Stock of provisions for Stage 1 exposure  0 0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	exposure  0  0  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 Stage 2 exposure	Stage 3 exposure  O  Morat  Stage 3 exposure  O  Morat	Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  Enario  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  Row Num  91 92 93 94 95 96 97 98	Central banks Contral comments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate pr	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure   Stage 3 exposure  O	Stock of provisions for Stage 1 exposure  0 0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	exposure  0  0  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 Stage 2 exposure	Stage 3 exposure  O  Morat  Stage 3 exposure  O  Morat	Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  Enario  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  Row Num  91 92 93 94 95 96 97 98	Central banks Contral systems of the contral banks Central systems of the contral banks Contral systems of the contral banks Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: son-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Secured on real estate property - Of Which: son-SME Retail - Secured on real estate property - Of Which: son-SME Retail - Outher Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure   Stage 3 exposure  O	Stock of provisions for Stage 1 exposure  0 0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	exposure  0  0  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0 0 0 0 Stage 2 exposure	Stage 3 exposure  O  Morat  Stage 3 exposure  O  Morat	Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure  O  O  O  Enario  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure

BANKING AUTHORITY										2021 EU	J-wide				k COVIE	)-19 IRI	3						
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						31/12/2021						Mora	toria - Baseline S 31/12/2022							31/12/2023			
		Stag	ge 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Covera
	(n	expo		exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Sta exp
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	Institutions Corporates		0	0	0	0	(	0	0 -	(	)	0	0 (	0	0	) -	0	) (	0	0 (	0 0		0 -
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NI A	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		U	0	U	0			0 -							) - 			0				
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0	(	0	0 -	(	)	0 (	0 (	0	0 (	) -	0	) (	0	0 (	0		0 -
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	Other non-credit obligation assets  IRB TOTAL		0	0	0	0		0	0 -			0	0 (	0	0	) -	0		0	0 0	0 0		0 -
						31/12/2021						мога	toria - Baseline S 31/12/2022							31/12/2023			
		Sta <u>c</u> expo			Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	5
	Central banks	mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	ех
	Central governments Institutions																						
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0	U	0	(	0	0 -		J	U (			U (	) -	U	) (	0	0 (	J C		0 -
	Retail Retail - Secured on real estate property		0	0	0	0	(	0	0 -	(	)	0	0	0	0	) -	0	) (	0	0 (	0 0		0 -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	(	0	0 -	(	)	0	0	0	0	) -	0	) (	0	0 (	0 0		0 -
	Retail - Qualifying Revolving Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation Other non-credit obligation assets																						
	IRB TOTAL		0	0	0	0	C	0	0 -			0		0	0	<b>)</b>	0	0	0	0	0		) -
												Mora	toria - Baseline S										
		Short		Store 2	Share 2	31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio	. Store 1	Stars 2	Store 2	31/12/2022 Stock of	Stock of provisions for	Stock of	Coverage Ratio	. Channel	Store 2	Store 2	31/12/2023 Stock of	Stock of provisions for	Stock of	Cover
	(n	Stag expo nln EUR, %)			Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e)
	Central banks Central governments	2014 707																				-	
	Institutions Corporates		0	0	0	0	(	0	0 -	(		0 (	0 (	0	0 (	) -	0		0	0 (	0 0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																						
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(	0	0 -		)	0		0	0	) -	U	) (	0	0 (	J 0		0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0	(	0	0 -	(	)	0 (	0 (	0	0 (	) -	0	) (	0	0 (	0 0		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME  Equity																						
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0		0	0 -			0		0	0	) -	0	) 0	0	0 0	0		0 -
												Mora	toria - Baseline S	Sconario									
						31/12/2021	Charle of	Charle of					31/12/2022		Charle of					31/12/2023	<del></del>	Charles	
		Stag expo			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	Cove
	Central banks Central governments	mln EUR, %)				Схрозагс	Схрозите	Схрозите					Схрозитс	Схрозигс	Схрозитс					Схрозитс	CXPOSUIC	CXPOSUIC	
	Institutions Corporates Corporates - Of Which: Specialised Londing		0	0	0	0	(	0	0 -		)	0	0 (	0	0 (	) -	0	) (	0	0 (	0 0		0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail		0	0	0	0		0	0 -			0	0	0	0	)   -	0		0	0 '			0 -
NI A	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		U	U	U	0												(			J. U		1
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0	(	0	0 -	(		0	0	0	0	) -	0	) (	0	0 (	0		0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Detail - Other Retail - Of Which: pep SME																						
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																						
	Other non-credit obligation assets  IRB TOTAL		0	0	0	0	C		0 -			0		0	0 (	-	0		D	0 0	0		) -
												Mora	toria - Baseline S	Scenario									
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stag expo			Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cove
	Central banks	mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure	,				exposure	exposure	exposure	
	Central governments Institutions Corporates		0	0		^		0	0 -			0	0	0	0	)   -			0	0 ′			)]_
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		U	U	U	U											U				J. U		
	Retail  Retail - Secured on real estate property		0	0	0	0	(	0	0 -	(		0	0	0	0 (	) -	0	) (	0	0 (	0 0		0 -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	(	0	0 -	(		0	0 (	0	0	) -	0	) (	0	0 (	0		0 -
	Retail - Qualifying Revolving  Retail - Other Retail  Detail Other Retail Of Which SME																						
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																						
	Securitisation Other non-credit obligation assets																						
	IRB TOTAL		0	0	0	0	C	0	0 -		D	0	o o	0	0	-	0		0	0 0	0		) -

	AUTHORITY													•		77100	SBAB	Bank AB – gr													
			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65  Baseline Scenario	66	67	68 69	70	71	72	73	74	75	76	77	78	79
				Stone 1		Stage 2	31/12/20							Stage 1			31/12	/2022					Stage 1		Stage 2	31/1	12/2023				
	_		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of rovisions for	Stock of provisions for	Stock of Coverage Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row Num	m	(mln EUR, %	exposure )	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	Stage 3 exposure	e exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
2 3		Central banks Central governments Institutions																													
4 5		Corporates  Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
7 8		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		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 -	
9 10	SBAB Bank AB – gr	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME																													
12 13		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
14 15		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																													
16 17 18		Securitisation Other non-credit obligation assets IRB 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 -	
																		- "													
							31/12/20	)21								P	Public guarantees - 31/12	Baseline Scenario /2022								31/1	12/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of ovisions for	Stock of provisions for	Stock of Coverage	atio - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	w m	(mln EUR, %	exposure )	which guaranteed amount	exposure	which guaranteed amount	_	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which ' guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 Stage exposure exposu	Stage 1 exposure	guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19 20		Central banks Central governments Institutions																													
22 23		Corporates  Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0	0	0	-	0	0 0	0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
24 25		Corporates - Of Which: SME  Retail		0 0		0 0	0	0	0	0	0	-	0	0 0	0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
26 27	Sweden	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																													
28 29 30	Sweden	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0		0	U	0	0	0	0	-	0	0	0	0	0	U	0	0	0 -		0	U	0 0		0 0	0	0	0 -	
31 32		Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																													
33 34		Equity Securitisation																													
35 36		Other non-credit obligation assets IRB 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 -	
																P	Public guarantees -	Baseline Scenario													
				Stage 1		Stage 2	31/12/20	)21 Stage 3	0. 1. 6	6. 1.6	6: 1.6			Stage 1		Stage 2	31/12	/2022 Stage 3	a	6. 1.6			Stage 1		Stage 2	31/1	12/2023 Stage 3			C: 1 C	
Pow			Stage 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of ovisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 1 exposure	OVEROCUED OF	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 37	m '	(mln EUR, %	)	guaranteed amount		guaranteed amount	9	guaranteed amount	exposure	exposure	exposure	exposure	CAPODIII C	guaranteed amount		guaranteed amount		guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	e CAPOUIT	guaranteed amount		guaranteed amount		guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure
38 39		Central governments Institutions																													
40 41		Corporates  Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
42 43		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		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 -	
45 46	N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	0	0	0	0	0	-	0	0 0	0 0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
47 48		Retail - Other Retail							<u> </u>		<u> </u>								J	J	9				<u> </u>						
49 50		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
51 52 53		Equity Securitisation Other non-credit obligation assets																													
54		IRB 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 -	
																P		Baseline Scenario													
				Stage 1		Stage 2	31/12/20	Stage 3	Stock of	Stock of	Stock of	Coverage Patio		Stage 1		Stage 2		/2022 Stage 3	Stock of	Stock of	Stock of Coverage	atio.	Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Patio -
Row	w	(mln EUR, %	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	ovisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	guaranteeu	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55 56		Central banks	)	amount		amount		amount						amount		amount		amount			Опросоно		amount		amount		amount			омрови с	
57 58		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0 0		0 0	0	0	0	0	0	-	0	0 0	0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
60 61		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail		0 0		0 0	0	0	0	0	0	-	0	0 0	0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
62 63	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																													
64 65 66	N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0		0 0	0	0	0	0	0		0	0	0	0	0	0	0	0	0 -		0	0	0 0		0 (	0	0	0 -	
67 68		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
69 70 71		Equity Securitisation Other non-credit obligation assets																													
72		IRB 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 -	
								124								P		Baseline Scenario									2/2022				
				Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1 exposure, of		Stage 2 exposure, of		/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage	latio -	Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of	Coverage Ratio
Row	w	(mala EUD 0/	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	ovisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage Stage 3 exposure	Stage 1 exposure	guaranteeu	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73 74		Central banks Central governments  (mln EUR, %	) 	amount		amount		amount						amount		amount		amount			O'Apoolii O		amount		amount		amount			SAPOSUI O	
75 76		Institutions Corporates		0 0		0 0	0	0	0	0	0	-	0	0 0	0	0	0	0	0	0	0 -		0	0	0 0		0 (	0	0	0 -	
77 78 79		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0		0 0	0	0	0	0	0	-	0	0 0	0 0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
80 81	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																													
82 83 84	N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0		0 0	0	0	0	0	0		0	0	0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0 -	
85 86		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																													
87 88 89		Equity Securitisation Other non-credit obligation assets																													
90		IRB 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 -	
																P		Baseline Scenario													
				Stage 1		Stage 2	31/12/20	Stage 3	Stock of	Stock of	Stock of	Coverno		Stage 1		Stage 2	31/12	/2022 Stage 3	Stock of	Stock of	Stock of Coverage	latio	Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row	w		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of pi which guaranteed	ovisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure  Coverage Stage exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
<b>Num</b> 91	m	Central banks Central governments	)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure		amount		amount		guaranteed amount	exposure	exposure	exposure	
93 94		Central governments Institutions Corporates		0 0		0 0	0	0	0	0	0	-	0	0 0	0	0	0	0	0	0	0 -		0	0	0 0		0 0	0	0	0-	
95 96		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0						-	^	2									0	0	0 0		0				
97 98 99	NI A	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		U		0	U	U	0	U	0		0	0	0	0	U	U	U	U	U-		U .		0			U	U	0 -	
100 101	N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		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 -	
102 103 104	3 4	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																													
105 106	5	Equity Securitisation																													
107	7	Other non-credit obligation assets																											\		

EBA	AUTHORITY													4	2021 EU	J-wide S		Bank AB – G		COAID	-19 IRB											
			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65 - Baseline Scenario	66	67	68	69	70	71	72	73	74	75	76	77	78	79
				Stage 1		Stage 2	31/12/2	2021 Stage 3						Stage 1		Stage 2		2/2022 Stage 3	<b>.</b>					Stage 1		Stage 2	31/12	/2023 Stage 3				
Row		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 xposure			Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
109 110		Central banks Central governments		amount		amount		amount						amount		amount		amount						amount		amount		amount				
111 112 113		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0	0	0		0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
114 115 116		Retail  Retail - Secured on real estate property		0 0	0	0	0	0	0	0	(	0 -		0 0	0	С	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
117 118 119	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	(	0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
120 121		Retail - Other Retail  Retail - Other Retail - Of Which: SME																														
122 123 124		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																														
125		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0	0	0	C	0 -		0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
							31/12/2	2021								F		- Baseline Scenario 2/2022	0								31/12	/2023				
Pow			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - Stage 3 xposure	age 1 exposure	Stage 1 posure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for	Stock of provisions for Stage 3	overage Ratio - Stage 3 exposure
Num 127		Central banks	)	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure	·	guaranteed amount	·	guaranteed amount	·	guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	xposure	gt.	aranteed amount		guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
128 129 130		Central governments Institutions Corporates		0 0	0	0	0	0	0	0		0 -		0 0	0 0	C	0 0	0	0	0 0	0 -		0	0	0	0	0	0	0	0	0 -	
131 132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0			0	0					0					0				0		0	0	0	0	0		0	
134 135	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0 0	0		U	Ü	0	0		0 -		0	0		0	0	0		0 -		O O	0	0	U	0	0	0	0	0-	
136 137	N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0	0	0	0	0	0	(	0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
139 140		Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																														
141 142 143		Equity Securitisation Other non-credit obligation assets																														
144		IRB TOTAL		0 0	0	0	0	0	0	0	O	0 -		0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
							31/12/2	2021					1			F		- Baseline Scenario	0								31/12	/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	erage Ratio -	age 1	Stage 1 posure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3	Stock of provisions for	provisions for	Stock of provisions for	overage Ratio - Stage 3
Row Num		(mln EUR, %)	exposure		exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 5	otage 5	gı	which aranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145 146 147		Central banks Central governments Institutions																														
148 149		Corporates  Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	(	0 -		0 0	0	C	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
150 151 152		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 0	0	0	0	0	0	0	) (	0 -		0 0	0 0	C	0 0	0	0	0 0	0 -		0	0	0	0	0	0	0	0	0 -	
153 154	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0 0	0	0	0	0	0	0	(	0 -		0 0	0 0	C	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
156 157		Retail - Other Retail  Retail - Other Retail - Of Which: SME																														
158 159 160		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																														
161 162		Other non-credit obligation assets IRB 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 -	
																F	Public guarantees	- Baseline Scenario	0													
				Stage 1 exposure, of		Stage 2 exposure, of	31/12/2	2021 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1 exposure, of		Stage 2 exposure, of		2/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Cove	erage Ratio -		Stage 1		Stage 2 exposure, of	31/12	Stage 3	Stock of		Stock of C	overage Ratio -
Row Num		(mln EUR, %)	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure		Stage 3 xposure	age 1 ex posure gu	oosure, of which aranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for provisions for provided provided provided provided provided provided provided provisions for pro	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
163 164		Central banks Central governments		amount		amount		amount						amount		amount		amount						mount		amount		amount				
166 167		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	) (	0 -		0 0	0 0	C	0 0	0	0	0 0	0 -		0	0	0	0	0	0	0	0	0 -	
168 169 170		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 0	0	0	0	0	0	0	) (	0 -		0 0	0 0	C	0 0	0	0	0 0	0 -		0	0	0	0	0	0	0	0	0 -	
171 172	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0	) (	0 -		0 0	0 0	C	0 0	0	0	0 0	0 -		0	0	0	0	0	0	0	0	0 -	
173 174 175		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
176 177		Retail - Other Retail - Of Which: non-SME  Equity																														
178 179 180		Securitisation Other non-credit obligation assets IRB 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 -	
																F	Public guarantees	- Baseline Scenario	0													
				Stage 1		Stage 2	31/12/2	2021 Stage 3	Stock of	Stock of	Stock of	D		Stage 1		Stage 2	31/12	2/2022 Stage 3	Stock of	Stock of	Stock of	n Paris		Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of	200
Row		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, or which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, or which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 xposure	age 1 exposure gu	aranteeu	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
181 182		Central banks Central governments		amount		amount		amount						amount		amount		amount						amount		amount		amount				
183 184 185		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0	(	0 -		0 0	0 0	C	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
186 187		Corporates - Of Which: SME  Retail		0 0	0	0	0	0	0	0		0 -		0 0	0 0	C	0	0	0	0 0	0 -		0	0	0	0	0	0	0	0	0 -	
188 189 190	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0		n	n	n	0		0 -		0 0	) 0	١	) 0	n	0		0 -		0	0	n	0	n	n	0	0	0 -	
191 192		Retail - Qualifying Revolving  Retail - Other Retail		0	U			Ü	U					0					U						Ü	Ü	0	0	J		<u> </u>	
193 194 195		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																														
196 197 198		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	n	0	0	0	n	0		0 -		0 0	)	n	0	0	n		0 -		0	n	0	0	n	0	0	0	0-	
		T. 131 C. S. 4141	-	<u> </u>	<u>_</u>	. "		<u> </u>		<u>.                                    </u>		•	•	<u>.                                    </u>		<u>.                                    </u>				·	<u></u>	L	<del>-</del> I	<u> </u>	<u> </u>	<u> </u>			<u> </u>		<u> </u>	

EBA BANKING AUTHORITY								•	ZUZI LU	-wide s	Stress T Srar	Bank AB –										
		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
					31/12/2021						Mora	toria - Adverse Sce 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1 2	Central banks Central governments																					
3 4 5	Institutions Corporates Corporates - Of Which: Specialised Lending	(	0 (	0 0	0	(	0 0	-	0	0	0	0	0	0	-	0	0		0 0	0	0 -	-
6 7	Corporates - Of Which: SME  Retail	3,700	6 945	5 20	0	30	) 3	12.87%	2,063	2,554	53	3 0	58	11	21.51%	2,603	1,960	10	7 0	50	32	29.94%
SBAB Bank AB – group	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	3,706	6 94	5 20	0	3(	1 3	12.87%	2,063	2,554	53	3 0	58	11	21.51%	2 603	1.960	10	7	50	32	29.94%
11 12	Retail - Qualifying Revolving  Retail - Other Retail	3,700	0 943	3 20	0	30	3	12.07 70	2,003	2,337	33		30	- 11	21.5170	2,003	1,900	107		30	32	29.9470
13 14	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
16 17	Equity Securitisation Other non-credit obligation assets																					
18	IRB TOTAL	3,706	6 945	5 20	0	30	) 3	12.87%	2,063	2,554	53	0	58	11	21.51%	2,603	1,960	107	7 0	50	32	29.94%
											Mora	toria - Adverse Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of	6 B. I'i				31/12/2022 Stock of	Stock of	Stock of	O DO				31/12/2023 Stock of	Stock of	Stock of	O DOMESTIC
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
<b>Num</b> 19	Central banks	(a)			exposure	exposure	exposure	3p-30				exposure	exposure	exposure	<i></i>				exposure	exposure	exposure	
20 21 22	Central governments Institutions				0				0	0			0	0		0				0	0	
22 23 24	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME			J U	0		J O	-	0	U	U	) 0	U	0	-	0	0		J C	0	U ·	-
25 26	Retail - Secured on real estate property	3,706	6 945	5 20	0	30	3	12.87%	2,063	2,554	53	0	58	11	21.51%	2,603	1,960	107	7 C	50	32	29.94%
Sweden	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	3,700	6 945	5 20	0	30	) 3	12.87%	2,063	2,554	53	3 0	58	11	21.51%	2,603	1,960	10	7 C	50	32	29.94%
30 31	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
32 33	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity																					
34 35	Securitisation Other non-credit obligation assets																					
36	IRB TOTAL	3,706	945	20	0	30	3	12.87%	2,063	2,554	53	0	58	11	21.51%	2,603	1,960	107	7 0	50	32	29.94%
											Mora	toria - Adverse Sce	enario									
					31/12/2021 Stock of	Stocker	Stocker					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
Num 37	(mln EUR, %				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
38 39	Central governments Institutions																					
40 41	Corporates  Corporates - Of Which: Specialised Lending	(	0 (	0	0	(	0	-	0	0	0	0	0	0	-	0	0	(	0 0	0	0 -	-
42 43 44	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	(	0 (	0 0	0	(	0 0	-	0	0	0	0	0	0	-	0	0	, ,	0 0	0	0 -	-
45 46 N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0	(	0 0	-	0	0	0	0	0	0	-	0	C			0	0 -	-
47 48	Retail - Qualifying Revolving Retail - Other Retail													-								
49 50	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
51	Equity																	A				
53	Securitisation Other non-credit obligation assets																					
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0	0	C	0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
52 53 54	Other non-credit obligation assets		D (	0	0	C	0	-	0	0	Mora	0 toria - Adverse Sce	0 enario	0	-	0	0		0	0	0	-
52 53 54	Other non-credit obligation assets			0	31/12/2021 Stock of	Stock of	Stock of	-	0	0	Mora	31/12/2022		O Stock of	-	0	0		31/12/2023 Stock of	Stock of	O -	-
52 53 54	Other non-credit obligation assets	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
80w Num	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks	exposure			Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	Stock of provisions for Stage 3 exposure	
Row Num 55 56 57 58	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments Institutions	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num  55 56 57 58 59 60	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num  55 56 57 58 59 60 61 62 63	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 N.A.	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Re	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure  0	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
S2 53 54 Row Num 55 56 57 58 59 60 61 62 63 64 64 65 66 67 68 69 70	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure  0 0 0	Stage 3	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure  0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets	exposure			Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure  0 0 0 0	Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Securitisation Other non-credit obligation assets	exposure  ()  ()  ()  ()  ()  ()  ()  ()  ()  (	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for	Stock of provisions for	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 stage 2 exposure 0 0 Stock of provisions for	provisions for Stage 3 exposure  0  0  Stock of provisions for	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  O	provisions for Stage 2 exposure  0 0 0 0 Stock of provisions for	Stage 3 exposure  0  0  Stock of provisions for	Stage 3 exposure  Coverage Ratio -
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	Other non-credit obligation assets IRB TOTAL  (min EUR, %  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Total - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure  ()  Stage 1 exposure	exposure  0 (0) 0 (0) 0 (0) 0 (0) 0 (0) 0 (0) 0 (0)	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of	provisions for Stage 2 exposure	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0 0	0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 0 senario	provisions for Stage 3 exposure  0 0 Stock of	Stage 3 exposure	0 0 0	0 0 0		Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0 0 Stock of	Stage 3 exposure  0	Stage 3 exposure
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 71 72	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Institution Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments	exposure  ()  Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2	Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72  Row Num  73 74 75 76 77	Other non-credit obligation assets IRB TOTAL  (mln EUR, %  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  ()  Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2	Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72  Row Num  73 74 75 76 77 78 79	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outler Retail - Of Which: SME Retail - Other Retail - Of Which: smE Retail - Other Retail - Of Which: non-SME	exposure  ()  Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2	Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  55 56 57 58 59 60 61 62 63 64 64 65 66 67 68 69 70 71 72  72  Row Num  73 74 75 76 77 78 79 80 81 82  N.A.	Other non-credit obligation assets IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: smE Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME IRB TOTAL  (min EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: sme	exposure  ()  Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2	Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Other non-credit obligation assets IRB TOTAL  (mln EUR, % Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail	exposure  ()  Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2	Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure  ()  Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2	Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  ()  Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2	Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure  ()  Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  O	Stock of provisions for Stage 2	Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  ()  Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0  31/12/2021  Stock of provisions for Stage 1 exposure  0  0  0	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure  O  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  Cenario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stage 3 exposure  0  0  Stock of provisions for Stage 3	Stage 3 exposure  Coverage Ratio - Stage 3
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 31/12/2021 Stock of O	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O  Stock of provisions for Stage 3 exposure  O O O  Stock of	Stage 3 exposure	exposure  O  Stage 1 exposure  O  O  O	Stage 2 exposure	Stage 3 exposure  O  Mora  Stage 3 exposure  O  Mora	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure  31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  0  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	exposure  0 0 0  0 0 0  Stage 2	exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3 exposure  O  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  Penario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1	0 0 0	Stage 3	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  1  1  1  1  1  1  1  1  1	Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SPECIALISED COPPORTS Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Secuntisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: SPEcialised Lending Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  Penario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  1  1  1  1  1  1  1  1  1	Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80	Central banks Contral covernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on assets Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  Penario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  1  1  1  1  1  1  1  1  1	Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  80  81 82 82  83 84 85 86 87 88 88 89 90	Central banks Contral covernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail Retail -	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  Penario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  1  1  1  1  1  1  1  1  1	Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80	Central banks Central covernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  Penario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  1  1  1  1  1  1  1  1  1	Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  80  81 82 82  83 84 85 86 87 88 88 89 90	Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: son-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  Penario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  1  1  1  1  1  1  1  1  1	Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  80  81 82 82  83 84 85 86 87 88 88 89 90	Central banks Cortal governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: snn-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: snn-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: snn-SME Retail - Other Retail - Of Which: snn-SME Retail - Secured on real estate property Retail - Other Retail - Of Which: snn-SME Retail - Secured on real estate property - Of Which: snn-SME Retail - Other Retail - Of Which: snn-SME	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  Penario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  1  1  1  1  1  1  1  1  1	Stage 3 exposure
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  80  81 82 82  83 84 85 86 87 88 88 89 90	Central banks Contral secured on real estate property Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: sme Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure  0 0 0 0 31/12/2021 Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure  O O O O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 Stage 1 exposure  0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure  Mora  Stage 3 exposure	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure  O  O  O  Penario  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  Stock of provisions for Stage 3 exposure	Stage 3 exposure	exposure  0 0 0 0 Stage 1 exposure  0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure  31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  0  Stock of provisions for Stage 3 exposure  0  0  0  0  1  1  1  1  1  1  1  1  1	Stage 3 exposure

BANKING AUTHORITY									2021 E	U-wide				COVID	)-19 IRB							
		80	81	82	83	84	85	86	87	88	89 89	B Bank AB —	group 91	92	93	94	95	96	97	98	99	
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Cove
	(mln EUR,	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e
	Central banks Central governments																					
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 (	0 (	0	0 (	0 -		0 (	0	0 0	0	0	) -	C	0	0	0	0	0 (	0 -
	Corporates - Of Which: SME  Retail		0	0	0 (	0	0	0 -		0 (		0 0	0	0	)   -	C	0	0	0	0	0	0 -
NI A	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0 (	0	0	) -		0 (	0	0 0	0	0	) -	С	0	0	0	0	0 0	0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation																					
	Other non-credit obligation assets  IRB TOTAL		0	0 (	0 0	0	0 (	) -		0 0		0 0	0	0		0	0	0	0	0	0 (	0 -
							·		•													
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario						31/12/2023			
		Share 1	Store 2	Ctore 2	Stock of	Stock of	Stock of provisions for	Coverage Ratio	Chanad	Store 2	Chara 2	Stock of	Stock of	Stock of	Coverage Ratio -	Chara 1	Chara 2	Starra 2	Stock of	Stock of	Stock of	Cov
	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	r provisions for Stage 2 exposure	r provisions for Stage 3 exposure	
	Central banks Central governments	70)																				
	Institutions Corporates		0	0	0 (	0	0	0 -		0 0		0 0	0	0	) -	0	0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					À
	Retail Retail - Secured on real estate property		0	0	0 (	0	0	) -		0 (	0	0 0	0	0	) -	С	0	0	0	0	0 C	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0 (	0 (	0	0	0 -		0 (	0	0 0	0	0	) -	C	0	0	0	0	0 (	0 -
	Retail - Qualifying Revolving  Retail - Other Retail																					$\bot$
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
	Securitisation Other non-credit obligation assets																					Ħ
	IRB TOTAL		0	0 (	0 (	O	0 (	) -		O C		0	0	0	-	0	D	0	0	0	0 0	0 -
											Mora	ntoria - Adverse Sco	enario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1	Stage 2	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of r provisions for Stage 2	Stock of r provisions for Stage 3	r Co
	Central banks	%)	exposure	Схрозите	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	СХРОЗИІС	exposure	exposure	exposure	exposure	exposure	
	Central governments Institutions																					
	Corporates  Corporates - Of Which: Specialised Lending		0	0 (	0 (	0	0 (	) -		0 (	0	0 0	0	0	) -	C	0	0	0	0	0 C	0 -
	Corporates - Of Which: SME  Retail		0	0 (	0 (	0	0	0 -		0 (	0	0 0	0	0	) -	C	0	0	0	0	0	0 -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0 (	0 (	0	0	) -		0 (	0	0	0	0	) -	C	0	0	0	0	0 0	0 -
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					Ħ
	Other non-credit obligation assets IRB TOTAL		0	0 (	0 0	0	0	) -		0 0	D	0 0	0	0	) -	0	0	0	0	0	0 (	0 -
											Morr	atoria - Adverse Sc	onario									
					31/12/2021						Piore	31/12/2022	SHALIO						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	_		Coverage Ratio	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for			r Co
	(mln EUR,	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments																					H
	Institutions Corporates		0	0	0 (	0	0	0 -		0 0	0	0 0	0	0	) -	C	0	0	0	0	0 (	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0		0	0	0	1		0	2	0 0	0	0			0	0	0	0		
N. A	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME					0		) -				0	0	0	, -		0					<b>0</b> -
N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0 (	0	0	) -		0 0	0	0 0	0	0	) -	C	0	0	0	0	0 C	0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME  Equity																					H
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0 0	0	0	) -		0 0		0 0	0	0	<b>I</b> -	0		0	0	0	0	0 -
	IRD IOIAL		<u> </u>	<u> </u>	<u> </u>		<u> </u>	-1		<u> </u>					1				<u> </u>			<u>-1</u>
					31/12/2021						Mora	ntoria - Adverse Sco 31/12/2022	enario						31/12/2023			
					Stock of	Stock of	Stock of	Coverage Ratio				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	_ Co
	( ) = 10	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	r provisions for Stage 3 exposure	r
	Central banks	70)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments Institutions Corporates		0	0	0	0	0	)		0	1						0	0	0	0		
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		U	0 (	(	v	<u> </u>	y -		U (		0	U	0	,,-	C	U	U	U		0	υ <u>-</u>
	Retail - Secured on real estate property		0	0 (	0 (	0	0 (	) -		0 (	0	0 0	0	0	) -	C	0	0	0	0	0 (	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	0 (	0 (	0	0 (	0 -		0 (	0	0 0	0	0	) -	C	0	0	0	0	0 (	0 -
	Retail - Qualifying Revolving  Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0 (	0 0	0	0	) -		0 0		0	0	0	-	0	0	0	0	0	0 (	0 -

	BANKING AUTHORITY												2021 E	U-wide	Stress Te	e <b>st: Cred</b> ank AB – gro		COVID-:	19 IRB											
			101	102	103	104	105 106	107	108	109	110	111	112 113	114	115 Public guarantees - A	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Stage 1	Stage 1 exposure, of	Store 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of Cove	erage Ratio -	eync	tage 1	Stage 2 exposure, of	31/12/2	Stage 3	Stock of	Stock of	Stock of Cov	erage Ratio -	Stage 1	Stage 1 exposure, of	Store 2	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of Sto	cock of S	Stock of Co	Coverage Ratio -
Row Num		·	Stage 1 exposure 1 EUR, %)	which guaranteed amount	exposure	which guaranteed amount	Stage 3 which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	State 5	gua gua	which Stage 2 wranteed exposure mount	which guaranteed amount	Stage 3	which	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 St exposure exp	tage 2 sposure e	Stage 3 exposure	Stage 3 exposure
1 2 3		Central banks Central governments Institutions																												
4 5 6		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	C	0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	(	0	0	0	0 -	
9 SBA	AB Bank AB – group	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	C	0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	(	0	0	0	0 -	
10 357 11 12		Retail - Qualifying Revolving  Retail - Other Retail																												
14 15 16		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Securitisation																												
17 18		Other non-credit obligation assets IRB 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 -	
															Public guarantees - A															
			Chara 4	Stage 1 exposure, of	61 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of Cove	erage Ratio -	expo	tage 1	Stage 2 exposure, of	31/12/2	022 Stage 3 exposure, of	Stock of	Stock of	Stock of Cov	erage Ratio -		Stage 1 exposure, of	Starra	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of Sto	ock of S	Stock of Co	Coverage Ratio -
Row Num		(mln	Stage 1 exposure n EUR, %)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		gua	which stage 2 exposure mount	which guaranteed amount	Stage 3 exposure	which	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 St exposure exp	tage 2 c posure e	Stage 2	Stage 3 exposure
19 20 21		Central banks Central governments Institutions																												
22 23 24		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	C	0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0	0	0	0 -	
25 26 27		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	C	0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0	0	0	0 -	
28 29	Sweden	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0	0	0	0 -	
31 32		Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																												
34 35		Securitisation Other non-credit obligation assets																												
36		IRB TOTAL	O	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	
				Clare of		St	31/12/2021								Public guarantees - A	022						Ctoro 4		S 2	31/12	2/2023				
Row			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	erage Ratio - S Stage 3 ex	tage 1	tage 1 osure, of which exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of ovisions for Stage 1	Stock of provisions for p Stage 2	Stock of provisions for Stage 3	verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of Sto provisions for provis Stage 1 St	isions for pro	Ctage 2	Coverage Ratio - Stage 3 exposure
<b>Num</b> 37		Central banks Central governments	1 EUR, %)	amount		amount	guaranteed amount	exposure	exposure	exposure	xposure	gua ar	mount Exposure	guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		amount		amount		guaranteed amount		posure e	exposure	exposure
39 40		Institutions Corporates Corporates - Of Which: Specialised Lending	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
42 43		Corporates - Of Which: SME  Retail	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
44 45 46	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
47 48 49		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
50 51 52		Retail - Other Retail - Of Which: non-SME  Equity Securitisation																												
53 54		Other non-credit obligation assets IRB TOTAL	0	0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	O	0	0	0	0 -	
							31/12/2021								Public guarantees - A										21/11	2/2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	erage Ratio - S	ovno	tage 1 osure, of which Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of povisions for	Stock of provisions for p	Stock of Coversions for	verage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	provisions for provi	isions for pro	Stock of Co	Coverage Ratio - Stage 3
Row Num		(mln	exposure n EUR, %)	guaranteed amount	exposure	guaranteed amount	exposure which guaranteed amount	Stage 1 exposure	Stage 2 exposure	State 5	Stage 3 ex xposure	gua	which Stage 2 exposure mount	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 St exposure exp	tage 2 s	Stage 3 exposure	exposure
56 57 58		Central governments Institutions	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	(	0 0	0	0	0 -	
59 60 61		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
62 63 64	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
65 66 67		Retail - Qualifying Revolving Retail - Other Retail  Retail - Other Retail - Of Which: SME																												
69 70		Retail - Other Retail - Of Which: non-SME  Equity Securitisation Other non-credit obligation assets																												
72		IRB 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 -	
							31/12/2021								Public guarantees - A										31/12	2/2023				
			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2	provisions for	erage Ratio - S Stage 3	tage 1	tage 1 osure, of Stage 2 which exposure	Stage 2 exposure, of which	Stage 3 exposure	exposure, or pro	Stock of ovisions for Stage 1	provisions for p	rovisions for	verage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of Sto	ock of Sisions for pro	UVISIUIIS IUI	Coverage Ratio - Stage 3 exposure
Num		Central banks	1 EUR, %)	guaranteed amount	ехрозите	guaranteed amount	guaranteed amount	Stage 1 exposure	exposure	Stage 3 exposure	xposure	gua	aranteed exposure mount	guaranteed amount	exposure		exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	ехрозите	guaranteed amount	exposure	guaranteed amount	Stage 1 St exposure exp	tage 2 s	Stage 3 exposure	exposure
74 75 76		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
77 78 79 80		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
81 82 83	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
84 85 86		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																												
87 88 89		Equity Securitisation Other non-credit obligation assets																												
90		IRB 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 -	
							31/12/2021								Public guarantees - A										31/12	2/2023				
Pour			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure exposure  Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2		ex	tage 1	tage 1 osure, of which crapted exposure	Stage 2 exposure, of which	Stage 3 exposure	exposure, or pro	Stock of ovisions for Stage 1	provisions for p	rovisions for	verage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Sto provisions for provis Stage 1 St	ock of Sisions for protage 2	Stock of ovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 91		Central banks	n EUR, %)	guaranteed amount	postic	guaranteed amount	guaranteed amount	exposure	exposure		xposure	gua	aranteed exposure	guaranteed amount	on postare	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure		guaranteed amount	postire	guaranteed amount	postic	guaranteed amount	Stage 1 St exposure exp	tage 2 sposure e	xposure	exposure
92 93 94		Central governments Institutions Corporates Corporates	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
96 97 98		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
99 100 101	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	C	0 0	0	0	0 0	0	0	0 -		0	0	0	0 0	0	0	0	0 -		0	0	0	0	C	0 0	0	0	0 -	
102 103 104		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																												
105 106 107		Equity Securitisation Other non-credit obligation assets																												
108		IRB TOTAL	0	ار	0	0	0 0	0	0	0 -	Ī	0	0	0	0	0	0	0	0 -		0	0	0	<b>0</b>	0	<u>0</u>	ı 0	0	0 -	

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB SBAB Bank AB – group

			101	102	103	104	105 106	107	108	109	110	111	112	113	114	115 Public guarantees -	116 Adverse Scenario	117	118	119	120	121	122	123	124	125	126	127	128	129	130
				Stage 1		Stage 2	31/12/2021 Stage 3	Charles	Charles 6	Charles 6			Stage 1		Stage 2	31/12			Charles 6	Charles 6			Stage 1		Stage 2	31/12/	2023 Stage 3	Charles	Stock of	Stock of G	
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, exposure guarante	of Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure		Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for provisions for provided the stage 1 exposure	provisions for p	ovisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
109 110		Central banks Central governments  (mln EUR, %)		amount		amount	amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
111 112 113		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0	0 (	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
114 115 116		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		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 -	
117 118 119	N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		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 -	
120 121		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																													
123 124		Equity Securitisation																													
125		Other non-credit obligation assets IRB 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 -	
							31/12/2021								F	Public guarantees - 31/12		D								31/12/	2023				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure,	of Stock of provisions fo	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -	Stage 1 exposure	Stage 1 xposure, of	Stage 2 exposure	Stage 2 exposure, of		Stage 3 exposure, of which	Stock of provisions for	provisions for p	Stock of covisions for	verage Ratio - Stage 3 exposure
Row Num		(mln EUR, %) Central banks	exposure	guaranteed amount	exposure	guaranteed amount	exposure Which guarante		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure g	xposure, of which Juaranteed amount	exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
128 129		Central governments Institutions Corporates		0	0	0	0	0	0	0	0 -	0	0	0	0		0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
131 132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail			0	0	0	0	0		0	0	0	0	0		0	0	0	0		0	0	0	0	0	0	0	0	0	
133 134 135	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0		0 -	0	0	U	0		0	0	0	0 -		0	0	U	0	0	0	0	0	0 -	
136 137 138		Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
139 140 141		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																													
142 143 144		Securitisation Other non-credit obligation assets IRB 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 -	
															F	Public guarantees -	- Adverse Scenario	0													
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		/2022 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	2023 Stage 3	Stock of	Stock of	Stock of Co	
Row		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, exposure guarante		r provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure g	Juaranteeu	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for provisions for provisions for provided the state of the	provisions for p	ovisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
145 146		Central banks Central governments		amount		amount	amount			SAPOSIII S			amount		amount		amount	CAPOUNI C		олрова: о			amount		amount		amount				
147 148 149		Institutions Corporates Corporates - Of Which: Specialised Lending	(	0 0	0	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
150 151 152		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property	(	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 -	
153 154 155	N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving	(	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 -	
156 157 158		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																													
159 160 161		Equity Securitisation 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	0	0	0	0	0 -	
							31/12/2021									Public guarantees - 31/12,	- Adverse Scenario /2022	0								31/12/	2023				
Row			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure which	of Stock of provisions for Stage 1	Stock of r provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Ratio - Stage 3	Stage 1	Stage 1 xposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for provisions for Stage 1		Stock of Corovisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
Num 163		(mln EUR, %) Central banks		guaranteed amount		guaranteed amount	guarante amount	ea exposure	exposure	exposure	exposure		guaranteed amount	3.1,733	guaranteed amount		guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure	9	juaranteed amount		guaranteed amount	<i></i>	guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure
164 165 166		Central governments Institutions Corporates		0 0	0	0	0	0	0	0 (	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
168 169		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(	0 0	0	0	0	0	0	0 (	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
170 171 172	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0 (	0 -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
173 174 175		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																													
176 177 178		Retail - Other Retail - Of Which: non-SME  Equity Securitisation																													
179 180		Other non-credit obligation assets IRB 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 -	
							24/42/2024								F	Public guarantees -		0								21/12/	2022				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure,	Stock of provisions fo	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12, Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio -	Stage 1	Stage 1 xposure, of which	Stage 2	Stage 2 exposure, of which	31/12/ Stage 3	Stage 3	Stock of provisions for		Stock of Co	verage Ratio -
Row Num		(min EUR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guarante		Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	g	which juaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount		Stage 2 exposure	Stage 3 exposure	verage Ratio - Stage 3 exposure
182 183		Central banks Central governments Institutions Corporates		0 0				0	0	0	0 -																				
185 186		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	U	U	U	U O	0		0	0	U	U	0	0	0	0	0	0 -		U	U	0	0	0	0	U	U	U -	
187 188 189	N.A.	Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	U	U	0 (	U -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
190 191 192		Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0	0	0	0	U	U (	U -	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
193 194 195		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																													
196 197 198		Securitisation Other non-credit obligation assets IRB 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 -	
				1	-1	-1		•			<u>.</u>		1		<u>.                                      </u>	<u>.                                     </u>	-1			-1		- 1			-1	<u> </u>	-1	-1	<u>-                                    </u>	<u> </u>	

BA EUROPEAN BANKING AUTHORITY		_	2021 EU-	wide Str			edit ris AB – group		[D-19 S	TA			
			1 2	3	4	5	6 Moratoria		8	9	10	11	12
w m	(mln FI)	Expo	oosure values  Risk exposure amounts	Stage 1 exercises exposure wh	Stage 1 exposure, of hich expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	2/2020 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
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	EUR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
SBAB Bank AB – group	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		3 2	3	0	(	0 0		0 0	0	0	0	-
group	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)		0 0	0	0		0 0		0 0	0	0	0	-
	Equity Securitisation Other exposures Standardised Total		3 2	3	0		0 0		0 0	0	0	0	-
		Expo	oosure values Risk exposure amounts	Stage 1 ex	Stage 1 exposure, of hich expired	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired	a - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	Central banks Central governments Regional governments or local authorities	EUR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
	Public sector entities  Multilateral Development Banks  International Organisations  Institutions												
Sweden	Corporates of which: SME  Retail of which: SME		3 2	3	0		0 0		0 0	0	0	0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		0 0	0	0		0 0		0 0	0	0	0	-
	Securitisation Other exposures Standardised Total		3 2	3	0		0 0		0 0	0	0	0	-
	(malas EU		posure values  Risk exposure amounts	Stage 1 exercises exposure wh	Stage 1 exposure, of hich expired	Stage 2 exposure	Moratoria 31/12 Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	EUR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
N.A.	Corporates of which: SME Retail of which: SME		0 0	0	0		0 0		0 0	0	0	0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0 0	0	0		0 0		0 0	0	0	0	-
	Standardised Total		0 0	0	0		0 0 Moratoria		0	0	0	0	-
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	EXPO	Risk exposure amounts	Stage 1 exercises exposure wh	Stage 1 exposure, of hich 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
N.A.	Corporates of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds		0 0	0	0		0 0		0 0	0	0	0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total		0 0	0	0		0 0 Moratoria	a - Actual	0 0	0	0	0	-
	(mla FI	Expo	oosure values  Risk exposure amounts	Stage 1 exercises exposure wh	Stage 1 exposure, of hich expired moratoria	Stage 2 exposure		2/2020 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
	Central banks Central governments									- III OSAIC			
	Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME		0 0	0	0		0 0		0 0	0	0	0	-
N.A.	Retail of which: SME		0 0	0	0		0 0		0	0	0	0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0	0		0 0	(	0 0	0	0	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total		0 0	0	0		0 0		0 0	0	0	0	-

13	14	15	16	17		19 ntees - Actual	20	21	22	23	24
ixposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	2/2020 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 Ra Stage 3 exposure
0 0	0 0 0	0 0	0 0	0 0 0	0	C	0 0	0	0		0 - 0 -
0	0	0 0	0	0	0	C	0	C			0 - 0 - 0 -
0	0	0	0	0	Public guara	ntees - Actual 2/2020	0	C	0		0 -
exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
			amount		amount		amount				
0	0			0	<u> </u>			C			0 -
0 0 0 0	0 0 0 0	0 0 0 0	0 0	0 0 0 0	ļ	0	0 0 0 0		0 0		0 - 0 - 0 - 0 -
0	0	0	0	0	0	C	0	С	0		0 -
			Stage 1 exposure, of			ntees - Actual 2/2020	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ra
Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur
0 0 0	0 0 0 0	0 0 0	0 0	0 0 0	0 0 0	C C C	0 0	C C	0 0		0 - 0 - 0 - 0 -
0	0	0	<u> </u>	0	0	C		(			0 -
0	0	0		0	0	C			0		0 -
o l	9					ntees - Actual 2/2020	Stage 3				
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	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 Ra Stage 3 exposure
0 0	0 0	0 0	0	0 0	0	C C C C	0	C C		(	0 - 0 - 0 -
0 0	0 0	0 0	0	0 0	0		0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0		0 - 0 - 0 -
0	0	0	0	0	Public guara	ntees - Actual	0	C	0		0 -
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	2/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3 exposur
			amount		amount		amount	exposure	exposure	exposure	
0	0	0	0	0	0	C	0	C	0		0 -
0	0	0 0	0	0 0 0	0 0	0	0	0			0 -

AUTHORITY						SBAB Bank	AD - group						
		1	2	3	4	5	6	7 a - Actual	8	9	10	11	12
					Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	Con
	(I	Exposure value	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central governments	LUK, 70)			moracona		moratoria		moracona	ехрозите	ехрозите	exposure	
	Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME		0 (		0 0	(	0		0 0	0		0	0 -
N.A.	Retail of which: SME Secured by mortgages on immovable property				0		0		J		J	0	0 -
	of which: non-SME  Items associated with particularly high risk		0 (		0 0	(	0		0	0		0	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total		0 (		0 0	(	0		0 0	0		0	0 -
								a - Actual 2/2020					
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	_ Coverage Ra
	(mln	EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments												
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions						0					0	
	Corporates of which: SME Retail		0 (	0	0 0	(	0			0	0	0	0 -
I.A.	of which: SME Secured by mortgages on immovable property											0	
	of which: non-SME  Items associated with particularly high risk  Covered bonds		U (		0	(	0		C	0	J	U	UI-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Other exposures Standardised Total		0 (		0 0	(	0			0		0	0 -
								a - Actual 2/2020					
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of	Coverage Ra
		EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	Public sector entities  Multilateral Development Banks												
	International Organisations Institutions						0						
	Corporates of which: SME Retail		0 0		0 0		0				)	0	0 -
N.A.	of which: SME Secured by mortgages on immovable property												
	of which: non-SME  Items associated with particularly high risk  Covered bonds		0 (	J	0		0		J C	U	)	0	0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures												
	Other exposures Standardised Total		0 (	0	0 0	(	0		0 0	C		0	0 -
			0		0 0			a - Actual 2/2020		C		0	0 -
		Exposure value	0 (	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Stage 3
	Standardised Total  (mln Central banks	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12 Stage 2	2/2020	Stage 3 exposure, of which expired moratoria		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Standardised Total  (mln  Central banks Central governments Regional governments or local authorities				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
	Standardised Total  (min  Central banks  Central governments  Regional governments or local authorities  Public sector entities  Multilateral Development Banks				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
	Standardised Total  (mln  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
Α.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity				exposure, of which expired		31/12 Stage 2 exposure, of which expired	2/2020 Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Stage 3
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N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures				exposure, of which expired moratoria		Stage 2 exposure, of which expired moratoria  0  0  Moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Eur, %)  Exposure value	0 () 0 () 0 () 0 ()		exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposure, of which expired moratoria  0  Moratori  Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired moratoria  Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3 exposure  0 0 0 Stock of provisions for Stage 3	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Eur, %)  Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1	exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  O O O O O O O O O O O O O O O O O O O	exposure	Stage 2 exposure, of which expired moratoria   O  Moratori  Stage 2 exposure, of which expired moratoria  O  Moratori  31/12  Moratori  31/12	Stage 3 exposure  a - Actual 2/2020  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  Stock of provisions for Stage 3 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Coverage Ra Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  O
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	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail for which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured or institutions Corporates Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposure value  Exposure value  Exposure value	amounts  Risk exposure amounts  Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria   O  Moratoria  Stage 2 exposure, of which expired moratoria  O  Moratoria  Stage 2 exposure, of which expired moratoria  O  Moratoria  Stage 2 exposure, of which expired moratoria	Stage 3 exposure  a - Actual 2/2020  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  Stock of provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure  O - O - O - O - O - O - O - O - O - O
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	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortages on immovable property of which non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortagages on immovable property of which: on-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min Central banks Central governments or local authorities Public sector entities Regional governments or local authorities Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min Central banks Central governments Regional governments Regio	Exposure value  Exposure value  Exposure value	amounts  Risk exposure amounts  Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria   O  Moratoria  Stage 2 exposure, of which expired moratoria  O  Moratoria  Stage 2 exposure, of which expired moratoria  O  Moratoria  Stage 2 exposure, of which expired moratoria	Stage 3 exposure  a - Actual 2/2020  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  Stock of provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure  O - O - O - O - O - O - O - O - O - O
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N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: pan-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central povernments Regional governments Regional governments Regional governments Institutions Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min  Central banks Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min  Central banks Central povernments Regional governments Regiona	Exposure value  Exposure value  Exposure value	amounts  Risk exposure amounts  Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria  Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria   O  Moratoria  Stage 2 exposure, of which expired moratoria  O  Moratoria  Stage 2 exposure, of which expired moratoria  O  Moratoria  Stage 2 exposure, of which expired moratoria	Stage 3 exposure  a - Actual 2/2020  Stage 3 exposure	Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria  Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure	Stage 3 exposure  0  0  Stock of provisions for Stage 3 exposure  0  0  Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure  O - O - O - O - O - O - O - O - O - O

13	14	15	16	17		19 ntees - Actual	20	21	22	23	24
sure values	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 Ra Stage 3 exposure
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 0 0 0 0	0 0 0 0 0	0 0 0	(	) - ) - ) - ) - ) -
0	0	0	0	0	ı	ontees - Actual	) 0	0	0		) -
osure values	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 Ra Stage 3 exposure
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 0 0 0 0 0	0 0 0 0 0	0 0 0	(	) - ) - ) - ) - ) -
0	0	0	0	0	Public guaraı	ntees - Actual	0	0	0		) -
osure values	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 Ra Stage 3 exposure
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	0 0 0 0 0 0	0 0 0 0 0	0 0 0	(	) - ) - ) - ) - ) -
0	0	0	0	0		ontees - Actual	0	0	0		) -
osure values	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 Ra Stage 3 exposure
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	0 0 0 0 0 0	0 0 0 0 0	0 0 0	(	) - ) - ) - ) - ) -
0	0	0	0	0	Public guaraı	ntees - Actual	0	0	0		)]-
osure values	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 Ra Stage 3 exposure
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 0 0 0 0 0	0 0 0 0 0	0 0 0	(	) - ) -
0	0	0	0	0	Public guaraı	ntees - Actual	0	0	0		
oosure values	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 Ra Stage 3 exposure
0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		000000000000000000000000000000000000000	0 0 0	0 0 0 0	0 0 0		) - ) - ) - ) -

## 2021 Ell wide Strees Tosti Credit rick COVID 10 STA

EBA EUROPEAN BANKING AUTHORITY							20	21 EU-	wide S		est: Cr Bank AB –		k COVI	D-19 S	STA							
		25	26	27	28	29	30	31	32	33	34	35 Itoria - Baseline Sc	36 cenario	37	38	39	40	41	42	43	44	45
Row		Stage :	. Stage 2	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
1 2 3 4 5 6 7 8 9 10 SBAB Bank AB 9 group 13 14	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	EUR, %)	e exposure  0 3	0 1 0	Stage 1 exposure  0 0 0	exposure  O (	Stage 3 exposure	exposure  0 - 28.67%	0 0	0 0 0 0 0	exposure  (a)	Stage 1 exposure	Stage 2 exposure  0 0 0	exposure	exposure	0	exposure	exposure	Stage 1 exposure  0 0	Stage 2 exposure  0 0	exposure  0 0	Stage 3 exposure
15 16 17 18 19 20 21	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		3	1	0			0 28.67%	2	2 1	1				28.75%	2			0	0	0	28.53%
Row Num	Central banks	Stage : exposur EUR, %)		Stage 3 exposure	31/12/2021  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	31/12/2023  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
23 24 25 26 27	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
28 29 30 31 32 33 34 35 36 37	Institutions  Corporates  of which: SME  Retail  of which: SME  Secured by mortgages on immovable property  of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment		0 3 0	0 1 0	0 0			0 - 28.67%	0 2	1 0			0 0		28.75%	2			0	0	0	- 28.53%
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		3	1	0			0 28.67%	2	2 1			0		28.75%	2			0	0	0	28.53%
Row Num  43 44 45 46 47 48 49 50 51	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage : exposur	Stage 2 exposure	Stage 3 exposure	31/12/2021  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	31/12/2023  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
52 53 54 55 56 57 58 59 60 61 62 63	Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity Securitisation Other exposures Standardised Total		0	0	0 0			0 -	0	0 0			0 0		-	0			0	0	0	- - - - - -
Row Num		Stage : exposur	. Stage 2 e exposure	Stage 3 exposure	31/12/2021  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
64 65 66 67 68 69 70 71 72 73 74 N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	EUR, %)	0	0	exposure  0 0	exposure	exposure	0 -	0	0		exposure	exposure  0 0 0	exposure		0			exposure  0	exposure  0 0	exposure  0 0	
76 77 78 79 80 81 82 83	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0	0			0 -	0	0			0 0		-	0			0	0	0	-
Row Num	(min	Stage : exposur EUR, %)	. Stage 2 e exposure	Stage 3 exposure	31/12/2021  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	31/12/2023  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
86 87 88 89 90 91 92 93	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0	0	0 0			0 -	0						) -	0			0	0	0	-
95 96 97 98 99 100 101 102 103 104 105	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0	0			0 -	0	0			0 0		-	0			0	0	0	-

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA SBAB Bank AB – group

25   26   27   28   29   30   31   32   33   34   35   36   37   38   39   40   41	42 43	44
Stage 1 Stage 2 Stage 3 (min EUR, %)  Stage 1 Stage 2 exposure exp		
Central banks	31/12/2023  Stock of Stock of provisions for provisions for the stock of the provisions for the stock of the	Stock of Cove
	Stock of stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
Central governments  Pagional governments or local authorities		
Regional governments or local authorities Public sector entities Multilateral Development Banks		
International Organisations Institutions Ins		
Corporates         0	0 (	0 0 -
N.A.	0 (	0 0-
of which: non-SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0-
Covered bonds Claims on institutions and corporates with a ST credit assessment  Covered bonds Claims on institutions and corporates with a ST credit assessment  Covered bonds Claims on institutions and corporates with a ST credit assessment  Covered bonds Claims on institutions and corporates with a ST credit assessment		
Collective investments undertakings (CIU)  Equity Securitisation		
Securitisation         Other exposures           Standardised Total         0 </td <td></td> <td>0 0-</td>		0 0-
Moratoria - Baseline Scenario	-1	-
31/12/2022	31/12/2023	
Stage 1 Stage 2 Stage 3 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Exposure (min EUR, %)  Stage 1 Stage 2 Exposure (min EUR, %)  Stage 2 Stage 3 Stage 3 Exposure (min EUR, %)  Stage 3 Stage 3 Stage 3 Exposure (min EUR, %)  Stage 3 Stage 3 Stage 3 Exposure (min EUR, %)  Stage 4 Stage 3 Stage 3 Exposure (min EUR, %)  Stage 5 Stage 3 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 1 Stage 2 Stage 3 Exposure (min EUR, %)  Stage 3 Expo	Stock of stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3
(min EUR, %)  Exposure exposur	exposure exposure	exposure e
Central governments Regional governments or local authorities Central governments		
Public sector entities Multilateral Development Banks The wastianal Organizations		
International Organisations         Institutions         Institutions <t< td=""><td></td><td>0 0-</td></t<>		0 0-
of which: SME         Retail         0	0 0	0 0 -
N.A.  of which: SME  Secured by mortgages on immovable property		
of which: non-SME       0		0 0-
Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)		
Equity Securitisation		
Other exposures         0	0 0	0 0 -
Moratoria - Baseline Scenario		
31/12/2021  Stock of	31/12/2023  Stock of Stock of	Stock of
exposure exposure exposure stage 1 Stage 2 Stage 3 exposure exposu	Stock of stock of provisions for Stage 1 Stage 2	Stage 3
Central banks	exposure exposure	exposure
Central governments Regional governments or local authorities Public sector entities  Central governments  Description of the control of the		
Multilateral Development Banks International Organisations		
Institutions         0 <t< td=""><td>0 0</td><td>0 0 -</td></t<>	0 0	0 0 -
of which: SME         0         <	0 0	0 0-
		0 0-
N.A. of which: SME Secured by mortgages on immovable property	9	
N.A.  of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  of which: ME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  of which: SME  Secured by mortgages on immovable property  OF which: NON-SME  OF WHIC		
N.A.       of which: SME         Secured by mortgages on immovable property       of which: non-SME       of which		
N.A.  of which: SME Secured by mortgages on immovable property of which: non-SME Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation  of which: SME Security mortgages on immovable property O		
N.A.  of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovab		0 0 -
N.A.    Of which: SME	31/12/2023	0 0 -
N.A. of which: SNE Secured by mortages on immovable property	31/12/2023  Stock of provisions for provisions for	O O -  Stock of provisions for Cove
N.A. of which: SNE Secured by mortgages on immovable property		Stock of provisions for Stage 3 exposure
N.A. Secret by mortgages on immovable property	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
N.A. Secured by mortspace on immovable property	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
N.A. Sorthers 1962 Secured by mortgage on Immovable groperty of shich processing of shick provisions for p	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
N.A. of which SISE	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
N.A.    Months   Secret   Months   Mont	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
N.A. or which: SIE Scored by many parts of in minorability property  Have associated with partsclarity high risk Covered boards Claims on institutions and corporate with a \$70 -001 seasonand to property with the partsclarity high risk Covered boards Claims on institutions and corporate with a \$70 -001 seasonand to property with the partsclarity high risk Covered boards Claims on institutions and corporate with a \$70 -001 seasonand to property with the partsclarity high risk Covered boards Claims on institutions and corporate with a \$70 -001 seasonand to property with the partsclarity high risk Covered boards Claims on institutions and corporate with a \$70 -001 seasonand to property with the partsclarity high risk Covered boards Claims on institutions and corporate with a \$70 -001 seasonand to property with the partsclaims of the partscla	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
N.A.    Processor Secure of the processor of the processo	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
## Secured by my register with particularly high risk   Convered broads and conjugated an interviolated with particularly high risk   Convered broads and conjugated an interviolated with particularly high risk   Convered broads and conjugated with \$1 control assessment	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
N.A.    Control Dec.	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
NA	Stock of Stock of provisions for Stage 1 Stage 2	provisions for Stage 3
NA	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NA    Second Second Control Co	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 - 0 0 - 0 0 -  Stock of provisions for Stage 3 Cove
NA    Street Of St.	Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NA	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NA	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.    Source   Sour	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
No.	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NA    March 1967	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.    March	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
No. 1	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NA	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NA.  *** ********************************	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Value   Valu	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
N.A.    Second State Second Sta	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 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 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 -
No.	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  Stage 1 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure  Stock of provisions for Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 2 exposure  Stock of provisions for Stage 2 exposure  Stage 1 exposure  Stage 3 exposure  Stage 4 exposure  Stage 5 exposure  Stage 6 exposure	Stock of provisions for Stage 3 exposure  Cove Stage 3 exposure  Stock of provisions for Stage 3 exposure
## ACT 1975   19	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 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 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 -
March   Marc	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 0 0 - 0 0 - 0 0 0 0
Manual Property of the Control of	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 0 0 - 0 0 - 0 0 0 0
March   Control   Contro	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 0 0 - 0 0 - 0 0 0 0
A	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 0 0 - 0 0 - 0 0 0 0
No. 10   10   10   10   10   10   10   10	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 0 0 - 0 0 - 0 0 0 0
## 14 Section 1998   19	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 0 0 - 0 0 - 0 0 0 0
1	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 0 0 - 0 0 - 0 0 0 0
Marie	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	stage 3 exposure  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 - 0 0 - 0 0 - 0 0 0 0

## 2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING AUTHORITY		46	47	48	49	50	51	52	53	54	55	56	)21 EU-	wide St		Bank AB – 9		62 62	63 63	64 64	65	66	67	68	69	70	71	72	73	74	75
			Stage 1 exposure, of		Stage 2 exposure, of	31/12	2/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2	ublic guarantees - 31/12		Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	verage Ratio -
Num	Central banks	Stage 1 exposure  6)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	provisions for provisions provided prov	provisions for Stage 3 exposure	Stage 3 exposure
2 3 4 5	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																														
SBAB Bank AB –	Institutions Corporates of which: SME Retail	0	0	0	0	0	0 0	0	0		0 -		0 0	0	0	0	0	0 0	0	0 0	-	0	0	(	0 0	0	0	0	0	0 -	
group  11 12 13 14	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	C	0 0	-	0	0	(	0 0	0	0	0	0	0 -	
15 16 17 18	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																														
20 21	Other exposures Standardised Total	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0 Public guarantees -	0 Raseline Scenari	0 0	C	0 0	-	0	0	(	0 0	0	0	0	0	0 -	
Row		Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	31/12 Stage 3 exposure	2/2021 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2	31/12 Stage 3 exposure		Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	verage Ratio -
Num 22 23	Central banks Central governments	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 1 exposure	provisions for provisions for provisions for provided provided provided provided provided provided provided provisions for pro	provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
24 25 26 27	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																														
28 29 30 31	Institutions Corporates of which: SME Retail	0	0	0	0	0	0 0	0	0		0 -		0 0	0	0	0	0	0 0	0	0 0	-	0	0	(	0 0	0	0	0	0	0 -	
32 Sweden 33 34 35 36	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0 0	C	0 0	-	0	0	(	0	0	0	0	0	0 -	
36 37 38 39	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																														
41 42	Other exposures Standardised Total	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0 Jublic guarantees -	O Raseline Scenari	0	C	0 0	-	0	0	(	0	0	0	0	0	0 -	
Row		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3 exposure	2/2021 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	. Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3 exposure		Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		2/2023 Stage 3 exposure, of which	provisions for	Stock of provisions for	Stock of provisions for	verage Ratio - Stage 3 exposure
<b>Num</b> 43 44	Central banks Central governments		guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
45 46 47 48	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																														
50 51 52 53 <b>N.A.</b>	Corporates of which: SME  Retail of which: SME	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 -	
54 55 56 57	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	C	0 0	-	0	0	(	0	0	0	0	0	0 -	
58 59 60 61	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																														
63	Standardised Total	0	0	0	0	0	0	0	0		0 -		0 0	0	0 Pt	ublic guarantees -		io	C	0 0	-	0	0	(	0	0	0	0	0	0 -	
Row Num		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2021 Stage 3 exposure, of which quaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	/2022 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for p	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
64 65 66	Central banks Central governments Regional governments or local authorities	6)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
67 68 69 70 71	Public sector entities  Multilateral Development Banks International Organisations Institutions Corporates	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0 0	0	0 0	-	0	0		0 0	0	0	0	0	0 -	
72 73 74 75	Corporates of which: SME  Retail of which: SME  Secured by mortgages on immovable property	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 -	
76 77 78 79	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment																														
80 81 82 83	Collective investments undertakings (CIU) Equity Securitisation Other exposures 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 -	
			Store 1		Shara	31/12	2/2021 Stage 2						Sharad			ublic guarantees - 31/12	/2022						Store 1		Store 2	31/12	2/2023				
Row Num	(mln EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for	provisions for p	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
85 86 87 88	Central banks Central governments Regional governments or local authorities Public sector entities																														
90 91 92 93	Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0	C	0 0	-	0	0	(	0 0	0	0	0	0	0 -	
95 95 96 97	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	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 -	
98 99 100 101	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
102 103 104 105	Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0		0 -		0 0	0	0	0	0	0 0	C	0 0	-	0	0	(	0 0	0	0	0	0	0 -	
	otanaaraisea rotai	<u> </u>	νĮ	<u> </u>	<u> </u>	0	, <u> </u>	<u> </u>	0	1	1	!			۷	νĮ		. 0		, 0	1	ν <sub>Ι</sub>	U	,	. 0	, 0	<u>,                                    </u>	<u> </u>	<u> </u>		

## 2021 EU-wide Stress Test: Credit risk COVID-19 STA SBAB Bank AB – group

AUTHORITY																ank AB – gro			19 SIA											
		46	47	48	49	50	51	52	53	54	55	56	57	58	59	60 olic guarantees - Base	61	62	63 64	65	66	67	68	69	70	71	72	73	74	75
			Stage 1		Stage 2	31/12/20	021 Stage 3			1			Stage 1			31/12/202	Stage 2					Stage 1		Stage 2	31/12	2/2023 Stage 3				
Row Num		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 xposure, of which yuaranteed	Stage 3 exposure	ocure of	ock of St sions for provi age 1 St posure ex	tock of Stock of provisions for Stage 2 Stage 3 exposure exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of or ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
106	Central banks		guaranteed amount		guaranteed amount	·	guaranteed amount	Stage 1 exposure	Stage 2 exposure	exposure	exposure	·	guaranteed amount		amount	· gi	aranteed ex amount	posure ex	cposure exposure	exposure		guaranteed amount	·	guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure
107 108 109	Central governments Regional governments or local authorities Public sector entities																													
110 111	Multilateral Development Banks International Organisations																													
112 113	Institutions Corporates of which: SME	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 -	
115 116 N.A.	Retail of which: SME	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 -	
117 118	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	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 -	
119 120 121	Covered bonds  Claims on institutions and corporates with a ST credit assessment																													
122 123	Collective investments undertakings (CIU) Equity Securitisation																													
124 125 126	Other exposures 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 -	
							•	·	·	·			·		Pub	olic guarantees - Base	line Scenario												·	
			Stage 1		Stage 2	31/12/20	021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	ock of St	tack of Stack of			Stage 1		Stage 2	31/12,	Stage 3	Stock of	Stock of	Stock of	
Row Num		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	xposure, of which Juaranteed	Stage 3 exposure	prov	sions for provi age 1 St posure ex	tock of Stock of provisions for Stage 2 Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of or ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
127	Central banks	%)	amount		amount		guaranteed amount	exposure	exposure	exposure			amount		amount		ex	posure ex	cposure exposure			amount		amount		amount	exposure	exposure	exposure	
128 129 130	Central governments Regional governments or local authorities Public sector entities																													
131 132	Multilateral Development Banks International Organisations																													
133 134 135	Institutions Corporates of which: SME	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 -	
136 137 <b>N.A.</b>	Retail of which: SME	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 -	
138 139 140	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	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 -	
141 142	Covered bonds Claims on institutions and corporates with a ST credit assessment																													
143 144	Collective investments undertakings (CIU) Equity Securitisation																													
145 146 147	Other exposures 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 -	
				·				·	·				·		Pub	olic guarantees - Base	line Scenario								,					
			Stage 1		Stage 2	31/12/20	021 Stage 3 exposure, of	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2022	Stage 2	ock of St	tock of Stock of			Stage 1		Stage 2	31/12	2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	
Row Num		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	ovnosuro	which	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	xposure, of which Juaranteed	Stage 5	which	sions for provi	tock of Stock of provisions stage 2 Stage 3 exposure exposure	OF CLASS	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure		overage Ratio - Stage 3 exposure
148	Central banks	%)	amount		amount		guaranteed amount	exposure	exposure	exposure	Схрозиге	,	amount		amount	9.	aranteed ex	posure ex	cposure exposure	Схрозигс		amount		amount		guaranteed amount	exposure	exposure	exposure	Схрозиге
149 150 151	Central governments Regional governments or local authorities Public sector entities																													
152 153	Multilateral Development Banks International Organisations																													
154 155	Institutions Corporates of which: SME	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 -	
157 158 <b>N.A.</b>	Retail of which: SME	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 -	
159 160	Secured by mortgages on immovable property of which: non-SME	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 -	
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																													
164 165	Collective investments undertakings (CIU)  Equity  Securitisation																													
166 167	Securitisation Other exposures 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 -	
100															Pub	lic guarantees - Base	line Scenario	- 1												
			Stage 1		Stage 2	31/12/20	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	ock of St	tock of Stock of			Stage 1		Stage 2	31/12,	Stage 3	Stock of	Stock of	Stock of	
Row Num		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	xposure, of which Juaranteed	Stage 3 exposure	prov	sions for provi	visions for provisions Stage 2 Stage 3 Exposure exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for p Stage 2 exposure	orovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
169	Central banks Central governments	%)	amount		amount		amount	exposure	exposure	exposure			amount		amount	9.	ex	posure ex	cposure exposure			amount		amount		guaranteed amount	exposure	exposure	exposure	
170 171 172	Regional governments or local authorities  Public sector entities																													
173 174	Multilateral Development Banks International Organisations																													
175 176 177	Institutions Corporates of which: SME	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 -	
178 179 <b>N.A.</b>	Retail of which: SME	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 -	
180 181	Secured by mortgages on immovable property of which: non-SME  Thoms associated with particularly high rick	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 -	
183 184	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																													
185 186	Collective investments undertakings (CIU) Equity Securitisation																													
187 188 189	Securitisation Other exposures 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 -	
															Pub	olic guarantees - Base	line Scenario													
			Stage 1		Stage 2	31/12/20	021 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2022	Stage 3	ack of St	tack of Stack of			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of	
Row Num		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	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	exposure, of which guaranteed	Stage 2 exposure		Stage 3 ex	osure, of prov	ock of St sions for provi age 1 St posure ex	tock of Stock of provisions stage 2 Stage 3 exposure exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of or ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
190	Central banks Central governments	70)	amount		amount		guaranteed amount	exposure	exposure	exposure			amount		amount	90	ex	posure ex	cposure exposure			amount		amount		amount	exposure	exposure	exposure	
192 193	Central governments Regional governments or local authorities Public sector entities																													
194 195	Multilateral Development Banks International Organisations																													
197 198	Institutions Corporates of which: SME	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 -	
199 200 <b>N.A.</b>	Retail of which: SME	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 -	
201 202 203	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	U -	0	0	0	0	0	0	0	0	0 -	
204 205	Covered bonds Claims on institutions and corporates with a ST credit assessment																													
206 207	Collective investments undertakings (CIU) Equity Securitisation																													
208 209 210	Other exposures 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 -	
															Pub	lic guarantees - Base														
			Stage 1		Stage 2	31/12/20	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/202	Stage 3	ock of St	tock of Stock of			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of	
Row Num		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure		Stage 3 exposure	oosure, of prov which Si aranteed ex	ock of St sions for proving St	tock of Stock of provisions stage 2 Stage 3 exposure exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of Corovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
211	Central banks	%)	amount		amount		amount	exposure	exposure	exposure	Схрозигс	,	amount		amount	90	ex executed ex	posure ex	cposure exposure	Схрозигс		amount		amount		amount	exposure	exposure	exposure	exposure
212 213 214	Central governments Regional governments or local authorities Public sector entities																													
215 216	Multilateral Development Banks International Organisations																													
217 218	Institutions Corporates of which: SME	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 -	
219 220 221 <b>N.A.</b>	of which: SME  Retail  of which: SME	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 -	
222 223	Secured by mortgages on immovable property of which: non-SME	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 -	
224 225	Items associated with particularly high risk Covered bonds																													
226 227 228	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																													
229 230	Equity Securitisation Other exposures																													
231	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 -	

#### 2021 Ell-wide Strock Tocti Credit rick COVID-10 STA

BA EUROPEAN BANKING AUTHORITY		76	77	70	79	00	01	20	21 EU-	wide S		est: Cr B Bank AB –		k COV	D-19 S	STA	01	02	02	94	0.5	0.5
				70	31/12/2021 Stock of			02	63	07	Mor	atoria - Adverse So 31/12/2022 Stock of		Stock of	03	90	91	92	31/12/2023 Stock of			90
	Central banks	Stage 1 exposure mln EUR, %)	Stage 2 exposure	Stage 3 exposure	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	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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates of which: SME		0	0	0	0	0	0 -	(	0 0	0	0	0 0		-	(	0	0	0 0	0 (	) (	0 -
SBAB Bank AB – group			2	1	0	0	0	0 52.53%	) (	0 3	3	0	0 0	(	53.80%	1	1	2	0 (	0 (	) (	5-
	of which: non-SME  Items associated with particularly high risk  Covered bonds		0	0	0	0	0	0 -		0 0	0	0	0	0	-	(	0	0	0 0	0	) (	0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total		2	1	0	0	0	0 52.53%		0 3	Mor	atoria - Adverse So	cenario		53.80%	1	1	2	0 (	0		5
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks Central governments Regional governments or local authorities	mln EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Public sector entities  Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0	0	0	0	0 -	(	0 (	0	0	0 0	) (	-	(	0	0	0 (	0 (	) (	0 -
Sweden	Retail of which: SME Secured by mortgages on immovable property		2	1	0	0	0	0 52.53%		0 3	3	0	0 (		53.80%	1	1	2	0 (	0		0 !
	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0 -		0 (	)	0	0 0	) (	-	(	)	0	0 0	0	) (	0 -
	Collective investments undertakings (CIU)  Equity  Securitisation																					
	Other exposures Standardised Total		2	1	0	0	0	0 52.53%		0 3	3	0	0 0	(	53.80%	1	1	2	0 (	0 (		0
					31/12/2021						Mor	31/12/2022							31/12/2023			
	(m	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 I Stage exposi
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME Retail		0	0	0	0	0	0 -		0 (	)	0			-	(	)	)	0 0	0		0 -
N.A.	of which: SME  Secured by mortgages on immovable property  of which: non-SME		0	0	0	0	0	0 -		0 (	0	0	0 0		-	(	0	0	0 0	0		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
	Standardised Total		0	0	0	0	0	0 -	(	0 0	Mor	0 atoria - Adverse So	cenario	) (	-	C			0 0	0		0 -
		Cho and d	Store 2	Starra 2	31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio	Change	Starra 2		31/12/2022 Stock of	Stock of provisions for	Stock of	Coverage Ratio -	Change d	Chara 2	Channa 2	31/12/2023 Stock of	Stock of provisions for	Stock of provisions for	Coverage F
	Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3	Stage exposu
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions						0	0														
N.A.	Corporates of which: SME  Retail of which: SME		0	0	0	0	0	0 -	(	0 0	0	0	0 0		-	(		0	0 (	0 (		0 -
14.7 (.	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk		0	0	0	0	0	0 -	(	0 (	)	0	0 (	) (	-	(	0	0	0 (	0 (	) (	0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -		0 0		0	0 0		-	(		0	0 0	0	) (	0 -
					31/12/2021						Mor	atoria - Adverse So 31/12/2022	cenario						31/12/2023			
		Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage I Stage
	Central banks Central governments	mln EUR, %)	CAPOSUIC	CXPOSUIC	exposure	exposure	exposure	exposure	Схрозигс	CXPOSUIC	exposure	exposure	exposure	exposure	exposure	CXPOSUIC	Схрозиге	exposure	exposure	exposure	exposure	exposu
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0	0	0	0 -		0 0	0	0	0 0		-	C	0	0	0 (	0 (		0 -
N.A.	of which: SME  Retail of which: SME  Secured by mortgages on immovable property		0	0	0	0	0	0 -	(	0 (	0	0	0 0		-	(	0	0	0 (	0 (		0 -
	of which: non-SME  Items associated with particularly high risk  Covered bonds		0	0	0	0	0	0 -	(	0 (	0	0	0 0	) (	-	(	0	0	0 (	0		0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity																					
	Securitisation Other exposures																					

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## 2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING AUTHORITY											SBAB	Bank AB –	group		ID-19 S							
		76	77	78	79 <b>31/12/2021</b>	80	81	82	83	84		86 atoria - Adverse Sc 31/12/2022		88	89	90	91	92	93 <b>31/12/2023</b>		95	96
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks Central governments	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	CAPOSAIC				exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME		0	0	0 (		0 (	0 -	(	0	C	) (	0 0		0 -	(	0	0	0	0 (		0 -
N.A.	Retail of which: SME Secured by mortgages on immovable property		0	0	0 (		0 (	0 -	(	0	C	) (	0 0	(	0 -	(	0	0	0	0 (		0 -
	of which: non-SME  Items associated with particularly high risk  Covered bonds		0	0	0 (		0 (	0 -	(	0	(		0		0 -	(	0	0	0	0		0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 (		0 (	0 -	C	0	C		0 0		0 -	(	0	0	0	0 (		0 -
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	cenario						31/12/2023			
	( ) FUD	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stag expo
	Central banks Central governments	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
	Institutions Corporates of which: SME	-	0	0	0 (	0	0 (	0 -	(	0	C	) (	0 0	)) (	0 -	(	0	0	0	0 (		0 -
N.A.	Retail of which: SME Secured by mortgages on immovable property		0	0	0 (		0 (	0 -	C	0	C	) (	0 0	(	0 -	(	0	0	0	0 (		0 -
	of which: non-SME  Items associated with particularly high risk  Covered bonds		0	0	0 (	)	0 (	0 -	(	0	C	) (	0		0 -	(	0	0	0	0		0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 (	0	0 (	0 -	(	0	C	) (	) (	) (	0 -	(	0	0	0	0 (		0 -
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		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 Stag expo
	Central banks Central governments Regional governments or local authorities																					
	Public sector entities  Multilateral Development Banks  International Organisations																					
	Institutions Corporates of which: SME Retail	(	0	0	0 (		0 (	0 -	(	0	(				0 -	(	0	0	0	0 (		0 -
N.A.	of which: SME  Secured by mortgages on immovable property  of which: non-SME		0	0	0 0		0 0	0 -		0					0 -		0	0	0	0 0		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 (		0 (	0 -	(	0	, (	atoria - Adverse Sc			0 -	(	0	0	0	0		0 -
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stag expo
	Central banks Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0 (	0	0 (	0 -	(	0	C		0 0		0 -	(	0	0	0	0 (		0 -
N.A.	of which: SME  Secured by mortgages on immovable property  of which: non-SME		0	0	0 (	0	0 (	0 -	C	0	C	) (	0 0		0 -	(	0	0	0	0 (		0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0	0	0	0  (	0 -		0	Mora	atoria - Adverse Sc	cenario	)  (	0 -		0	0	0	0		0]-
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3		Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverag Sta
	Central banks	exposure %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	ехро
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions Corporates		0	0	0 (		0 (	0 -	(	0	C		0 0		0 -	(	0	0	0	0 (		0 -
N.A.	of which: SME  Retail  of which: SME		0	0	0 (	0	0 (	0 -	(	0	C	()	0 0	(	0 -	(	0	0	0	0 (		0 -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0 (	0	0 (	0 -	(	0	C	(	0 0	(	0 -	(	0	0	0	0 (		0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0 (	0	0 (	0 -	(	0	C	) (	0 0		0 -		0	0	0	0 (		0 -
					31/12/2021						Mora	atoria - Adverse Sc 31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Stag
	Central banks Central governments	%)			exposure	exposure	exposure	- прозите				exposure	exposure	exposure	- Oxposure				exposure	exposure	exposure	СХРО
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
	International Organisations Institutions Corporates of which: SME		0	0	0 (	0	0 (	0 -	C	0	C	) (	0 0	(	0 -	(	0	0	0	0 (		0 -
N.A.	Retail of which: SME Secured by mortgages on immovable property		0	0	0 (		0 (	0 -	(	0	C				0 -	(	0	0	0	0 (		0 -
	of which: non-SME  Items associated with particularly high risk  Covered bonds		U	U	U (	J	U (	0 -		0		J (	) <u> </u>		U -		U	U	UI	U (		U -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Other exposures Standardised Total		0	0				0									0	0				

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#### 2021 EU-wide Stress Test: Credit risk COVID-19 STA

EBA BANKING AUTHORITY		07 08	QQ	100 101	102	103	104 105	106	107	108	viae Str		Bank AB – gr	oup				116	117	118	110	120	121	122	123 124	125	126
		Stage 1		3	1/12/2021 Stage 3		101	100		Stage 1	103		Public guarantees - A 31/12/20	dverse Scenario				110	117	Stage 1	117	Stage 2	31/12/2				120
Row Num	(mln EUR, %	Stage 1 exposure, of which exposure		Stage 2 exposure, of which guaranteed amount	exposure, of	provisions for pro	Stock of Stock provisions for Stage 2 Stage exposure exposu	s for	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of pro	Stock of rovisions for p Stage 1 exposure	provisions for pro	Stock of ovisions for Stage 3 exposure	verage Ratio - Stage 3 exposure		exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9 10 SBAB Bank AB 9 10 11 12 group 13 14 15 16 17 18 19 20 21	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures 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 - 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 -		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 -
		Stage 1	_	Stage 2	1/12/2021 Stage 3	Stock of	Stock of Stock	of		Stage 1		Stage 2	Public guarantees - A 31/12/20	)22 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2	023 Stage 3	Stock of Stock of	Stock of	
Row Num  22 23 24 25 26 27 28	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Stage 1 exposure  exposure  exposure  guarantee amount		exposure, of which guaranteed amount	exposure, of which guaranteed amount	provisions for pro	rovisions for provision Stage 2 Stage exposure exposu		Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3	exposure, of which guaranteed amount	rovisions for p	provisions for property	ovisions for	verage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
29 30 31 32 Sweden	Corporates of which: SME  Retail of which: SME	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 -
33 34 35 36	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds	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 -
37 38 39 40	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																										
41 42	Other exposures Standardised Total	0	0 0	0	0 0	0	0	0 -	0	0	0	0 P	0 Public guarantees - A	0 dverse Scenario	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Row Num  43 44 45 46 47 48 49 50 51 52 53  N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Stage 1 exposure  Stage 1 exposure which guarantee amount  0	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 Stage exposure exposure	s for	Stage 1 exposure  0	Stage 1 exposure, of which guaranteed amount  0 0 0	Stage 2	Stage 2 exposure, of which guaranteed amount  0		Stage 3 exposure, of	Stock of rovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  0	Stage 2 exposure  0	Stage 2 exposure, of which guaranteed amount  0		Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 3 exposure  0	Coverage Ratio - Stage 3 exposure  0 - 0 -
54 55 56 57 58 59 60 61 62 63	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures 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 -
Row Num	(mln EUR, %	Stage 1 exposure exposure guarantee amount	d exposure	Stage 2 exposure, of which guaranteed amount	1/12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for pro Stage 1 exposure	Stock of Stock rovisions for provision Stage 2 Stage exposure exposu	s for	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Public guarantees - A 31/12/20 Stage 3 exposure		Stock of rovisions for p Stage 1 exposure	provisions for pro Stage 2	Stock of ovisions for Stage 3 exposure	verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72 73 74 N.A. 75 76 77 78 79 80 81 82 83 84	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures 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 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 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 -
Row Num	(min EUR, %  Central banks  Central governments	Stage 1 Stage 1 exposure, of the which guarantee amount		Stage 2 exposure, of which guaranteed amount	1/12/2021 Stage 3 exposure, of which guaranteed amount	provisions for pro	Stock of Stock rovisions for provision Stage 2 Stage exposure exposu	of s for 3 sre 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	Oublic guarantees - A 31/12/20 Stage 3 exposure	Stage 3 exposure, of	rovisions for p	provisions for pro	Stock of ovisions for Stage 3 exposure	verage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88 89 90 91 92 93 94 95 N.A. 96 97 98 99 100 101 102 103 104	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	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	0	0	0	0	0 - 0 -
105	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 -

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA SBAB Bank AB – group

	97 98	99 100	101 102	103 104	105 106	107 108	109 110			.4 115	116 117	118	119 120	121 12	22 123 124	125 126
	Stage 1	Stage 2	31/12/2021 Stage 3	ock of Stock of	Stock of Coverage Ratio	Stage 1	Stage 2	Public guarantees - Adverse Scena 31/12/2022 Stage 3	1	k of Stock of		Stage 1	Stage 2	31/12/2023 Stag	ge 3 Stock of Stock of	f Stock of Coverage Batic
Row Num (mln EUR,		ovpocure of	Stage 3 exposure, or provision		rovisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for provisions	ons for provisions for	Coverage Ratio - Stage 3 exposure  Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposi exposure guara	provisions for provisions  Stage 1 Stage  exposure exposure	for provisions for Stage 3
106 107 108  Central banks Central governments Regional governments or local authorities																
Public sector entities  Multilateral Development Banks  International Organisations  Institutions																
112 Institutions 113 Corporates 114 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	0 0	0 0-
116 117 118  N.A.  of which: SME  Secured by mortgages on immovable property of which: non-SME	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-
119 120 121 131 142 153 164 175 175 175 175 175 175 175 175 175 175																
Collective investments undertakings (CIU)  Equity  Securitisation																
125 Other exposures 126 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-
	Stage 1	Stano 3	31/12/2021			Stone 1		Public guarantees - Adverse Scena 31/12/2022				Stage 1	Stano 3	31/12/2023		
Row Num	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, or provision	ock of Stock of sions for provisions for provisions for provisions for provisions for provisions for provisions and provisions for provisions	Stock of coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed	Stage 3  Stage 3 exposure, of exposure guaranteed amount	Stock of Stock of provisions for provisions for Stage 1 Stage exposure expo	k of Stock of provisions for ge 2 Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure guaranteed	Stage 3 exposure guara	sure, of provisions for provisions for provisions for provisions for provisions for provisions on the stage of the stage o	for provisions for Stage 3
127 Central banks 128 Central governments (mln EUR,	%) amount	amount	amount exp	osure exposure o	exposure CAPOSITO	amount	amount	amount	exposure expo	sure exposure		amount	amount	amo	ount exposure exposu	e exposure
Regional governments or local authorities Public sector entities Multilateral Development Banks																
International Organisations Institutions Corporates	0 0	0 0	0 0	0 0	0 -	0 (	0 (	0 0	0 0	0 0	-	0 0	0	0 0	0 0	0 0-
of which: SME  Retail  of which: SME  N.A.  Of which: SME	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-
Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds	0 0	0 0	0 0	0	0 -	0	0		0 0	0 0		0 0	0	0 0	0 0	0 0-
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																
144 Equity 145 Securitisation 146 Other exposures 147 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-
		,	21/12/2021					Public guarantees - Adverse Scena	rio	, , , , , , , , , , , , , , , , , , ,				24/42/2005		
Row	Stage 1 exposure, of which	Stage 2 exposure, of which	Stage 3 exposure, or provision	ock of Stock of sions for provisions for provisions for provisions for provisions for provisions of the state	Stock of rovisions for Stage 3 exposure	Stage 1 exposure exposure  Stage 1 exposure, of which exposure	Stage 2 exposure exposure exposure exposure exposure exposure exposure	31/12/2022 Stage 3 exposure exposure guaranteed	provisions for provision	k of Stock of provisions for	Coverage Ratio - Stage 3 Stage 3	Stage 1 exposure, of which	Stage 2 exposure, of which	31/12/2023 Stage 3 exposure wh	sure, of provisions for provisions	for provisions for Coverage Ratio -
Num  (mln EUR,  148  Central banks	exposure		exposure guaranteed exposure amount	age 1 Stage 2 oosure exposure	Stage 3 exposure	exposure guaranteed amount	exposure guaranteed amount	exposure guaranteed amount	Stage 1 Stage exposure expo	ge 2 Stage 3 sure exposure	exposure exposure		exposure guaranteed amount	exposure guara	Stage 1 Stage ount Stage	Stage 3 exposure exposure
149 Central governments 150 Regional governments or local authorities 151 Public sector entities																
Multilateral Development Banks International Organisations Institutions																
Corporates of which: SME Retail	0 0	0 0	0 0	0 0	0 -	0 (	0 0	0 0	0 0	0 0	-	0 0	0	0 0	0 0	0 0 -
of which: SME  Secured by mortgages on immovable property of which: non-SME	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-
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU)  Equity  Securitisation  Other exposures																
167 Other exposures 168 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 -
								Public guarantees - Adverse Scena	rio							
	Stage 1 exposure, of	Stage 2	31/12/2021 Stage 3 exposure, of	ock of Stock of	Stock of Coverage Ratio -	Stage 1 exposure, of	Stage 2	Public guarantees - Adverse Scena 31/12/2022 Stage 3 exposure, of	Stock of Stoc	k of Stock of	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2023 Stag	SLOCK OI SLOCK C	f Stock of Coverage Ratio -
Row Num (mln EUR,	Stage 1 exposure, of which exposure	overcours of	Stage 3 Stores Stores Stage 3 Stores Stores Stage 3 Stores	ock of Stock of sions for provisions for provisions for provisions for provisions for provisions for provisions are sexposure of the stock of provisions for	Stock of rovisions for Stage 3 exposure	Stage 1 exposure exposure guaranteed amount		31/12/2022	Stock of Stock provisions for provisions	ons for provisions for	Coverage Ratio - Stage 3 exposure  Stage 1	OVERGOURG OF	Stage 2  Stage 2 exposure exposure guaranteed amount	Stage 3 wh	ge 3 Stock of Stock of provisions for provisions Stage 1 Stage 1 Stage sount exposure exposure	for provisions for Stage Ratio -
169 170 Central banks Central governments Regional governments or local authorities	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3	sions for provisions for pro	Stock of rovisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock provisions for provisions	ons for provisions for		exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 wh	sure, of provisions for provisions	for provisions for Stage Ratio -
Central banks Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3	sions for provisions for pro	Stock of rovisions for Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock provisions for provisions	ons for provisions for		exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 wh	sure, of provisions for provisions	for provisions for Stage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3	sions for provisions for pro	Stock of rovisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock provisions for provisions	ons for provisions for		exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 wh	sure, of provisions for provisions	for provisions for Stage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3	sions for provisions for pro	Stock of rovisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock provisions for provisions	ons for provisions for		exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 wh	sure, of provisions for provisions	for provisions for Stage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3	sions for provisions for pro	Stock of rovisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock provisions for provisions	ons for provisions for		exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 wh	sure, of provisions for provisions	for provisions for Stage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3	sions for provisions for pro	Stock of rovisions for Stage 3 exposure  O -  O -	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock provisions for provisions	ons for provisions for		exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 wh	sure, of provisions for provisions	for provisions for Stage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3	sions for provisions for pro	Stock of rovisions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -	Stage 1 exposure, of which guaranteed	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure expo	ons for provisions for		exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 wh	sure, of provisions for provisions	for provisions for Stage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure which guaranteed amount  0 0 0  0 0  0 0  Stage 1	Stage 2 exposure which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 2	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed exposure, of the proving stage of the pr	osure provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  0 0 0	Stock of	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 Public guarantees - Adverse Scena 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure expo	ons for provisions for Stage 3 exposure  0 0 0  0 0  0 0  0 0	Stage 3 exposure  exposure	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 1	Stage 2 exposure  exposure, of which guaranteed amount   0  0  0  Stage 2  Stage 2  exposure, of which guaranteed amount	Stage 3 exposure  O O O O O O O O O O O O O O O O O O	provisions for Stage 1 exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o o o o o o o o o o o o o o o o o o o
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage	Stage 2 exposure  exposure, of which guaranteed amount   0 0 0  0 0  0 0  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021  Stage 3 exposure, of which guaranteed amount	sions for Stage 2 exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stock of rovisions for Stage 3 exposure  O -  O -  O -  O -  Stock of rovisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure	Stage 1 exposure  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Graph of which guaranteed  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 Stage 2 exposure  0 0 0 0 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 Public guarantees - Adverse Scena 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure expo	ons for provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  k of ons for Stock of provisions for provisions for		exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 1 exposure exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	of or Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O O
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail Recall Re	Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  Stage 1 exposure  O  O  O  Stage 1 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure which guaranteed amount  0 0 0  0 0  0 0  0 0  Stage 2	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount	sions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0  0 0 0	Stage 3 exposure  Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 Public guarantees - Adverse Scena 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure expo	ons for provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  k of ons for Stock of provisions for provisions for	Stage 3 exposure	exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 1	Stage 2 exposure  exposure, of which guaranteed amount   0  0  0  Stage 2  Stage 2  exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	of or Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O O
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Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortages on immovable property Of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Row Num  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Multilateral Development Banks International Organisations Institutions Corporates Of which: SME Securities Multilateral Development Banks International Organisations Institutions Corporates Of which: SME Retail Of which: SME Retail Of which: SME Secured by mortgages on immovable property	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage	Stage 2 exposure  exposure, of which guaranteed amount   0 0 0  0 0  0 0  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021  Stage 3 exposure, of which guaranteed amount	sions for Stage 2 exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 3 exposure  Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Graph of which guaranteed  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 Stage 2 exposure  0 0 0 0 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 Public guarantees - Adverse Scena 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure expo	ons for provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  k of ons for Stock of provisions for provisions for	Stage 3 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 1 exposure exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	of or Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O O
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Regional governments or local authorities Regional governments or local authorities Regional governments and Organisations Institutions Corporates of which: SME Resional Governments Institutions Retail Ret	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage	Stage 2 exposure  exposure, of which guaranteed amount   0 0 0  0 0  0 0  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021  Stage 3 exposure, of which guaranteed amount	sions for Stage 2 exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 3 exposure  Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Graph of which guaranteed  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 Stage 2 exposure  0 0 0 0 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 Public guarantees - Adverse Scena 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure expo	ons for provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  k of ons for Stock of provisions for provisions for	Stage 3 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 1 exposure exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	of or Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O O
Central banks   Central bank	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage	Stage 2 exposure  exposure, of which guaranteed amount   0 0 0  0 0  0 0  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021  Stage 3 exposure, of which guaranteed amount	sions for Stage 2 exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 3 exposure  Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Graph of which guaranteed  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 Stage 2 exposure  0 0 0 0 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 Public guarantees - Adverse Scena 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure expo	ons for provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  k of ons for Stock of provisions for provisions for	Stage 3 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 1 exposure exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	for Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  O O - O - O - O - O - O - O - O - O -
Central banks   Central banks   Central banks   Central banks   Regional governments or local authorities   Public sector entities   Instructions   Instru	Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  O  Stage	Stage 2 exposure  exposure, of which guaranteed amount   0 0 0  0 0  0 0  Stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 31/12/2021  Stage 3 exposure, of which guaranteed amount	sions for Stage 2 exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 3 exposure  Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Graph of which guaranteed  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 Stage 2 exposure  0 0 0 0 Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 Public guarantees - Adverse Scena 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure expo	ons for provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  k of ons for Stock of provisions for provisions for	Stage 3 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0  Stage 1 exposure, of which guaranteed	Stage 2 exposure  exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	provisions for Stage 1 exposure exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	for Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  O O - O - O - O - O - O - O - O - O -
Central banks	Stage 1 exposure  %)  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 2 exposure  exposure  o  o  o  o  o  o  o  o  o  o  o  o  o	Stage 3 exposure which guaranteed amount  0 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure  O 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  0 0 0  1 0 0	sions for Stage 2 exposure  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 3 exposure  Stage 3 exposure  0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure  O  O  O  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   0  0  0  1  0  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  O O O O O  Public guarantees - Adverse Scena 31/12/2022	Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	ons for provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  k of ons for Stock of provisions for provisions for	Stage 3 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount   O O O O O  O O O  O O O O  O O O O  O O O O  O O O O  O O O O  O O O O  O O O O  O O O O  O O O O  O O O O  O O O O  O O O O  O O O O O  O O O O O  O O O O O  O O O O O  O O O O O  O O O O O  O O O O O O  O O O O O O  O O O O O O O  O O O O O O O O  O	Stage 2 exposure which guaranteed amount  0  0  0  Stage 2 exposure of which guaranteed amount  Stage 2 exposure of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stage 3 exposure  Stage 3 exposure  Wh guara amo  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ge 3 sure, of nich anteed ount  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 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 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	for Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  O O - O - O - O - O - O - O - O - O -
Central banks   Central governments	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure  Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0 0 0  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of of which guaranteed amount  Stage 2 exposure, of of which guaranteed amount	Stage 3 exposure which guaranteed amount  0 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure  O 0 0  O 0  O 0  O 0  O 0  O 0  O 0	sions for stage 1 stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	Stage 1 exposure  O  O  O  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount    O  O  Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount    Stage 2 exposure, of which guaranteed amount     Stage 2  Exposure, of which guaranteed amount     Stage 2   Stage 2	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	ons for Stage 3 exposure  O	Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount    Stage 1 exposure, of which guaranteed amount    Stage 1	Stage 2 exposure which guaranteed amount  0  0  Stage 2 exposure of which guaranteed amount  Stage 2 exposure which guaranteed amount  0  Stage 2 exposure of which guaranteed amount	Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O	ge 3 Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	for Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Central banks   Central povernments	Stage 1 exposure  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure  Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure sposure, of which guaranteed amount stage 3  0 0 0 0  0 0 0  0 0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount stage 3 exposure stage 3 exposure, of which guaranteed amount stage 3 exposure, of of which guaranteed amount stage 3 exposure, of which guaranteed amount stage 3  Stage 3 exposure, of of which guaranteed amount stage 3  Stage 3 exposure, of of which guaranteed amount stage 3  Stage 3 exposure, of of of the province of the province stage 3  Stage 3 exposure, of of of the province stage 3  Stage 3 exposure, of of of the province stage 3  Stage 3 exposure, of of of the province stage 3  Stage 3 exposure, of of of the province stage 3  Stage 3 exposure, of of of the province stage 3  Stage 3 exposure, of of of the province stage 3  Stage 3 exposure, of of of the province stage 3  Stage 3 exposure, of of of the province stage 3  Exposure, of of the province	sions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	Stage 1 exposure  O  O  O  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount   O  O  Stage 2 exposure  O  O  O  O  Stage 2 exposure  O  O  O  Stage 2 exposure, of which guaranteed amount  O  O  Stage 2 exposure, of which guaranteed amount  O  O  O  Stage 2 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 exposure, of which guaranteed amount  O O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 Exposure Stage 3	Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	ons for Stage 3 exposure  O	Stage 3 exposure  Stage 3 exposure  Coverage Ratio - Stage 1 exposure  Stage 3 exposure	exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure which guaranteed amount   O  Stage 2 exposure of which guaranteed amount  Stage 2 exposure of which guaranteed amount  O  Stage 2 exposure of which guaranteed amount  Stage 2 exposure of which guaranteed amount  O  Stage 2 exposure of which guaranteed amount  Stage 2 exposure of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O	ge 3 sure, of nich anteed ount  O O O  O O  O O  O O  O O  O O  O O	for Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Central panels	Stage 1 exposure  which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  0 0 0 0  0 0 0 0	Stage 3 exposure which guaranteed amount  0 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure  O 0 0  O 0  O 0  O 0  O 0  O 0  O 0	sions for stage 1 stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	Stage 1 exposure  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure exposure  O O O O O O O O O O O O O O O O O O O	ons for Stage 3 exposure  O	Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure  Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure, or which guaranteed	Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O	ge 3 Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	for Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Secure   S	Stage 1 exposure  which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  0 0 0 0  0 0 0 0	Stage 3 exposure which guaranteed amount  0 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure  O 0 0  O 0  O 0  O 0  O 0  O 0  O 0	sions for stage 1 stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	Stage 1 exposure  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure exposure exposure  O O O O O O O O O O O O O O O O O O O	ons for Stage 3 exposure  O	Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure  Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure, or which guaranteed	Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O	ge 3 Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	for Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Security	Stage 1 exposure  which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  0 0 0 0  0 0 0 0	Stage 3 exposure which guaranteed amount  0 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure  O 0 0  O 0  O 0  O 0  O 0  O 0  O 0	sions for stage 1 stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	Stage 1 exposure  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure exposure exposure  O O O O O O O O O O O O O O O O O O O	ons for Stage 3 exposure  O	Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure  Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure, or which guaranteed	Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O	ge 3 Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	for Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Central banks	Stage 1 exposure  which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  0 0 0 0  0 0 0 0	Stage 3 exposure which guaranteed amount  0 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure  O 0 0  O 0  O 0  O 0  O 0  O 0  O 0	sions for stage 1 stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	Stage 1 exposure  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure exposure exposure  O O O O O O O O O O O O O O O O O O O	ons for Stage 3 exposure  O	Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure  Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure, or which guaranteed	Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O	ge 3 Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	for Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Total	Stage 1 exposure  which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  0 0 0 0  0 0 0 0	Stage 3 exposure which guaranteed amount  0 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure  O 0 0  O 0  O 0  O 0  O 0  O 0  O 0	sions for stage 1 stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	Stage 1 exposure  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 exposure  O O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of scena 31/12/2022  Stage 3 exposure, of scena 31/12/2022	Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure exposure exposure  O O O O O O O O O O O O O O O O O O O	ons for Stage 3 exposure  O	Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure  Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure, or which guaranteed	Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O	ge 3 Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	for Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Row	Stage 1 exposure  which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  0 0	Stage 2 exposure, of which guaranteed amount  0 0 0  0 0 0  0 0 0  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  Stage 2 exposure, of which guaranteed amount  0 0 0 0  0 0 0 0  0 0 0 0	Stage 3 exposure which guaranteed amount  0 0 0  0 0  0 0  31/12/2021  Stage 3 exposure, of which guaranteed amount  31/12/2021  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure  O 0 0  O 0  O 0  O 0  O 0  O 0  O 0	sions for stage 1 stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - O - O - O - O - O - O - O - O - O	Stage 1 exposure  O  O  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  O O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 exposure  O O O O O  Public guarantees - Adverse Scena 31/12/2022  Stage 3 exposure, of which guaranteed amount  Stage 3 exposure, of scena 31/12/2022  Stage 3 exposure, of scena 31/12/2022	Stock of provisions for Stage 1 exposure exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure exposure exposure  O O O O O O O O O O O O O O O O O O O	ons for Stage 3 exposure  O	Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 1 exposure  Coverage Ratio - Stage 3 exposure  Stage 3 exposure  Stage 1 exposure	exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure  Stage 2 exposure which guaranteed amount   Stage 2 exposure or which guaranteed amount   Stage 2 exposure, or which guaranteed	Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O	ge 3 Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  ge 3 Stock of provisions for Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	for Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure   Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure



#### **2021 EU-wide Stress Test: Securitisations**

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	0						
4		SEC-IAA	0						
5		Total	0						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	0	0	0	0	0	0	0
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	0	0	0	0	0	0	0
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**

		1	2	3	4	5	6	7
	_	Actual	:	Baseline scenario	0		Adverse scenario	
RowN um	(mln EUR)	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	4,062	4,330	4,613	4,784	4,519	5,536	6,288
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	4,062	4,330	4,613	4,784	4,519	5,536	6,288
4	Risk exposure amount for market risk	185	185	185	185	214	262	301
5	Risk exposure amount for operational risk	519	519	519	519	519	519	519
6	Other risk exposure amounts	8,216	8,027	7,798	7,652	7,925	7,150	6,568
7	Total risk exposure amount	12,982	13,060	13,115	13,140	13,177	13,467	13,676
8	Total Risk exposure amount (transitional)	12,982	13,060	13,115	13,140	13,177	13,467	13,676
9	Total Risk exposure amount (fully loaded)	12,982	13,060	13,115	13,140	13,177	13,467	13,676



## 2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first	Actual		Baseline Scenario		Ad	verse Scenario	
DN				implementation	Actual		buseline Sections			Cipe Secilario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS		2,291	2,476	2,588	2,693	2,216	2,248	2,318
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		1,743	1,928	2,041	2,145	1,589	1,620	1,688
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		195	195	195	195	195	195	195
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		1,579	1,780	1,900	2,014	1,434	1,465	1,537
6		A.1.3	Accumulated other comprehensive income		231				177	177	177
7		A.1.3.1			245				205	205	205
			Arising from full revaluation, cash flow hedge and liquidity reserves							+	
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-14	-14	-14	-14	-28	-28	-28
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
10		A.1.4	Other Reserves		0	0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-237	-237	-237	-237	-198	-198	-198
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-5	-5	-5	-5	-5	-5	-5
15		A.1.7.2	Cash flow hedge reserve		-230	-230	-230	-230	-190	-190	-190
16		A.1.7.3	Other adjustments		-2	-2	-2	-2	-2	-2	-2
17		A.1.8	(-) Intangible assets (including Goodwill)		-20	-20	-20	-20	-20	-20	-20
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		^	^	20	20	20		
						-20	ء ۔	0	٠		
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-5	-20	-28	-34	0	0	
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	0	0	-3	0	0	-4
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
		7.12.1	( ) Execss deduction from 7111 lectris over 7111 capital				, and the second	<u> </u>			
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25											
25		A.1.15.1	Of which: from securitisation positions (-)		U	0	U	0	0	0	
26		A.1.16	(-) 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
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31	OWN FORDS	A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0		0
					0	0	0	0	0		
32		A.1.22	Amount subject to IFRS 9 transitional arrangements  Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at		0	0	U	-	0		
33		A.1.22.1	31/12/17 ("static part")  Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	0	0	0	0	0	0	0	0
34		A.1.22.2	between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	0
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		n	n	n	0	0		n
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL			^	0	0	0		
					. 0	-	ر ا	U	٥		
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
46		A.1.23.4.2	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
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		349	349	349	349	349	349	349
49		A.2.1	Additional Tier 1 Capital instruments		349	349	349	349	349	349	349
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,092	2,277	2,389	2,494	1,938	1,969	2,037
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		199	·	,	·	278	280	281
										+	
56		A.4.1	Tier 2 Capital instruments		199	199	199	199	199	199	199
F.7		1.4.2	Other Tier 2 Capital components and doductions		_	_		ما	70	01	00
57		A.4.2	Other Tier 2 Capital components and deductions		1	0	0	0	/9	81	82
58		A.4.3	Tier 2 transitional adjustments		^	^	0	0	0		
					0	0	U	U	U		
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0



## 2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	Iverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		12,982	13,060	13,115	13,140	13,177	13,467	13,676
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		13.43%	14.76%	15.56%	16.33%	12.06%	12.03%	12.34%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		16.11%	17.44%	18.22%	18.98%	14.71%	14.62%	14.89%
66		<b>C.3</b>	Total Capital ratio		17.65%	18.96%	19.73%	20.49%	16.81%	16.70%	16.95%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		1,743	1,928	2,041	2,145	1,589	1,620	1,688
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		2,092	2,277	2,389	2,494	1,938	1,969	2,037
69		D.3	TOTAL CAPITAL (fully loaded)		2,291	2,476	2,588	2,693	2,216	2,248	2,318
70		E.1	Common Equity Tier 1 Capital ratio		13.43%	14.76%	15.56%	16.33%	12.06%	12.03%	12.34%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		16.11%	17.44%	18.22%	18.98%	14.71%	14.62%	14.89%
72		E.3	Total Capital ratio		17.65%	18.96%	19.73%	20.49%	16.81%	16.70%	16.95%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	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	548	548	548	548	548	548
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		52,270	52,270	52,270	52,270	52,270	52,270	52,270
77		H.2	Total leverage ratio exposures (fully loaded)		52,270	52,270	52,270	52,270	52,270	52,270	52,270
78		Н.3	Leverage ratio (transitional)		4.00%	4.36%	4.57%	4.77%	3.71%	3.77%	3.90%
79		H.4	Leverage ratio (fully loaded)		4.00%	4.36%	4.57%	4.77%	3.71%	3.77%	3.90%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.01%	0.00%	0.50%	1.00%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		2.51%	2.50%	3.00%	3.50%	2.50%	2.50%	2.50%
87		R.1	Pillar 2 capital requirement		1.73%	1.73%	1.73%	1.73%	1.73%	1.73%	1.73%
88		R.1.1	Of which: CET1		1.02%	1.02%	1.02%	1.02%	1.02%	1.02%	1.02%
89	Pillar 2 (%)	R.2	<b>Total SREP capital requirement</b> (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.73%	9.73%	9.73%	9.73%	9.73%	9.73%	9.73%
90		R.2.1	Of which: CET1		5.52%	5.52%	5.52%	5.52%	5.52%	5.52%	5.52%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.24%	12.23%	12.73%	13.23%	12.23%	12.23%	12.23%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.04%	8.02%	8.52%	9.02%	8.02%	8.02%	8.02%



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

		1	2	3	4	5	6	7
	<u>_</u>	Actual		Baseline scenario			Adverse scenario	
Row um	(mln EUR)	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	393	429	432	420	393	390	358
2	Interest income	629	752	742	732	743	730	713
3	Interest expense	-236	-323	-311	-312	-334	-340	-355
4	Dividend income	0	0	0	0	0	0	0
5	Net fee and commission income	-2	-2	-2	-2	-2	-2	-2
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	4	0	0	0	-51	0	0
7	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					22		
8	Other operating income not listed above, net	-7	0	0	0	117	0	0
9	Total operating income, net	389	428	430	419	480	389	357
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	0	2	-3	-2	-220	-197	-90
11	Other income and expenses not listed above, net	-151	-143	-141	-146	-467	-141	-146
12	Profit or (-) loss before tax from continuing operations	237	286	286	271	-207	51	121
13 14	Tax expenses or (-) income related to profit or loss from continuing operations  Profit or (-) loss after tax from discontinued operations	-52 0	-86	-86	-81	62	0	0
15	Profit or (-) loss for the year	185	200	200	190	-145	51	121
16	Amount of dividends paid and minority interests after MDA-related adjustments	0	0	80	76	0	21	49
17	Attributable to owners of the parent net of estimated dividends	185	200	120	114	-145	31	72
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**

	(mln EUR)	1
Row um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
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

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
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 (+/-)	229

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0