



2021 EU-wide Stress Test

Bank Name	SBAB Bank AB – group
LEI Code	H0YX5LBGKDVOWCXBZ594
Country Code	SE

2021 EU-wide Stress Test: Summary

SBAB Bank AB – group

Row Num	(mln EUR, %)	1	2	3	4	5	6	7	
		Actual	Baseline Scenario				Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	Net interest income	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%	
Memorandum items									
14	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	
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		548	548	548	548	548	548	
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0	

¹ Conversions not considered for CET1 computation

² 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
----	-----------------------------------	---

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

Table with 18 rows (1-18) and 17 columns (16-36). Includes categories like Central banks, Central governments, Institutions, Corporates, Retail, and Equity. Columns represent stages and coverage ratios for 31/12/2021, 31/12/2022, and 31/12/2023. IRB TOTAL is 37,991 for 2021, 36,593 for 2022, and 36,005 for 2023.

Table with 18 rows (19-36) and 17 columns (16-36). Similar to the first table, showing IRB TOTAL values of 37,991 for 2021, 36,593 for 2022, and 36,005 for 2023.

Table with 18 rows (37-54) and 17 columns (16-36). Shows IRB TOTAL values of 0 for 2021, 0 for 2022, and 0 for 2023.

Table with 18 rows (55-72) and 17 columns (16-36). Shows IRB TOTAL values of 0 for 2021, 0 for 2022, and 0 for 2023.

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

SBAB Bank AB – group

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

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

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

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

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

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

Row Num	(mln EUR, %)		Public guarantees - Actual										Coverage Ratio - Stage 3 exposure
			Exposure 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	
109													

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

SBAB Bank AB – group

Row Num	(min EUR, %)		Public guarantees - Baseline Scenario												Public guarantees - Baseline Scenario																
			31/12/2021				31/12/2022				31/12/2023				31/12/2021				31/12/2022				31/12/2023								
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1		Central banks																													
2		Central governments																													
3		Regional governments or local authorities																													
4		Public sector entities																													
5		Multilateral Development Banks																													
6		International Organisations																													
7		Institutions																													
8		Corporates	0	0	0	0	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		of which: SME																													
10		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	
11		of which: SME																													
12		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	
13		of which: non-SME																													
14		Items associated with particularly high risk																													
15		Covered bonds																													
16		Claims on institutions and corporates with a ST credit assessment																													
17		Collective investments undertakings (CIU)																													
18		Equity																													
19		Securitisation																													
20		Other exposures																													
21		Standardised Total	0	0	0	0	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, %)		Public guarantees - Baseline Scenario												Public guarantees - Baseline Scenario															
			31/12/2021				31/12/2022				31/12/2023				31/12/2021				31/12/2022				31/12/2023							
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
22		Central banks																												
23		Central governments																												
24		Regional governments or local authorities																												
25		Public sector entities																												
26		Multilateral Development Banks																												
27		International Organisations																												
28		Institutions																												
29		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30		of which: SME																												
31		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
32		of which: SME																												
33		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
34		of which: non-SME																												
35		Items associated with particularly high risk																												
36		Covered bonds																												
37		Claims on institutions and corporates with a ST credit assessment																												
38		Collective investments undertakings (CIU)																												
39		Equity																												
40		Securitisation																												
41		Other exposures																												
42		Standardised Total	0	0	0	0	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, %)		Public guarantees - Baseline Scenario												Public guarantees - Baseline Scenario															
			31/12/2021				31/12/2022				31/12/2023				31/12/2021				31/12/2022				31/12/2023							
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
43		Central banks																												
44		Central governments																												
45		Regional governments or local authorities																												
46		Public sector entities																												
47		Multilateral Development Banks																												
48		International Organisations																												
49		Institutions																												
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME																												
52		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
53		of which: SME																												
54		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
55		of which: non-SME																												
56		Items associated with particularly high risk																												
57		Covered bonds																												
58		Claims on institutions and corporates with a ST credit assessment																												
59		Collective investments undertakings (CIU)																												
60		Equity																												
61		Securitisation																												
62		Other exposures																												
63		Standardised Total	0	0	0	0	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, %)		Public guarantees - Baseline Scenario												Public guarantees - Baseline Scenario													
			31/12/2021				31/12/2022				31/12/2023				31/12/2021				31/12/2022				31/12/2023					
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount

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

SBAB Bank AB – group

		46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75		
		Public guarantees - Baseline Scenario																															
		31/12/2021								31/12/2022								31/12/2023															
Row Num	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
106	N.A.																																
107																																	
108																																	
109																																	
110																																	
111																																	
112																																	
113																																	
114																																	
115																																	
116																																	
117																																	
118																																	
119																																	
120																																	
121																																	
122																																	
123																																	
124																																	
125																																	
126																																	
127																																	
128																																	
129																																	
130																																	
131																																	
132																																	
133																																	
134																																	
135																																	
136																																	
137																																	
138																																	
139																																	
140																																	
141																																	
142																																	
143																																	
144																																	
145																																	
146																																	
147																																	
148																																	
149																																	
150																																	
151																																	
152																																	
153																																	
154																																	
155																																	
156																																	
157																																	
158																																	
159																																	
160																																	
161																																	
162																																	
163																																	
164																																	
165																																	
166																																	
167																																	
168																																	
169																																	
170																																	
171																																	
172																																	
173																																	
174																																	
175																																	
176																																	
177																																	
178																																	
179																																	
180																																	
181																																	
182																																	

2021 EU-wide Stress Test: Securitisations

SBAB Bank AB – group

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

SBAB Bank AB – group

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	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

SBAB Bank AB – group

Row Number	Description	(min EUR,%)	1	2	3	4	5	6	7	8
			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	B	TOTAL RISK EXPOSURE AMOUNT		12,982	13,060	13,115	13,140	13,177	13,467	13,676
62	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	C.2	Tier 1 Capital ratio		16.11%	17.44%	18.22%	18.98%	14.71%	14.62%	14.89%
66	C.3	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	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	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	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	H.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	P.3	O-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
83	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	R.2	Total SREP capital requirement (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

SBAB Bank AB – group

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	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	Tax expenses or (-) income related to profit or loss from continuing operations	-52	-86	-86	-81	62	0	0
14	Profit or (-) loss after tax from discontinued operations	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

SBAB Bank AB – group

		(mln EUR)	1
Row Number	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

Row Number	Net issuance of Additional Tier 1 and Tier 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

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