

2021 EU-wide Stress Test

Bank Name	Länförsäkringar Bank AB (publ)
LEI Code	549300C6TUMDXNOVXS82
Country Code	SE



2021 EU-wide Stress Test: Summary

		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Rov	(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	497	497	504	497	462	451	429
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	0	0	0	0	-1	0	0
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-32	-72	-18	-21	-241	26	-27
4	Profit or (-) loss for the year	220	156	195	142	-118	186	88
5	Coverage ratio: non-performing exposure (%)	34.80%	38.24%	29.27%	24.72%	37.05%	27.11%	20.03%
6	Common Equity Tier 1 capital	2,137	2,241	2,342	2,397	1,980	2,089	2,017
7	Total Risk exposure amount (all transitional adjustments included)	12,797	12,960	12,995	12,974	12,822	12,677	12,689
8	Common Equity Tier 1 ratio, %	16.70%	17.29%	18.02%	18.47%	15.44%	16.48%	15.90%
9	Fully loaded Common Equity Tier 1 ratio, %	16.70%	17.29%	18.02%	18.47%	15.44%	16.48%	15.90%
10	Tier 1 capital	2,267	2,371	2,472	2,526	2,109	2,218	2,147
11	Total leverage ratio exposures	42,822	42,822	42,822	42,822	42,822	42,822	42,822
12	Leverage ratio, %	5.29%	5.54%	5.77%	5.90%	4.93%	5.18%	5.01%
13	Fully loaded leverage ratio, %	5.29%	5.54%	5.77%	5.90%	4.93%	5.18%	5.01%
			Memoran	dum items				
14	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		129	129	129	129	129	129
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
New definition of default?	0



		Länförsäkringar Bank AB (publ)																
				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-IRB		A-I	RB	F-:	IRB	Stage 1 eynosure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of 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	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks		0	(0	(0	(0		0 (0	0 (0	0	(ō -
2		Central governments		0	(0	(0	(0		0 (0	0 (0	0	(J -
3		Institutions		0	(0	(0	(0		0 (0	0 (0	0	(J -
4		Corporates		0	(2,212	13	3 0	(829		0 2,042	2 167	2 15	0	0		1 3.56%
5		Corporates - Of Which: Specialised Lending		0	(0	(0	(0		0	0	0	0	0	(0 -
6		Corporates - Of Which: SME		0	(2,210	13	3	(828		0 2,043	16		0	0		3.56%
7		Retail		31,795	88	0	(2,945		3		0 30,686	6 1,099		15	17	3!	<i>5</i> 37.87%
8	Länförsäkringar Rank AR	Retail - Secured on real estate property		28,774	24	1 0	(1,849	26	6 0		0 28,044 0 2,344 0 25,700	4 709	9 28	1	0	(1 3.56% 5 37.87% 0 0.76% 0 1.11% 0 0.57%
9	Länförsäkringar Bank AB	Retail - Secured on real estate property - Of Which: SME		2,533	7	7 0	(266		0		0 2,34	4 180		0	0	(ე 1.11%
10	(publ)	Retail - Secured on real estate property - Of Which: non-SME		26,241	16	0	(1,583	16	6 0		0 25,700	0 523	3 18	0	0	(ე 0.57%
11	(pabi)	Retail - Qualifying Revolving		0	(0	(0	(0		0	0	0	0	0	(0 -
12		Retail - Other Retail		3,021	65	0	(1,096	47	7 0		0 2,642	2 39	-	14	16	3!	5 53.95% 3 45.41% 2 60.78%
13		Retail - Other Retail - Of Which: SME		1,392		0	(430	ľ	3		0 1,142	2 26		9	11	13	3 45.41%
14		Retail - Other Retail - Of Which: non-SME		1,629	36	0	(0 666	20	0		0 1,500	0 120	6 36	5	5	22	2 60.78%
15		Equity		0	(0	(0			0	0	0	0	(J -
16		Securitisation																
17		Other non-credit obligation assets		0	(0	(0			0	0 0	0	0	(J -
18		IRB TOTAL		31,795	88	2,212	13	2,945	73	829		0 32,728	1,260	108	15	17	36	6 33.10%

			I								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-:	IRB	F-1	IRB	A-1	IRB	F-1	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	(0	0	0	0	0	C) -
20		Central governments		0	C	0	(0	(0	(0	0	0	0	0	C	-
21		Institutions		0	C	0	(0	(0	(0	0	0	0	0	C	-
22		Corporates		0	C	2,212	13	0		0 829	(2,042	162	15	0	0	1	3.56%
23		Corporates - Of Which: Specialised Lending		0	C	0	(0		0	(0	0	0	0	0	C	-
24		Corporates - Of Which: SME		0	C	2,210	13	0		0 828	(2,041	161	15	0	0	1	3.56%
25		Retail		31,795	88	0	(2,945	7:	3 0	(30,686	1,099	93	15	17	35	37.87%
26		Retail - Secured on real estate property		28,774	24	0	(1,849	26	6 0	(28,044	709	28	1	0	C	0.76%
27	CWEDEN	Retail - Secured on real estate property - Of Which: SME		2,533	7	0	(266	10	0	(2,344	186	10	0	0	C	1.11%
28	SWEDEN	Retail - Secured on real estate property - Of Which: non-SME		26,241	16	0	(1,583	16	6 0	(25,700	523	18	0	0	C	0.57%
29		Retail - Qualifying Revolving		0	C	0	(0		0	(0	0	0	0	0	C) -
30		Retail - Other Retail		3,021	65	0	(1,096	47	7 0	(2,642	390	65	14	16	35	53.95%
31		Retail - Other Retail - Of Which: SME		1,392	28	0	(430	28	8 0	(1,142	264	29	9	11	13	45.41%
32		Retail - Other Retail - Of Which: non-SME		1,629	36	0	(666	20	0	(1,500	126	36	5	5	22	60.78%
33		Equity		0	C)		0	(0		0	0	0	0	0	C) -
34		Securitisation																
35		Other non-credit obligation assets		0	C			0	(0		0	0	0	0	0	C	-
36		IRB TOTAL		31,795	88	2,212	13	2,945	73	829	C	32,728	1,260	108	15	17	36	33.10%

											Actual						
					Fynosi	ıre values			Risk eynos	sure amounts	31/12/2020			<u> </u>		<u> </u>	
				A-IF		F-I	RB	A-1			IRB			Stock of	Stock of	Stock of	Coverno Potio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expo	sure 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 0	(0 0		0 0	0 0	C	(0 -
38		Central governments		0		0 0		0 0	(0 0		0 0	0 0	C	(0 -
39		Institutions		0		0 0		0 0	(0 0		0 0	0 0	C	(0 -
40		Corporates		0		0 0		0 0	(0 0		0 0	0 0	C	(D	0 -
41		Corporates - Of Which: Specialised Lending		0		0 0		0 0	(0 0		0 0	0 0	C	(D	0 -
42		Corporates - Of Which: SME		0		0 0		0 0	(0 0		0 0	0 0	C	(D	0 -
43		Retail		0		0 0		0 0	(0 0		0 0	0 0	C	(D	0 -
44		Retail - Secured on real estate property		0		0 0		0 0	(0 0		0 0	0 0	C	(D	0 -
45	NI A	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	(0 0		0 0	0 0	C)	0 -
46	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0	(0 0		0 0	0 0	C	(D	0 -
47		Retail - Qualifying Revolving		0		0 0		0 0	(0 0		0 0	0 0	C	(D	0 -
48		Retail - Other Retail		0		0 0		0 0	(0 0		0 0	0 0	C	(D	0 -
49		Retail - Other Retail - Of Which: SME		0		0 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	0 0	C	(D	0 -
51		Equity		0		0		0	(0		0	0 0	C	(0 -
52		Securitisation															
53		Other non-credit obligation assets		0		0		0		0		0	0 0	C			0 -
54		IRB TOTAL		0		0		0 0	(0		0 0	0 0	0	C		0 -

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



		Länförsäkringar Bank AB (publ)																
				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-IF	RB	F-II	RB	A-I	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Patie -
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	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73		Central banks		0	C	0	(0	C	0		0	(0	0		0 0	-
74		Central governments		0	C	0	(0	C	0		0	(0 (0		0 0	-
75		Institutions		0	C	0	(0	C	0		0 0	(0 (0 ()	0 0	-
76		Corporates		0	C	0	(0	C	0		0	(0	0		0	-
77		Corporates - Of Which: Specialised Lending		0	C	0	(0	C	0		0	(0	0		0	-
78		Corporates - Of Which: SME		0	C	0	(0	C	0		0	(0	0)	0	<u> -</u>
79		Retail		0	C	0	(0	C	0		0	(0	0)	0	-
80		Retail - Secured on real estate property		0	C	0	(0	C	0		0 0	(0	0)	0 0	-
81	N.A.	Retail - Secured on real estate property - Of Which: SME		0	C	0	(0	C	0	(0 0	(0	0	0	0 0	-
82	IN./\.	Retail - Secured on real estate property - Of Which: non-SME		0	C	0		0	C	0	(0	(0	0	0	0 0	<u> -</u>
83		Retail - Qualifying Revolving		0	C	0	C	0	C	0		0 0	(0 (0		0 0	-
84		Retail - Other Retail		0	C	0	C	0	C	0		0 0	(0 (0)	0 0	<u> -</u>
85		Retail - Other Retail - Of Which: SME		0	C	0	C	0	C	0		0 0	(0 (0	0	0 0	<u> -</u>
86		Retail - Other Retail - Of Which: non-SME		0	C	0		0	C	0		0 0	(0 (0	0	0 0	<u> -</u>
87		Equity		0				0				0	(0 (0)	0 0	
88		Securitisation																
89		Other non-credit obligation assets		0	<u> </u>		-	0	<u> </u>			0	(0 (0)	0 0	<u>-</u>
90		IRB TOTAL		0	0	0	0	0	0) 0) 0		0) ()	D 0	<i>(</i> -)

			1								Actual							
											31/12/2020							
					Exposi	ire values			Risk expos	ure amounts								
				A-	IRB	F-	IRB	A-	IRB	F-I	IRB		a	a	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0		0	(0	(0	(0 0	0	0	0	0	0	-
92		Central governments		0		0	(0	(0	(0 0	0	0	0	0	0	-
93		Institutions		0		0	(0	(0	(0 0	0	0	0	0	0	-
94		Corporates		0		0	(0	(0	(0 0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending		0		0	(0	(0	(0 0	0	0	0	0	0	-
96		Corporates - Of Which: SME		0		0	(0		0	(0	0	0	0	0	0	-
97		Retail		0		0	(0	(0	(0	0	0	0	0	0	-
98		Retail - Secured on real estate property		0		0		0		0		0	0	0	0	0	0	-
99	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0		0		0		0	0	0	0	0	0	-
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0		0		0		0	0	0	0	0	0	-
101		Retail - Qualifying Revolving		0		0		0		0		0	0	0	0	0	0	-
102		Retail - Other Retail		0		0)	0)	0		0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME		0		0	(0		0		0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME		0		0	(0	(0		0	0	0	0	0	0	-
105		Equity		0		0		0)		C	0	0	0	0	0	-
106		Securitisation																
107		Other non-credit obligation assets		0		0		0))		C	0	0	0	0	0	-
108		IRB TOTAL		0		0	C	0	0	0		0	0	0	0	0	0	-

											Actual						
											31/12/2020						
					Exposu	re values			Risk exposi	ure amounts							
				A-IF	RB	F-II	₹В	A-I	RB	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 exp	osure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagement
109		Central banks		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) -
111		Institutions		0	(0		0	0	0		0	0 0	0	0	0) -
112		Corporates		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) -
114		Corporates - Of Which: SME		0	(0		0 0	0	0		0 0	0 0	0	0	0) -
115		Retail		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) -
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) -
118	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) -
119		Retail - Qualifying Revolving		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) -
121		Retail - Other Retail - Of Which: SME		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) -
123		Equity		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) -
126		IRB TOTAL		0		0		0	0	0		0 0	0 0	0	0	0	-

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts	02, 22, 2020							
				A-I		F-I	RB	A-I		F-I	[RB				Stock of	Stock of	Stock of	Coverage Patie
RowN			(mla FUD 0()	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
127		Control banks	(mln EUR, %)	0														
12/		Central banks		0	(0		0		0		0 0						7-
128		Central governments		0		0		0		0		0 0	0					7 -
129		Institutions		0		0		0		0		0 0						7 -
130		Corporates Of Which Chariplicad Landing		0		0		0		0		0 0	0					7 -
131		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0		0		0		0 0	0					7 -
132		Retail		0		0		0		0		0 0	0					<u>/ -</u>
133				0		0		0		0		0 0	0					7 -
134		Retail - Secured on real estate property		0		0		0	<u> </u>	0		0 0	0					<u>/ -</u>
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0		0		0		0	0) (<u>/ -</u>
136		Retail - Secured on real estate property - Of Which: non-SME		0	(0		0 0	(0		0 0	0) (0) (0	<u>/ -</u>
137		Retail - Qualifying Revolving		0		0		0 0	C	0		0 (0) (C) () (<i>1</i> -
138		Retail - Other Retail		0	(0		0 0	C	0		0 0	0		0	0		<u>) -</u>
139		Retail - Other Retail - Of Which: SME		0	(0		0 0	C	0		0 0	0	0	C	0	0	<i>)</i> -
140		Retail - Other Retail - Of Which: non-SME		0	(0		0 0	C	0		0 (0	0	C	0	0) -
141		Equity		0	()		0)			0	0	0	0	0) -
142		Securitisation																
143		Other non-credit obligation assets		0	(0	C			(0	0	0) (0) -
144		IRB TOTAL		0	0	0		0	0	0		0	0	0	0	0	0	<i>i</i> -



		Länförsäkringar Bank AB (publ)																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
			1								31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	RB	F-IRE	3	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Patie
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
145		Central banks	(, , , ,	0	(0	C	0	(0		0 0			0		0 0	Ú -
146		Central governments		0	(0	C	0	(0		0 0)	0 0	0		0 0) -
147		Institutions		0	(0	C	0	(0		0 0	(0	0		0 0) -
148		Corporates		0	(0	C	0	(0		0 0	(0	0		0 0) -
149		Corporates - Of Which: Specialised Lending		0		0	C	0	(0		0 0)	0	0		0 0) -
150		Corporates - Of Which: SME		0	(0	C	0	(0		0 0)	0	0		0 0) -
151		Retail		0	(0	C	0	(0		0 0)	0	0		0 0) -
152		Retail - Secured on real estate property		0	(0	C	0	(0		0 0)	0	0		0 0) -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0	C	0	(0		0 0)	0	0		0 0) -
154	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0	C	0	(0		0 0)	0	0		0 0) -
155		Retail - Qualifying Revolving		0		0	C	0	(0		0 0)	0	0		0 0) -
156		Retail - Other Retail		0		0	C	0	(0		0 0)	0	0		0 0) -
157		Retail - Other Retail - Of Which: SME		0		0	C	0	(0		0 0)	0	0		0 0) -
158		Retail - Other Retail - Of Which: non-SME		0	(0	C	0	(0		0 0)	0	0		0 0	л -
159		Equity		0				0	(0)	0	0		0 0	Л-
160		Securitisation																
161		Other non-credit obligation assets		0				0	(0)	0	0		0 0) -
162		IRB TOTAL		0		0	0	0	C	0		0		0	0		0	/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)	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	sure amounts							
				A-	IRB	F-1	RB	A-:	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	Stage 3 exposure
181		Central banks		0	(0		0		0 0		0 0) (0	(J -
182		Central governments		0	(0		0		0 0		0 0) () (0	(J -
183		Institutions		0	(0		0 0		0 0		0 0) () (0	(J -
184		Corporates		0	(0		0 0		0 0		0 0) () (0	(J -
185		Corporates - Of Which: Specialised Lending		0	(0		0 0		0 0		0 0) () (0	(J -
186		Corporates - Of Which: SME		0	(0		0 0		0 0		0 0) ()	0	(J -
187		Retail		0	(0		0 0		0 0		0 0) () (0	(J -
188		Retail - Secured on real estate property		0	(0	(0 0		0 0		0 0) ()	0	(J -
189	NI A	Retail - Secured on real estate property - Of Which: SME		0	(0		0 0		0 0		0 0) () (0	(J -
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0 0		0 0		0 0) () (0	(J -
191		Retail - Qualifying Revolving		0	(0		0 0		0 0		0 0) () (0	(J -
192		Retail - Other Retail		0	(0		0 0		0 0		0 0) () (0	(J -
193		Retail - Other Retail - Of Which: SME		0	(0	(0 0		0 0		0 0) ()	0	(J -
194		Retail - Other Retail - Of Which: non-SME		0	(0		0		0 0		0 0) (0	(ນ ້ -
195		Equity		0	(0		0		0) (0	(J -
196		Securitisation															
197		Other non-credit obligation assets		0	()		0		0		0) (0	(J -
198		IRB TOTAL		0	C	0		0		0		0 0		0	0	C	1 -



	Länförsäkringar Bank AB (publ)																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline 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 exposur	Stock of provisions for e 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 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 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	0	0 () -	(0 0	ſ	J r	<i>،</i>	0 -
2	Central governments		0	0		0	0	o l	0 -		0 0		0	0	0 () -	(0 0	٦) r	<i>ر</i>	0 -
3	Institutions		0	0		0	0)	0 -		0 0)	0	0	0 () -	(0 0	() c	,	0 -
4	Corporates		1,729	448	4	2	0	1	2 4.05%	1,70	3 444	77	' 2	0	0	3.16%	1,777	34	102	ſ	<u>)</u>	,	3 2.75
5	Corporates - Of Which: Specialised Lending		0	0		0	0	0	0 -		0 0)	0	0	0	-	(0 0	<u> </u>	<u>ر</u>	<i>,</i>	0 -
6	Corporates - Of Which: SME		1,728	447	4	2	0	1	2 4.05%	1,70	2 443	7:	' 2	0	0	3.15%	1,776	34	102	<u> </u>	<u>ر</u>	<u>/</u>	3 2.74
7	Retail		29,406	2,273	19	9	5 28	8	34 42.07%	28,91	9 2,621	. 33	88	4 19	9 107	31.69%	28,803	2,58	35 490		13	, 12°	29 26.37
8 Länförsäkringar Pank AP	Retail - Secured on real estate property		27,222	1,486	7.	2	0	1	1 0.85%	26,87	1,766	14	14	0	1	0.80%	26,762	1,79	95 224	(<u>J</u>		2 0.7
Länförsäkringar Bank AB			1,971	540	2	9	0	O	0 1.21%	1,93	2 548	59	59	0	0	1.09%	2,021	42	.9 90	(<u>) </u>	<i>,</i>	1 1.04
(publ)	Retail - Secured on real estate property - Of Which: non-SME		25,251	947	4.	3	0	1	0.61%	24,93	8 1,218	8!	35	0	1	0.59%	24,741	1,36	56 134	(<u>J</u>		1 0.58
11 (publ)	Retail - Qualifying Revolving		0	0		0	0	O	0 -		0		0	0	0	-	(0	<u></u>	<u>ر</u>	<u>/</u>	0 -
12	Retail - Other Retail		2,184	787	12	7	5	7 8	65.69%	2,04	9 855	194	94	4 18	8 106	54.54%	2,041	. 79	266		12	_ 12	27 47.97 73 43.08 55 56.50
13	Retail - Other Retail - Of Which: SME		817	546	7.	3	2	3 4	14 59.74%	75	561	. 120	20	2	6 59	49.04%	786	48	169		2 3	<u>, 7</u>	3 43.08
14	Retail - Other Retail - Of Which: non-SME		1,367	241	5	3	2	3	73.85%	1,29	4 294	7-	' 4	2 1	2 47	63.51%	1,255	31	.0 97		<u> </u>	<u>/</u> 5'	5 56.50
15	Equity		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	ſ) () (0 -
18	TRB TOTAL		31.135	2.720	24:	11	5 28	8	5 35.40%	30,62	2 3.065	410	0	1 19	9 109	26.66%	30,580	2.92	5 592	1	4 13	13	2 22.31

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(min El	Stage 1 exposure Stage 1.	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
19		Central banks	0		0 0		0 0	C) -	(0	0	0 (0 0	0	-	0		0	C	0	C	J-
20		Central governments	0		0 0		0 0	C) -	(0	0	0	0	0	-	0		0	(0	0	J -
21		Institutions	0		0 0		0 0	C) -	(0	0	0	0	0	-	0		0	(0	0	J -
22		Corporates	1,729	44	8 42		0 1	2	4.05%	1,703	3 444	72	2 (0	2	3.16%	1,777	34	102	(0	, 3'	2.75%
23		Corporates - Of Which: Specialised Lending	0		0 0		0 0	C) -	(0	0) (0 0	0	-	0		0	(0	v C	J -
24		Corporates - Of Which: SME	1,728	44	7 42		0 1	2	4.05%	1,702	2 443	72	2 (0	2	3.15%	1,776	34	102	(0	, 3	3 2.74%
25		Retail	29,406	2,27	3 199		5 28	84	42.07%	28,919	2,621	338	3	4 19	107	31.69%	28,803	2,58	490	4	13	129	9 26.37%
26		Retail - Secured on real estate property	27,222	1,48	6 72		0 1	1	0.85%	26,870	1,766	144	4 (0 1	. 1	0.80%	26,762	1,79	224	(1	. 2	2 0.77%
27	SWEDEN	Retail - Secured on real estate property - Of Which: SME	1,971	54	0 29		0 0	C	1.21%	1,932	2 548	59	9 (0	1	1.09%	2,021	429	90	C	0	. 1	1.04%
28	SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	25,251	94	7 43		0 1	C	0.61%	24,938	1,218	85	5	0 1	. 1	0.59%	24,741	1,36	134	C	1	. 1	1 0.58%
29		Retail - Qualifying Revolving	0		0 0		0 0	C	-	(0	0	0	0	0	-	0		0	C	0	0'	<i>)</i> -
30		Retail - Other Retail	2,184	78	7 127		5 27	83	65.69%	2,049	855	194	4	4 18	106	54.54%	2,041	790	266	4	12	. 127	7 47.97%
31		Retail - Other Retail - Of Which: SME	817	54	6 73		2 13	44	59.74%	755	561	120	0	2 6	59	49.04%	786	48	169	2	2 3	73	3 43.08%
32		Retail - Other Retail - Of Which: non-SME	1,367	24	1 53		2 13	39	73.85%	1,294	1 294	74	4	2 12	47	63.51%	1,255	310	97	2	9	55	56.50%
33		Equity	0		0 0		0 0	C	-	(0	0	0	0	0	-	0		0	C	0	0'	J -
34		Securitisation																					
35		Other non-credit obligation assets	0		0 0		0 0	C	-	(0	0	0 (0	0	-	0		0	(0	0	<i>J</i> -
36		IRB TOTAL	31,135	2,72	0 241	!	5 28	85	35.40%	30,622	3,065	410) 4	19	109	26.66%	30,580	2,92	592	4	13	132	22.31%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %		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 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 expos	Stock of provisions foure Stage 3 expos	Coverage Ra Stage 3 expo
	Central banks		0 0 0)	0 0	() -	0		0	0 0	0	0) -	C		0	0	0	0	0 -
	Central governments		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) -	C		0	0	0	0	0 -
	Corporates		0 0 0)	0 0	() -	0	ı	0	0 0	0	0) -	C	D .	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending		0 0 0)	0 0	() -	0		0	0 0	0	0) -	C		0	0	0	0	0 -
	Corporates - Of Which: SME		0 0 0)	0 0	() -	0		0	0 0	0	0) -	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	-	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	-	C)	0	0	0	0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0)	0	() -	0		0	0	0	0	-	C		0	0	0	0	0 -
	Retail - Qualifying Revolving		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) -	C	D	0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0 0)	0	(-	0	l	0	0	0	0) -	C		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) –	C		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)I-	0		01	0	0	0	-	0)	01	OI (01	0	01-

													Baseline Scenario									
						31/12/2021							31/12/2022						31/12/2023			
RowN um		(mln El	Stage	je 1 exposure Stage 2	exposure Stage 3 exposu	Stock of ire provisions for Stage 1 exposu	Stock of r provisions for ire Stage 2 exposure	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 Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	sure 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
55		Central banks		0	0	0	0	0 (0 -	0		0 (0 0		0 (0 -	0	0 () () (0	<i>j</i> -
56		Central governments		0	0	0	0	0 (0 -	0		0 (0 0) (0 (0 -	0	0 (() (0	/-
57		Institutions		0	0	0	0	0 (0 -	0		0 (0 0	0	0 (0 -	0	0 (((0	/-
58		Corporates		0	0	0	0	0	0 -	0		0	0 0		0 (0 -	0	0	() (0	/
59		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0		0	0		0	0 -	0	0	()	0	<u>/</u>
60		Corporates - Of Which: SME		0	0	0	0	0	0 -	0		0	0		0	0 -	0	0		(0	<u>/</u>
61		Retail		0	0	0	0	0	0 -	0		0	0		0	0 -	0	0)) (0	<u>/- </u>
62		Retail - Secured on real estate property		0	0	0	0	0	0 -	0		0	0		0 (0 -	0	0 ()) (0	<u>/</u>
63	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	<u>/- </u>
64	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	<u>/</u>
65		Retail - Qualifying Revolving		0	0	0	0	0 (0 -	0		0 (0 0	0	0 (0 -	0	0 (() (0	<u> </u>
66		Retail - Other Retail		0	0	0	0	0 (0 -	0		0 (0 0	0	0 (0 -	0	0 ()) (0	<u> </u>
67		Retail - Other Retail - Of Which: SME		0	0	0	0	0 (0 -	0		0 (0 0	0	0 (0 -	0	0 ()) (0	<u> </u>
68		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>
69		Equity		0	0	0	0	0 (0 -	0		0 (0 0	0	0 (0 -	0	0 ()) (0	<u>+</u> ′
70		Securitisation								-											-	
71		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	0	0	0 (D I -	I 0		0	0 0) (0 0	01-	0	0) () () 0	/ 1-



	Lailioisakiingai balik Ab (pubi)																						
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario)									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)		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	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	
	Central banks		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 -
	Institutions		0		0 0)	0	(-		0 0)	0 (0	(-	0		0	0	0		0 -
	Corporates		0		0 0)	0) (-		0 0		0 (0) () -	0		0	0	0		0 -
	Corporates - Of Which: Specialised Lending		0		0 0)	0	(-		0 0		0 (0)	-	0		0	0	0		0 -
	Corporates - Of Which: SME		0		0)	0	(-		0 0		0	0)	-	0		0	0	0		0 -
	Retail		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 -
N.A.	Retail - Secured on real estate property - Of Which: SME		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 -
	Retail - Qualifying Revolving		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 -
	Retail - Other Retail - Of Which: SME		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 -
	Equity		0		0 0)	0) (-		0 0)	0 (0) -	0		0	0	0		0 -
	Securitisation																						Л
	Other non-credit obligation assets		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 -

												Baseline Scenario										
					31/1	.2/2021						31/12/2022							31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure Stage 2	exposure Stage 3 ex	Sto oposure provis Stage 1	ock of Stock sions for provisio . exposure Stage 2 ex	k of Stock of provisions for xposure 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 S	Stock of provisions for tage 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 e Stage 3 exposure	Coverage Rati Stage 3 expos
91	Central banks		0	0	0	0	0	0 -	0		0 (0	0	(0 -		0 (C	()	0	0 -
92	Central governments		0	0	0	0	0	0 -	0		0	0	0		0 -		0	C	()	0	0 -
93	Institutions		0	0	0	0	0	0 -	0		0	0	0		0 -		0	C	()	0	0 -
94	Corporates		0	0	0	0	0	0 -	0		0	0	0	() -		0	C	()) r	0 -
95	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0		0	0	0	() -		0	C	()) r	0 -
96	Corporates - Of Which: SME		0	0	0	0	0	0 -	0		0 (0	0	() -		0	C	()	ر ر	0 -
97	Retail		0	0	0	0	0	0 -	0		0 (0	0	() -	(0	C	()	<u>) </u>	0 -
98	Retail - Secured on real estate property		0	0	0	0	0	0 -	0		0 (0	0	() -	(0	C	()	<u>) </u>	0 -
99 N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0 -	0		0 (0	0	() -	(0 (C	()	<u>v</u>	0 -
100 IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	0		0 (0	0	() -		0	C	()	J C	0 -
101	Retail - Qualifying Revolving		0	0	0	0	0	0 -	0		0 (0	0	() -		0	C	()	J C	0 -
102	Retail - Other Retail		0	0	0	0	0	0 -	0		0 (0	0	() -		0	C	()	J C	0 -
103	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0 (0	0	() -	(0	C	()	<u>) </u>	0 -
104	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0		0	0 0	0	() -		0 (C	()	J (<u>0</u> -
105	Equity		0	0	0	0	0	0 -	0		0 (0 0	0	() -		0 (C	()	J (<u>0</u> -
106	Securitisation																					
107	Other non-credit obligation assets		0	0	0	0	0	0 -	0		0 (0 0	0	() -		0 (C	()	J (<u></u> 0 -
108	IRB TOTAL		0	01	Ol	0	0	01-	1 0		01 (OI O	0	1 0)I-	1 (ol d	1 0			al r	al-

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN				Stage 1 exposure Stage 2 ex	oosure 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	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
110		Central government	nents	0	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 - O	Of Which: Specialised Lending	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
114		Corporates - O	Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
115		Retail		0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
116			red on real estate property	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
117	N.A.		cured on real estate property - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
118	11.7.	Retail - Sec	cured on real estate property - Of Which: non-SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
119			ifying Revolving	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
120		Retail - Other		0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
121			ner Retail - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0	0	0	0	-
122		Retail - Oth	ner 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			it 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	-

										Baseline 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 Stage 3 exposu	Stock of ure 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 fo Stage 2 exposi	Stock of provisions f re Stage 3 expos	or Change I
	Central banks		0 0	0	0 0	C	-	0	0	0	0	0	-	C	0	0	0		0	0 -
	Central governments		0 0	0	0 0	C	_	0	0	0	0 0	0) -	C	0	0	0		0	0 -
	Institutions		0 0	0	0 0	C	-	0	0	0	0 0	0	-	C	0	0	0		0	0 -
	Corporates		0 0	0	0 0	C	-	0	0	0	0 0	0	-	C	0	0	0		0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0	C	-	0	0	0	0	0	-	C	0	0	0		0	0 -
	Corporates - Of Which: SME		0 0	0	0 0	C	-	0	0	0	0	0) -	C	0	0	0		0	0 -
	Retail		0 0	0	0 0	C	-	0	0	0	0	0) -	C	0	0	0		0	0 -
	Retail - Secured on real estate property		0 0	0	0 0	C	-	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	C	-	0	0	0	0	0) -	C	0	0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0	C	-	0	0	0	0	0	 	C	0	0	0		0	0 -
	Retail - Qualifying Revolving		0 0	0	0 0	C	-	0	0	0	0	0) –	C	0	0	0		0	0 -
	Retail - Other Retail		0 0	0	0 0	C	-	0	0	0	0	0	-	C	0	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0 0	C	-	0	0	0	0	0	 	C	0	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0 0	C	-	0	0	0	0	0	-	C	0	0	0		0	0 -
	Equity		0 0	0	0 0	C	-	0	0	0	0	0	-	C	0	0	0		0	0 -
	Securitisation																			
	Other non-credit obligation assets		0 0	0	0 0	C	-	0	0	0	0 0	0	-	C	0	0	0		0	0 -
	IRB TOTAL		0 0	0	0	0	-	0	0	0	0	0	-	0		0) 0		0	0 -



					17	20	21		25	21	25	Basalina Carrai		20	23	30	31			31	33	30
					31/12/2021							Baseline Scenari 31/12/2022							31/12/2023			
		Sta	age 1 exposure Stag	ge 2 exposure Stage 3 exposure	Stock of provisions for	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 exp	posure Stage 3 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 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu	Coverage Ra Stage 3 expo
	Central banks		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 -
	Institutions		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 -
	Corporates - Of Which: Specialised Lending		0	0 0	(0	0) -		0	0	0	0 0	() -	0		0 0	0		0	0 -
	Corporates - Of Which: SME		0	0 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 -
	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		0	0 0	(0	0) -		0	0	0	0 0	() -	0		0 0	0		0	0 -
IV.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 -
	Retail - Qualifying Revolving		0	0 0	C	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	Ó	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	0 0	() -	0		0	0		0	0 -

													Baseline Scenario	0									
						31/:	12/2021						31/12/2022							31/12/2023			
RowN um			(mln EUR, %)		2 exposure Stage 3 e	Stexposure provi	tock of visions for 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	f for Stage 3 exposur	- e Stage 1 exposur	e 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 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
163		Central banks		0	0	0	0	0	0 -		0	0	0	0 0	(0 -		0 (0	0	C	0) -
164		Central governments		0	0	0	0	0	0 -		0	0	0	0 0	(0 -		0 (0	0	0	0) -
165		Institutions		0	0	0	0	0	0 -		0	0	0	0 0	(0 -		0 (0	0	0	0	-
166		Corporates		0	0	0	0	0	0 -		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	(0 -		0	0	0	0	0	-
168		Corporates - Of Which: SME		0	0	0	0	0	0 -		0	0	0	0 0	(0 -		0	0	0	0	0	-
169		Retail		0	0	0	0	0	0 -		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 0	(0 -	(0 (0	0	C	0	-
171	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) –
172	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	C	0	-
173		Retail - Qualifying Revolving		0	0	0	0	0	0 -		0	0	0	0 0	(0 -	(0	0	0	C	0	-
174		Retail - Other Retail		0	0	0	0	0	0 -		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	(0 -	(0 (0	0	C	0	-
176		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -		0	0	0	0 0	(0 -	(0 (0	0	0	0	-
177		Equity		0	0	0	0	0	0 -		0	0	0	0 0	(0 -	(0 (0	0	0	0	-
178		Securitisation																					
179		Other non-credit obligation assets		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			
/N 1		(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 e 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 for Stage 2 exposure	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks		C	0	0	0	(0) –	C		0 (0)	0) -	C)	0	0		0 ′	0 -
2	Central governments		C	0	0	0	(0	-	C		0 (0)	0	-	C)	0	0		0 (0 -
3	Institutions		C	0	0	0	(0	-	C		0 (0)	0) -	C)	0	0		0 (0 -
4	Corporates		C	0	0	0	(0	-	C		0 (0)	0	-	C)	0	0		0 (0 -
5	Corporates - Of Which: Specialised Lending		C	0	0	0	(0	-	C		0 (0)	0) -	C)	0	0		0 (0 -
5	Corporates - Of Which: SME		C	0	0	0	(0	-	C		0 (0)	0) -	C)	0	0		0 (0 -
7	Retail		C	0	0	0	(0	-	C		0	0)	0	-	C)	0	0	1	0	0 -
8	Retail - Secured on real estate property		C	0	0	0	(0	-	C		0	0		0	-	C)	0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		C	0	0	0	(0	-	C		0	0		0	-	C)	0	0	<u> </u>	0	0 -
0 IV.A.	Retail - Secured on real estate property - Of Which: non-SME		C	0	0	0	(0	-	C		0	0		0	-	C)	0	0		0	0 -
1	Retail - Qualifying Revolving		C	0	0	0	(0	-	C		0	0		0	-	C)	0	0		0 (0 -
2	Retail - Other Retail		C	0	0	0	(0	-	C		0	0)	0	-	C)	0	0	1	0	0 -
3	Retail - Other Retail - Of Which: SME		C	0	0	0	(0	-	C		0	0		0	-	C		0	0		0 ′	0 -
4	Retail - Other Retail - Of Which: non-SME		C	0	0	0	(0		C		0 (0)	0	-	C		0	0 0		0 ′	0 -
5	Equity		C	0	0	0	(0	_	C		0 (0)	0) -	C		0	0 0		0 ′	0 -
6	Securitisation																						
7	Other non-credit obligation assets		C	0	0	0	(0		C		0 (0)	0) -	C		0	0 0		0 ′	0 -
8	IRB TOTAL		0	0	0	0	C	0	-	0		0	0		0 () -	0		0	0	1	0	J -



((((((((((((((((((((((((((((((((((((Lönförsökringar Pank AP (nuhl)																						
		Länförsäkringar Bank AB (publ)		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			
Row	N Company of the comp		Stag (mln EUR, %)	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 e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- Stage 1 exposure	e 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	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	(20.4)	0	0		0 0		0 () -		0	0	0	0 0	0	0 -	0		0	0	0	0 (J-
2		Central governments		0	0	(0 0		0 () -		0	0	0	0 (0	0 -	0		0	0	0	0 (- ار
3		Institutions		0	0	(0 0		0) -		0	0	0	0 (0	0 -	0		0	0	0	0 (- ار
4		Corporates		1,622	545	57	2 0		8	5.07%	% 1,15	5 97	6 8	8	0 5	5	4 4.35%	885	1,16	51 17	/3	0	5 F	3.76%
5		Corporates - Of Which: Specialised Lending		0	0		0 0		0 () -		0	0	0	0 (0	0 -	0		0	0	0	0 0	<i>y</i> -
6		Corporates - Of Which: SME		1,621	. 544	57	2 0		8	5.07%	% 1,15	4 97	5 8	8	0 5	5	4 4.34%	885	1,16	50 17	/3	0	5 6	3.75%
7		Retail		28,935	2,706	230	6 7	14	18 90	40.49%	% 26,76	1 4,66	9 44	9	7 102	2 12	8 28.47%	24,944	6,07	/8 85	5ر	6 7	5 177	20.72%
8	Lönförsökringar Dank AD	Retail - Secured on real estate property		26,849	1,839	9:	3	2	29	3.93%	% 25,119	9 3,43	3 22	9	3 34	4	9 4.02%	23,540	4,73	37 50°	J 4	3	.2 20	ر 3.95%
9	Länförsäkringar Bank AB	Retail - Secured on real estate property - Of Which: SME		1,846	656	38	8 0	1	.1	2.88%	% 1,28	7 1,17	7	75	0	7	2 2.75%	971	1,40	J2 16	7د	0	7	2.66%
10	(publ)	Retail - Secured on real estate property - Of Which: non-SME		25,003	1,183	5!	5 2	1	.8	4.66%	% 23,833	2 2,25	5 15	4	3 27	7	7 4.64%	22,569	3,33	33	<i>i</i> 7	3 2	.5 15	5 4.59%
11	(pubi)	Retail - Qualifying Revolving		0	0		0		0	-		0	0	0	0	0	0 -	0		0	0 ′	0	0 0	<i>j</i> -
12		Retail - Other Retail		2,086	867	144	4 5	11	.9 92	64.02%	% 1,643	2 1,23	6 22	.0	4 67	7 11	9 53.89%	1,404	1,34	41 35	1	3 4	3 157	7 44.78%
13		Retail - Other Retail - Of Which: SME		733	614	89	9	9	95 52	58.49%	% 41	7 87	[6] 14	3	2 47	7	1 49.51%	279	91	.2 24	4	1 2	7 100	0 40.93%
14		Retail - Other Retail - Of Which: non-SME		1,353	253	5!	5	. 2	25 40	72.98%	% 1,22	5 35	7	7	2 20	0 4	8 62.01%	1,125	42	<u> </u>	J 7	2 1	6 57	53.59%
15		Equity		0	0		0 0		0	-		0	0	0	0 (0	0 -	0		0	0 /	0	0 0	<u>/- </u>
16		Securitisation																						
17		Other non-credit obligation assets		0	0		0 0		0	-		0	0	0	0	0	0 -	0		0	0 /	0	0 0	<u>/- </u>
18		IRB TOTAL		30,557	3,251	288	8	150	6 98	34.12%	27,91 !	5,64	53	7	107	7 13	2 24.50%	25,830	7,23	39 1,028	.8	6 8	J 184	17.87%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(ml	Stage 1 exposur	Stage 2 exposu	re Stage 3 exposure	Stock of	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	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	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19		Central banks		0	0)	0 0	C) -		0 0	0	0	0	0) –	0		0 0	(0	ſ	J -
20		Central governments		0	0)	0	C	-		0	0	0	0	0	-	0		0 0	(0	<u> </u>	J -
21		Institutions		0	0)	0	C	-		0	0	0	0	0	-	0		0 0	Ó	0	<u> </u>	J -
22		Corporates	1,62	2 5	45 57	2	0 8	3	5.07%	1,15	5 976	88	3	5	4	4.35%	885	1,16	173	(5		3.76%
23		Corporates - Of Which: Specialised Lending		0	0)	0 0	C) -		0 0	0	0	0	0	-	0		0 0	(0		J -
24		Corporates - Of Which: SME	1,62	1 5	44 57	2	0 8	3	5.07%	1,15	4 975	88	3 (5	4	4.34%	885	1,16	0 173	(5		δ 3.75%
25		Retail	28,93	5 2,7	06 230	5	7 148	96	40.49%	26,76	1 4,669	449	7	102	128	28.47%	24,944	6,07	855	6	75	17	7 20.72%
26		Retail - Secured on real estate property	26,84	9 1,8	39 93	3	3 29	4	3.93%	25,11	9 3,433	229	9	34	9	4.02%		4,73	7 504	3	32	. <u>2</u> r	0 3.95%
27	CMEDEN	Retail - Secured on real estate property - Of Which: SME	1,84	6	56 38	3	0 11	1	2.88%	1,28	7 1,177	75	5	7	2	2.75%	971	1,40	2 167	(7	/	4 2.66%
28	SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	25,00	3 1,1	83 5.		2 18	3	4.66%	23,83	2 2,255	154	1 3	27	7	4.64%	22,569	3,33	5 337	3	25	. <u>1</u> r	5 4.59%
29		Retail - Qualifying Revolving		0	0)	0 0	C) -		0 0	0	0	0	0	-	0		0 0	(0		J -
30		Retail - Other Retail	2,08	6 8	67 14	ł	5 119	92	64.02%	1,64	2 1,236	220) 4	67	119	53.89%	1,404	1,34	1 351	3	43	15	7 44.78% 0 40.93%
31		Retail - Other Retail - Of Which: SME	73	3 6	14 89		2 95	52	58.49%	41	7 876	143	3	2 47	71	49.51%	279	91	2 244	1	. 27	100	ა 40.93%
32		Retail - Other Retail - Of Which: non-SME	1,35	3 2	53 5.		2 25	40	72.98%	1,22	5 359	77	7	20	48	62.01%	1,125	42	9 107	2	. 16	5	7 53.59%
33		Equity		0	0)	0 0	C) -		0 0	0	0	0	0) -	0		0 0	(0	,	J -
34		Securitisation																					
35		Other non-credit obligation assets		0	0)	0 0	C	-		0 0	0	0	0	0) -	0		0 0	(0		J -
36		IRB TOTAL	30,55	7 3,25	51 288	3	156	98	34.12%	27,91	5 5,645	537	7	107	132	24.50%	25,830	7,23	9 1,028	6	80	184	4 17.87%

									Adverse Scenar	io									
			31/12/2021						31/12/2022							31/12/2023			
	(ml	Stage 1 exposure Stage 2 exposure Stage 3 e	Stock of provisions fo Stage 1 expose	Stock of r provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 e	Stock of 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 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposu	Coverage I Stage 3 ex
	Central banks	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	(J .	0 -
	Institutions	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	()	0	0 0	(J.	0 -
	Corporates	0 0	0	0 (0 -	0	0	0	0 (0 () -	()	0	0 0	(١	0 -
	Corporates - Of Which: Specialised Lending	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	()	0	0 0	(١	0 -
	Corporates - Of Which: SME	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	()	0	0 0	(J.	0 -
	Retail	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	()	0	0 0	(١	0 -
	Retail - Secured on real estate property	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	()	0	0 0	(J.	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	(١	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	()	0	0 0	(J.	0 -
	Retail - Qualifying Revolving	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	()	0	0 0	(J	0 -
	Retail - Other Retail	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	()	0	0 0	(J	0 -
	Retail - Other Retail - Of Which: SME	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	()	0	0 0	(J	0 -
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 () (0 -	0	0	0	0 (0 () -	(0	0 0	(, <u> </u>	0 -
	Equity	0 0	0	0 ()	0 -	0	0	0	0 (0 () -	(0	0 0	(, <u> </u>	0 -
	Securitisation																		
	Other non-credit obligation assets	0 0	0	0 (0 -	0	0	0	0 (0 () -	(0	0 0	(٠	0 -
	IRB TOTAL	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			
V		(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	e Stage 2 ex	sposure 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	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 exposur	Coverage Ratio Stage 3 exposu
	Central banks		0 0 0		0 0	() -	C	0	0 0	0	0	0	-	0))	0 0)	o	0 -
	Central governments		0 0 0		0 0	() -	(0	0 0	0	0	0	-	0))	0 0)	J	0 -
	Institutions		0 0 0		0 0	() -	(0	0 0	0	0	0	-	0))	0 0)	J	0 -
	Corporates		0 0 0		0 0	() -	(0	0 0	0	0	0	-	0))	0 0)	J	0 -
	Corporates - Of Which: Specialised Lending		0 0 0		0 0	() -	(0	0 0	0	0	0	-	0))	0)	٥	0 -
	Corporates - Of Which: SME		0 0 0		0	(-	(0	0 0	0	0	0	-	0))	0)	<u>ي</u>	0 -
	Retail		0 0 0		0	(-	(0	0 0	0	0	0	-	0))	0)	ა	0 -
	Retail - Secured on real estate property		0 0 0		0	(-	(0	0 0	0	0	0	-	0))	0)	ა	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0 0 0		0	(-	(0	0 0	0	0	0	-	0))	0)	ر ا	0 -
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0 0		0	(-	(٥	0 0	0	0	0	-	0)	0)	<u>ي</u>	0 -
	Retail - Qualifying Revolving		0 0 0		0	(-	(0	0 0	0	0	0	-	0))	0)	ر ا	0 -
	Retail - Other Retail		0 0 0		0	(-	(0	0 0	0	0	0	-	0))	0)	<u>ي</u>	0 -
	Retail - Other Retail - Of Which: SME		0 0 0		0	(-	(0	0 0	0	0	0	-	0	()	0)	<u>ي</u>	0 -
	Retail - Other Retail - Of Which: non-SME		0 0 0		0 0	(-	(0	0 0	0	0	0	-	0) ()	0 0)	J	0 -
	Equity		0 0 0		0 0	(-	(0	0 0	0	0	0	-	0))	0 0)	J	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0 0		0 0	(-	(0	0 0	0	0	0	-	0))	0 0		<u>) </u>	0 -
	IRB TOTAL		0 0 0		0	0) -	0	<u>s </u>	0 0	0	0	0	-	0			0		ง	0 -



N.A.

2021 EU-wide Stress Test: Credit risk IRB

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

Länförsäkringar Bank AB (publ)																						
		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 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	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 Rati Stage 3 exposi
Central banks			0	0	0	O	0) -	C	0	(0		0	0 -	((0	(0	0'	<i>j</i> -
Central governments			0	0	0	O	0) -	C	0		0		0	0 -	((0	(0	0′	/ -
Institutions			0	0	0		0) -	C	0		0		0	0 -	((0	(0	0'	/ -
Corporates			0	0	0	0	0) -	C	0		0		0	0 -	((0	(0 (0′	/ -
Corporates - Of Which: Specialised Lending			0	0	0	0	0) -	C	0		0		0	0 -	((0	(0 (0′	/ -
Corporates - Of Which: SME			0	0	0		0) -	C	0		0		0	0 -	()	0	(0 (0′	<i>i</i> -
Retail			0	0	0		0) -	C	0		0		0	0 -	()	0	(0	0′	/ <mark>-</mark>
Retail - Secured on real estate property			0	0	0)	0 () -	C	0	(0 0		0	0 -	() (0	(0 (0′	/ <mark>-</mark>
Retail - Secured on real estate property - Of Which: SME			0	0	0		0 () -	C	0	(0 0		0	0 -	((0	(0 (0′	/-
Retail - Secured on real estate property - Of Which: non-SME			0	0	0)	0 () -	C	0		0 0		0	0 -	((0	(0 (0'	/-
Retail - Qualifying Revolving			0	0	0)	0) -	C	0		0 0		0	0 -	() (0	(0 (0	/-
Retail - Other Retail			0	0	0)	0) -	C	0		0		0	0 -	() (0	(0 (0′	<i>i</i> -
Retail - Other Retail - Of Which: SME			0	0	0)	0) -	C	0	(0 0		0	0 -	() (0	(0 (0'	/ -
Retail - Other Retail - Of Which: non-SME			0	0	0		0) -	C	0	(0 0		0	0 -	()	0	(0 (0′	<i>i</i> -
Fauity			0	0	0		0) -	(0		0		0	0 -	() (0	(0) C	1-

				ſ										Adverse 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	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
	91		Central banks		0	0	0	0 0	0) -		0 0	(0	C	0	-	0	C	0	0	0	0′	<i>j</i> -
	92		Central governments		0	0	0	0 0	0) -		0 0	(0	0	0	-	0	C	0	0	0	0′	4-
	93		Institutions		0	0	0	0 0	0) -		0 0	(0	0	0	-	0	C	0	0	0		<u></u>
	94		Corporates		0	0	0	0 0	0) -		0 0	(-	0	C	0	0	0		1-
	95		Corporates - Of Which: Specialised Lending		0	0	0	0	0) -		0					-	0	C	0	0	0		<u></u>
	96		Corporates - Of Which: SME		0	0	0	0 0	0) -		0 0					-	0	C	0	0	0	,1—————————————————————————————————————	-
	97		Retail Conved on youl astate manager		0	0	0	0 0	0) -		0 0			0		-	0		0	0	0	,1 0'	-
	98		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	,1 0,	-
	00	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0) _							<u>-</u>	0		0	0	0	· 	1 -
	00		Retail - Qualifying Revolving		0	0	0	0 0	0) -		0 0) 0) 0	_	0		0		0	· t) -
	02		Retail - Other Retail		0	0	0	0 0	0) -		0 0) 0) 0	-	0	0	0		0	, ,) -
	03		Retail - Other Retail - Of Which: SME		0	0	0	0 0	0) -		0 0					-	0	0	0	0	0	, 	J -
	04		Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0) -		0 0	(0	0	0	-	0	C	0	0	0	ي ر	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 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	/[-

												Adverse Scenario	0									
					31/12/202							31/12/2022							31/12/2023			
RowN um			(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of provisions f Stage 1 expos	Stock of provisions for ure Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 expo	osure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposu	Stock of provisions for provisions for provisions for proving the stage 3 expos	
109		Central banks	,	0 0	0	0	0	0 -	(o l	0	0	0	0) -	(0	0	0	0	0 -
110		Central governments		0 0	0	0	0	0 -	(o l	0	0	0	0) -	(o l	0	0	0	0	0 -
111		Institutions		0 0	0	0	0	0 -	(0	0	0	0	0) -	(o l	0	0	0	0	0 -
112		Corporates		0 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 -
115		Retail		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 -	(ס	0	0	0	0	-	(O	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	-	(O	0	0	0	0	0 -
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 -	(0	0	0	0	0	-	Ó	O .	0	0	0	0	0 -
119		Retail - Qualifying Revolving		0 0	0	0	0	0 -	(0	0	0	0	0	-	Ó	O .	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	0 -
121		Retail - Other Retail - Of Which: SME		0 0	0	0	0	0 -	(0	0	0	0	0) -	(O	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	0 -
123		Equity		0 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 -	(ס	0	0	0	0	-	(ס	0	0	0	0	0 -
126		IRB TOTAL		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 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 e	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 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 expose	Stock of provisions f re Stage 3 expos	or Change R
	Central banks		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 -
	Institutions		0 0	0	0 0)) -	0)	0 0	0	0	0 () -	(O	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 () -	(O	0	0	0	0	0 -
	Corporates - Of Which: SME		0 0	0	0 0	(-	0)	0 0	0	0	0 () -	(O	0	0	0	0	0 -
	Retail		0 0	0	0 0) -	0)	0 0	0	0	0 () -	(O .	0	0	0	0	0 -
	Retail - Secured on real estate property		0 0	0	0 0		-	0)	0 0	0	0	0) -	(O .	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 () -	(O .	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 () -	(O .	0	0	0	0	0 -
	Retail - Qualifying Revolving		0 0	0	0 0	(-	0)	0 0	0	0	0 () -	(O	0	0	0	0	0 -
	Retail - Other Retail		0 0	0	0 0	(-	0)	0 0	0	0	0 (-	(O .	0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0 0	(-	0)	0 0	0	0	0	-	(O	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	0 -
	Securitisation																				
	Other non-credit obligation assets		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	<u>- </u>	0	<u> </u>	0 0		0	0 0	<u> </u>		<u> </u>	0	0	0	0	0 -



			37	30	39	10	12	12	15	- "	15	10	17	10	را	50	31	JZ	33	JT	JJ	J0	3/
													Adverse Scenario										
					_	31/12/2021	1						31/12/2022						_	31/12/2023			
RowN um			Stage 1 exposi	re 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 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
145		Central banks		0	0 (0	0	0	-	(0	() (0 0	0	-	0		0	C	C	(0 -
146		Central governments		0	0 ()	0	0	-	(0	(0	0	0	-	0		0 0	C	0	(0 -
147		Institutions		0	0 (0	0	0	-	(0	(0	0	0	-	0		0 0	C	0	(0 -
148		Corporates		0	0 (0	0	0	-	(0	()	0	0	-	0		0 0	C	0	(0 -
149		Corporates - Of Which: Specialised Lending		0	0)	0	0	-	(0	((0	0	-	0		0	C	0	(0 -
150		Corporates - Of Which: SME		0	0 ()	0	0	-	(0	(0	0	0	-	0		0	C	0	(0 -
151		Retail		0	0 ()	0	0	-	(0	(0	0	0	-	0		0 0	C	0	(0 -
152		Retail - Secured on real estate property		0	0	0	0	0	-	(0	(0	0	0	-	0		0	C	0	(0 -
153	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 -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	-	(0	(0	0	0	-	0		0	C	0	(0 -
155		Retail - Qualifying Revolving		0	0)	0	0	-	(0	(0	0	0	-	0		0	C	0	(0 -
156		Retail - Other Retail		0	0 (0	0	0	-	(0	(0	0	0	-	0		0 0	C	0	(0 -
157		Retail - Other Retail - Of Which: SME		0	0	0	0	0	-	(0	(0	0	0	-	0		0	C	0	(0 -
158		Retail - Other Retail - Of Which: non-SME		0	0 (0	0	0	-	(0	((0	0	-	0		0	C	C	(0 -
159		Equity		0	0 (0	0	0	-	(0	((0	0	-	0		0 0	C	C	(0 -
160		Securitisation																					
161		Other non-credit obligation assets		0	0	0	0	0	-		0		(0	0	-	0		0	C	0	(0 -
162		IRB TOTAL		0	0		0	0	-		0	C		0	0	-	0		0	0	0		o -

											Adverse Scenario										
					31/12/2021						31/12/2022							31/12/2023			
	(mln E	Stage 1 expos	sure Stage 2 exposu	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 exposure Stage 2 expos	sure 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 exposur	re Stage 2 exp	oosure Stage 3 exposur	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Rates
	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	0 -
	Institutions		0	0	0	0	0	-	0	0 (0)	0	-		0	0	O	0	0	0 -
	Corporates		0	0	0	0	0	-	0	0 (0)	0	-		0	0	O	0	0	0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0 (-	0	0 (0 0	0	0) -		0	0	O	0	0	0 -
	Corporates - Of Which: SME		0	0	0	0	0 (-	0	0 (0 0	0	0) -		0	0	O	0	0	0 -
	Retail		0	0	0	0	0 (-	0	0 (0 0	0	0) -		0	0	O .	0	0	0 -
	Retail - Secured on real estate property		0	0	0	0	0 (-	0	0 (0 0	0	0) -		0	0	O .	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	O	0	0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 (-	0	0 (0 0	0	0) -		0	0	O .	0	0	0 -
	Retail - Qualifying Revolving		0	0	0	0	0 (-	0	0 (0 0	0	0) -		0	0	O	0	0	0 -
	Retail - Other Retail		0	0	0	0	0 (-	0	0 (0 0	0	0) -		0	0	O .	0	0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0 (-	0	0 (0 0	0	0	-		0	0	O .	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	0 -
	IRB TOTAL		0	0	0	0		-	0	0 0	0	C	0	-		0	0	D	0	0	0 -

													Adverse Scenario	0								
						31/12/2021							31/12/2022						31/12/2023			
kowN um			(mln EUR, %	Stage 1 exposure Stage 2 6	exposure Stage 3 exposu	Stock of ire 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 exposur	e 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	re 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
l81		Central banks		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 () (0	0	-
182		Central governments		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 () (0	0	-
183		Institutions		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 () (0	0	-
184		Corporates		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 () (0	0	-
185		Corporates - Of Which: Specialised Lending		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ()	0	0	-
186		Corporates - Of Which: SME		0	0	0	0	0) -	0		0 (0	0	0) -	0	0		0	0	-
187		Retail		0	0	0	0	0) -	0		0	0	0	0) -	0	0	(0	0	-
188		Retail - Secured on real estate property		0	0	0	0	0) -	0		0 (0	0	0) -	0	0		0	0	-
189	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	-
190	IN.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	-
191		Retail - Qualifying Revolving		0	0	0	0	0) -	0		0	0	0	0) -	0	0	(0	0	-
192		Retail - Other Retail		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ((0	0	-
193		Retail - Other Retail - Of Which: SME		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ((0	0	-
194		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ((0	0	-
195		Equity		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ((0	0	-
196		Securitisation																				
197		Other non-credit obligation assets		0	0	0	0	0) -	0		0 (0	0	0) -	0	0 ((0	0	-
198		IRB TOTAL		0	0	0	0	0) -	0		0	0	0	0) -	0	0 0		0	0	-



		Lahiorsakiniyar barik Ab (pubi)										
			1	2	3	4	5	6 7	8	9	10	11
								Actual				
								31/12/2020				
			Exposure	values	Risk exposu	re amounts						
RowN um		(mln FUD 0()	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stage 3 exposu		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks (mln EUR, %)	1,662	(0		0	0	0 (0.00%
2			1,002		0		0 982	0	0 0	, 0	, , , , , , ,	0.00%
2		Central governments	33	(0		0 982	0	0	0	1 0	0.00%
3		Regional governments or local authorities Public sector entities	115		0		0 12	0	0 .	1 0	,	0.00%
-		Multilateral Development Banks	362	(0	0 0)	1 0	0.00%
6		International Organisations	0		0		0 0	0	0 ()	,	0.00%
7		Institutions	1,144		159		0 2	3	0 () 	, (0.00%
8		Corporates	238		2 218		2 197	47	3	3 2	1	36.67%
9		of which: SME	154		2 133		2 132	25	2	1	1	28.46%
10	Länförsäkringar Bank AB	Retail	298	2	2 223		2 422		5	2		69.69%
10 11		of which: SME	2	() 1	(0 2	1	0 (С	r	56.88%
12	(publ)	Secured by mortgages on immovable property	0	(0		0 (0	0 () C	, C	0.00%
13		of which: SME	0	(0		0 (0	0 () C	C	0.00%
14		Items associated with particularly high risk	0	(0		0 (0	0 (C	C	0.00%
15		Covered bonds	3,851	(385		0 (0	0 (C	C	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	(0		0 (0	0 (0	, C	0.00%
17		Collective investments undertakings (CIU)	0	(0		0 (0	0 (0	, C	0.00%
18		Equity	277	(681		0	0	0 (0	C	0.00%
19		Securitisation										
20		Other exposures	366	(402		0 (0	0 (0	C	0.00%
21		Standardised Total	8,348	3	2,068		1,621	105	8 4	. 5	5	57.90%

		,						Actual					
		,						31/12/202)				
		,	Exposure	values	Risk exposu	re amounts							
Rowling um	N Committee of the comm	(color FUD. 0())	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	4	(mln EUR, %)								0	0		0.0004
22		Central banks	1,624	(0	(5	0	C	0	0	0	0.00%
23		Central governments	0	(0	(982	. 0	C	0	0	0	0.00%
24		Regional governments or local authorities	33	(0	(12	. 6	C	1	0	0	0.00%
25		Public sector entities	0	(0	(0	0	C	0	0	0	0.00%
26		Multilateral Development Banks	0		0		0	0	U	0	0	0	0.00%
27		International Organisations	0	(0 0	(0	0	C	0	0	0	0.00%
28		Institutions	629		33		2	3	0	0	0	0	0.00%
29		Corporates	238		2 218		2 197		3	3	2	1	36.67%
30		of which: SME	154		2 133		2 132		2	1	1	1	28.46%
31	CIMEDEN	Retail	298	2	2 223		2 422	49	5	1	2	4	69.69%
32	SWEDEN	of which: SME	2	(0 1	(2	1	C	0	0	0	56.88%
33		Secured by mortgages on immovable property	0	(0	(0	0	C	0	0	0	0.00%
34		of which: SME	0	(0	(0	0	C	0	0	0	0.00%
35		Items associated with particularly high risk	0	C	0	(0	0	C	0	0	0	0.00%
36		Covered bonds	3,527	(353	(0	0	С	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0		0	(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	277	(681	(0	0	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	366		0 402	(0	0	C	0	0	0	0.00%
42		Standardised Total	6.994	3	1.910	3	1.621	105	8	4	5	5	57.90%

								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	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
64		Central banks	0	(0		0 0	C) (0	(0 0	0.00%
65		Central governments	0	(0		0 0	C)	0	(0	0.00%
66		Regional governments or local authorities	0	(0		0 0	C) (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	C	(0	(0	0.00%
69		International Organisations	0	(0		0 0	C)	0	(0	0.00%
70		Institutions	0	(0		0	C	(0	(0	0.00%
71		Corporates	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	C		0	(0	0.00%
74	N.A.	of which: SME	0	(0		0	C)	0	(0	0.00%
75		Secured by mortgages on immovable property	0	(0		0	C)	0	(0	0.00%
76		of which: SME	0	(0		0	C	(0	(0	0.00%
77		Items associated with particularly high risk	0	C	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	C	0		0	C)	0	(o c	0.00%
80		Collective investments undertakings (CIU)	0	(0		0 0	C)	0	(0	0.00%
81		Equity	0	(0		0 0	C		0		0	0.00%
82		Securitisation											
83		Other exposures	0	(0		0 0	C		0	(0	0.00%
84		Standardised Total	0	0	0		0 0	0	O	0	(0	0.00%



		Lamorsakingar bank Ab (pabi)											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	D				
			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	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	0.00% 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% 0.00%
91		Institutions	0'	(0		0	0	0	0	0	0	0.00%
92		Corporates	0	(0		0	0	0	0	0	0	0.00%
93		of which: SME	0	(0	I	0	0	0	0	0	0	0.00%
94		Retail	0	(0	I	0	0	0	0	0	0	0.00%
95	N.A.	of which: SME	0'	(0	1	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0'	(0	1	0	0	0	0	0	0	0.00%
97		of which: SME	0'	(0	(0 0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0'	(0 0	ı	0 0	0	0	0	0	0	0.00%
99		Covered bonds	0'	(0	ı	0 0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0'	(0	1	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	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											
104		Other exposures	0'	(0		0 0	0	0	0	0	0	0.00%
105		Standardised Total	0'		0		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 0	1 0	0.00%

								Actual					
								31/12/2020	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
127		Central banks	0	C	0	(0	0	C	0	0	0	0.00%
128		Central governments	0	C	0	(0	0	C	0	0	0	0.00%
129		Regional governments or local authorities	0	C	0	(0	0	C	0	0	0	0.00%
130		Public sector entities	0	C	0	(0	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	C	0	(0	0	C	0	0	0	0.00%
132		International Organisations	0	C	0	(0	0	C	0	0	0	0.00%
133		Institutions	0	C	0	(0	0	C	0	0	0	0.00%
134		Corporates	0	C	0	(0	0	C	0	0	0	0.00%
135		of which: SME	0	C	0	(0	0	C	0	0	0	0.00%
136		Retail	0	C	0	(0	0	C	0	0	0	0.00%
137	N.A.	of which: SME	0	C	0	(0	0	C	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	C	0	(0	0	C	0	0	0	0.00%
139		of which: SME	0	C	0	(0	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	C	0	(0	0	C	0	0	0	0.00%
141		Covered bonds	0	C	0	(0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	(0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	(0	0	C	0	0	0	0.00%
144		Equity	0	C	0	(0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	C	0	(0	0	C	0	0	0	0.00%
147		Standardised Total	0	0	0	C	0	0	0	0	0	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	
148		Central banks	0	0	0		0	C	0	0	C	C	0.00%
149		Central governments	0	0	0		0	C	0	0	C	C	0.00%
150 151		Regional governments or local authorities	0	0	0		0	C	0	0	C	C	0.00%
151		Public sector entities	0	0	0		0	C	0	0	C	C	0.00%
152		Multilateral Development Banks	0	0	0		0	C	0	0	C	C	0.00%
152 153		International Organisations	0	0	0		0	C	0	0	C	C	0.00%
154 155 156 157 158 159 160		Institutions	0	0	0		0	C	0	0	C	C	0.00%
155		Corporates	0	0	0		0	C	0	0	C	C	0.00%
156		of which: SME	0	0	0		0	C	0	0	C	C	0.00%
157		Retail	0	0	0		0	0	0	0	C	C	0.00%
158	N.A.	of which: SME	0	0	0		0	0	0	0	C	C	0.00%
159		Secured by mortgages on immovable property	0	0	0		0	C	0	0	C	C	0.00%
160		of which: SME	0	0	0		0	0	0	0	C	C	0.00% 0.00% 0.00% 0.00%
161 162		Items associated with particularly high risk	0	0	0		0	0	0	0	C	C	0.00%
162		Covered bonds	0	0	0		0	0	0	0	C	C	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0		0	C	0	0	C	C	0.00%
164		Collective investments undertakings (CIU)	0	0	0		0	C	0	0	C	C	0.00%
165		Equity	0	0	0		0	C	0	0	C	C	0.00%
166		Securitisation											
165 166 167		Other exposures	0	0	0		0	C	0	0	C	C	0.00%
168		Standardised Total	0	0	0		0	0	0	0	0	0	0.00%

0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0			
0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0			
0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0			
0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0			



		(рыл.)											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ure amounts							
Row um	N	(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
169		Central banks	0		0		0	0	0	0	C	C	0.00%
170		Central governments	0		0 0		0 (0	0	0	0	, C	0.00%
171		Regional governments or local authorities	0	(0 0		0 (0	0	0	C	C	0.00%
172		Public sector entities	0	(0 0		0 (O	C	0	0	C	0.00%
173		Multilateral Development Banks	0	(0 0		0 (0	0	0	0	C	0.00%
174		International Organisations	0	(0 0		0 (0	0	0'	0	C	0.00% 0.00%
175		Institutions	0		0 0		0 (0	0	0	0	C	0.00%
176		Corporates	0	(0		0 (0	0	0'	0	0	0.00%
177		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		0		0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0		0		0	0	0	0	0	0	0.00% 0.00%
181		of which: SME	0		0		0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	(0		0 (0	0	0	0	0	0.00%
183		Covered bonds	0	(0 0		0 (0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	(0		0 (0	0	0	0	0	0.00%
186		Equity	0		0 0		0 (0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	0	(0 0		0 (0	0	0	0	0	0.00%
189		Standardised Total	0	1 (DI O	1	OI O	1 0	1 0	/I 0'	1 0	.1 0	0.00%

								Actual					
								31/12/202	0				
	_		Exposure	e values	Risk exposu	ire amounts							
Row!	N Committee of the comm		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	provisions for	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
190		Central banks	0	(0		0	0		0 (0	C	0.00%
191		Central governments	0	(0		0	0		0 (0	C	0.00%
192		Regional governments or local authorities	0	(0		0	0		0 0	0	C	0.00%
193		Public sector entities	0		0		0	0		0	0	C	0.00%
194		Multilateral Development Banks	0		0		0	0		0	0	0	0.00%
195		International Organisations	0	(0		0	0		0	<u>/</u> 0	0	0.00%
196		Institutions	0	(0		0	0		0 (<u>/</u> 0	0	0.00%
197		Corporates	0	(0		0	0		0	<u>/</u> 0	0	0.00%
198		of which: SME	0	(0	1	0	0		0 0	<u>/</u> 0	0	0.00%
199		Retail	0	(0	1	0	0		0 0	<u>/</u> 0	0	0.00%
200		of which: SME	0	(0	(0	0 0	(0 0	<u>/</u> 0	0	0.00%
201		Secured by mortgages on immovable property	0	(0	(0 (0		0 (<u>/</u> 0	0	0.00%
202		of which: SME	0	(0		0 (0		0	0	0	0.00% 0.00%
203		Items associated with particularly high risk	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	<u>/</u> 0	0	0.00%
206		Collective investments undertakings (CIU)	0	(0		0	0		0	<u>/</u> 0	0	0.00%
207		Equity	0	(0		0	0		0	<u>/</u> 0	0	0.00%
208		Securitisation											
209		Other exposures	0	(0		0	0		0 (<u>/</u> 0	0	0.00%
210		Standardised Total	0		OI O		01 () 0	1 (OI O	ا ر 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%

	Länförsäkringar Bank AB (publ)											
	3 (1)	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	
RowN um	(mln EUR,	Stage 1 exposure Stage 2 exposure %)	Stock of provisions for Stage 1 exposu	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	ire Stage 2 exposure Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for 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
1	Central banks	5	0 0	0 0	0 0.00%	5 0	0 0	0 0 0.00		0	0 0 (J 0 0.00%
2	Central governments	982	0 0	0 0	0 40.00%	982 0	0 0	0 0 40.00	% 982	0	0 0	0 0 40.00%
3	Regional governments or local authorities	9	7 2	0 0	1 56.04%	10 5	3 0	0 2 54.16	% 10	4	4 0 (J 2 53.17%
4	Public sector entities	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	J 0 0.00%
5	Multilateral Development Banks	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	J 0 0.00%
6	International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	0 0.00%
7	Institutions	2	2 0	0 0	0 43.26%	2 2	0 0	0 40.38		2	1 0 (0 0 38.89%
8	Corporates	135	01 12	1 3	8 65.71% 1	123 102	22 1	1 12 54.81	% 129	86 3	2 1	1 16 49.21%
9	of which: SME	88	65 7	0 1	4 65.86%	80 68	12 0	1 6 51.92		59 1	.8 0	0 8 45.20%
Länförsäkringar Bank AB	Retail	417	53 7	0 3	6 83.10%	411 55	10 0	2 7 70.82	% 409	54 1	3 0	2 8 62.61%
	of which: SME	1	1 0	0 0	0 75.49%	1 1	0 0	0 68.32	% 1	1	0 0	0 0 64.58%
(publ)	Secured by mortgages on immovable property	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	J 0 0.00%
13	of which: SME	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	J 0 0.00%
14	Items associated with particularly high risk	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	J 0.00%
15	Covered bonds	0	0 0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	J 0 0.00%
16	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 0.00%
17	Collective investments undertakings (CIU)	0	0	0 0	0.00%	0 0	0 0	0 0.00	% 0	0	0 0	0 0.00%
18	Equity	0	0	0 0	0.00%	0 0	0	0 0.00	% 0	0	0 0	0 0.00%
19	Securitisation											
20	Other exposures	0	0 0	0 0	0.00%	0 0	0 0	0 0.00		0	0 0	0 0 0.00% 2 27 52.94%
21	Standardised Total	1,550 16	21	1 7 1	1,5	34 164 3	1	4 21 59.139	% 1,538	146 5	0 1 2	27 52.94%

											Baseline Scenario								
						31/12/2021					31/12/2022					31/12/2023			
RowN um			Stage 1	l exposure Stage 2	exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expose	Stock of provisions for ure Stage 3 exposu	Coverage Rations Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e 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
22		Central banks		5	0	0	0 0	0.00%	5	0 0	0	0	0.00		0	0	0	0 (0.00%
23		Central governments		982	0	0	0	40.00%	982	0 0	0	0	0 40.00	982	0	0	0	0 (0 40.00%
24		Regional governments or local authorities		9	7	2	0 0	1 56.04%	10	5 3	0	0	2 54.10	5% 10	4	4	0	0 2	2 53.17%
25		Public sector entities		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0	0	0	0	0 (0.00%
26		Multilateral Development Banks		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0	0	0	0	0 (0.00%
27		International Organisations		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0	0	0	0	0 (0.00%
28		Institutions		2	2	0	0 0	43.26%	2	2 0	0	0	0 40.38	3%	2	1	0	0 (0 38.89%
29		Corporates		135	101	2	3	65.71%	123	102 22	2 1	1	12 54.8	129	36	32	1	1 16	16 49.21%
30		of which: SME		88	65	7	0 1	65.86%	80	68 12	0	1	6 51.92	2% 83 5	59 1	.8	0	0	8 45.20%
31		Retail		417	53	7	0 3	83.10%	411	55 10	0	2	7 70.82	2% 409 5	54 1	.3	0	2	8 62.61%
32	SWEDEN	of which: SME		1	1	0	0 0	75.49%	1	1 0	0	0	0 68.32	2% 1	1	0	0	0 (0 64.58%
33		Secured by mortgages on immovable property		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0%	0	0	0	0	0.00%
34		of which: SME		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0%	0	0	0	0 (0.00%
35		Items associated with particularly high risk		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0%	0	0	0	0 (0.00%
36		Covered bonds		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0%	0	0	0	0 (0.00%
37		Claims on institutions and corporates with a ST credit assessment		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0%	0	0	0	0 (0.00%
38		Collective investments undertakings (CIU)		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0%	0	0	0	0 (0.00%
39		Equity		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0%	0	0	0	0 (0.00%
40		Securitisation																	
41		Other exposures		0	0	0	0 0	0.00%	0	0 0	0	0	0.00	0%	0	0	0	0 (0.00%
42		Standardised Total		1,550	163 2	1 :	1 7 1	70.78%	1,534	164 36	1	4	21 59.13	% 1,538 14	6 5	0 :	1	2 27	27 52.94%

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

											Baseline Scenario								
					31/12/2021						31/12/2022						31/12/2023		
RowN um		(min EUR,	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for tage 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 tage 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 Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposu
64		Central banks		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0 (0	0.00
65		Central governments		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0 (0	0.00
66		Regional governments or local authorities		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0 (0	0.009
67		Public sector entities		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0 (0	0.00%
58		Multilateral Development Banks		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0 ()	0	0.00%
59		International Organisations		0 0	0		0	0.00%	(0 0	(0	0	0.00%	0	0 ()	0	0.00%
70		Institutions		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0 (0	0.00%
71		Corporates		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0 (0	0.00%
72		of which: SME		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0		0	0.009
73		Retail		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0	0	0	0.009
74	N.A.	of which: SME		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0	0	0	0.009
75		Secured by mortgages on immovable property		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0	0	0	0.009
76		of which: SME		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0		0	0.00%
77		Items associated with particularly high risk		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0	0	0	0.00%
78		Covered bonds		0 0	0	(0	0.00%	(0 0	(0	0	0.00%	0	0	0	0	0.00%
79		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	0.00%
80		Collective investments undertakings (CIU)		0 0	0		0	0.00%	(0 0	(0	0	0.00%	0	0 (0	0	0.00%
81		Equity		0 0	0		0	0.00%	(0 0		0	0	0.00%	0	0 (0	0	0.00%
82		Securitisation																	
83		Other exposures		0 0	0		0	0.00%	(0 0		0	0	0.00%	0	0 (0	0	0.00%
0.4		Chaudaudiand Tabal			0		0	0.000/6		0 0			•	0.000/-	^	0 0		<u> </u>	0.000/-



		Länförsäkringar Bank AB (publ)																				
				12 13	14	15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
												Baseline Sco	enario									
						31/12/2021						31/12/20)22						31/12/2023			
RowN um			(mln EUR, %	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	Stage 1 exposure	Stage 2 exposure Stage 3 exp	Stock o posure provisions Stage 1 exp	f Stock of for provisions for osure Stage 2 exposu	Stock of provisions for re Stage 3 exposur	Coverage Ratio Stage 3 exposure	Stage 1 exposure	e 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
85		Central banks		0	0	0	0 (0	0.00%)	0	0	0	0	0.009	6	0	0	0 0	0	,	0.00%
86		Central governments		0	0	0	0	0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
87		Regional governments or local authorities		0	0	0	0	0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
88		Public sector entities		0	0	0	0 (0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
89		Multilateral Development Banks		0	0	0	0 (0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
90		International Organisations		0	0	0	0 (0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
91		Institutions		0	0	0	0	0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
92		Corporates		0	0	0	0 (0	0.00%		0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
93		of which: SME		0	0	0	0 (0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
94		Retail		0	0	0	0	0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
95	N.A.	of which: SME		0	0	0	0	0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
96		Secured by mortgages on immovable property		0	0	0	0	0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
97		of which: SME		0	0	0	0 (0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
98		Items associated with particularly high risk		0	0	0	0 (0	0.00%	(0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
99		Covered bonds		0	0	0	0	0	0.00%		0	0	0	0	0.009	6	0	0	0	0	<u>/</u>	0.00%
100		Claims on institutions and corporates with a ST credit assessment	e nt	0	0	0	0	0	0.00%)	0	0	0	0	0.009	6	0	0	0	0	<i>i</i>	0.00%
101		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%)	0	0	0	0	0.009	6	0	0	0	0	<i>i</i>	0.00%
102		Equity		0	0	0	0 (0	0.00%)	0	0	0	0	0.009	6	0	0	0	0	<i>i</i>	0.00%
103		Securitisation																				
104		Other exposures		0	0	0	0 (0	0.00%		0	0	0	0	0.009		0	0	0 0	0	/	0.00%
405					0				0 000/			0	_	•	0 000	-	<u> </u>		<u> </u>			0.000/

										Baseline Scena	rio							
				31/12/2021						31/12/2022					31/12/2023			
	(mlr	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	Stock of e Stage 3 exposure provisions for Stage 1 exposu	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 expo	or Stage 3 exposu	- Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposur	Coverage R Stage 3 exp
	Central banks		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Central governments		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0		0	0
	Regional governments or local authorities		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Public sector entities		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Multilateral Development Banks		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	International Organisations		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Institutions		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Corporates		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	of which: SME		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Retail		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
N.A.	of which: SME		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Secured by mortgages on immovable property		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	70	0	0 0		0	0
	of which: SME		0 0	C	0	0	0.00%	0		0 0	0 0	0.00		0	0 0		0	0
	Items associated with particularly high risk		0 0	C	0	0	0.00%	0		0 0	0 0	0.00		0	0 0		0	0
	Covered bonds		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Collective investments undertakings (CIU)		0 0	C	0	0	0.00%	0		0 0	0 0	0.00		0	0 0		0	0
	Equity Securitisation		0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Securitisation																	
	Other exposures		0 0 0	C	0	0	0.00%	0		0 0	0 0	0.00	% 0	0	0 0		0	0
	Standardised Total			<u> </u>	<u> </u>	0 (0.00%	J O			0	0.00	0/0	0	0 0		0	0

										Baseline Sc	enario								
				31/12/2021						31/12/2	.022					31/12/2023			
RowN um	(mln EUI	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 e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of Stage 3 exposure provision Stage 1 exp	of Stock of provisions foosure Stage 2 expos	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	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		Coverage Ratio - Stage 3 exposure
127	Central banks		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0	0.00%
128	Central governments		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0	0.00%
129	Regional governments or local authorities		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0	0.00%
130	Public sector entities		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0'	0.00%
131	Multilateral Development Banks		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0'	0.00%
132	International Organisations		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0'	0.00%
133	Institutions		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0'	0.00%
134	Corporates		0 0	C	0	0	0.00%	0		0 0	0	0	0.009		0	0 0)	<u>)</u> 0'	0.00%
135	of which: SME		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0'	0.00%
136	Retail		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0	0.00%
137 N.A.	of which: SME		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0	0.00%
138	Secured by mortgages on immovable property		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0'	0.00%
139	of which: SME		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0'	0.00%
140	Items associated with particularly high risk		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0	0.00%
141	Covered bonds		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	6 0	0	0 0)	<u>)</u> 0	0.00%
142	Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0		0	0	0	0.009	6 0	0	0)	<u>)</u> 0'	0.00%
143	Collective investments undertakings (CIU)		0 0	C	0	0	0.00%	0		0 0	0	0	0.009	0	0	0 0)	<u>ال</u> 0	0.00%
144	Equity		0 0	C	0	0	0.00%	0		0	0	0	0.009	0	0	0 0)	<u>ال</u> 0	0.00%
145	Securitisation																		
146	Other exposures		0 0	C	0	0	0.00%			0	0	0	0.009		0	0 0)	<u>)</u> 0	0.00% 0.00%
147	Standardised Total		0 0 0	0		0	0.00%	0		0	0	0	0.00%	0 0		0		ره <u>"</u> "	0.00%

								Baseline Scenario						
			31/12/2021					31/12/2022				31/12/2023		
	(mln EUR	Stage 1 exposure Stage 2 exposure Stage 3 expos	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	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 Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	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
	Central banks	0 0	0 0	0	0.00%	(0 0	(0 (0.00%	0 0 0		0 0	0.00%
	Central governments	0 0	0	0	0.00%	(0 0	(0 0	0.00%	0 0		0 0	0.00%
	Regional governments or local authorities	0 0	0 0	0	0.00%	(0 0	(0 (0.00%	0 0		0 0	0.00%
	Public sector entities	0 0	0 0	0	0.00%	(0 0	(0 (0.00%	0 0		0 0	0.00%
	Multilateral Development Banks	0 0	0 0	0	0.00%	(0 0	(0 (0.00%	0 0		0 0	0.00%
	International Organisations	0 0	0	0	0.00%	(0 0	(0 0	0.00%	0 0		0 0	0.00%
	Institutions	0 0	0	0	0.00%	(0 0	(0 0	0.00%	0 0		0 0	0.00%
	Corporates	0 0	0 0	0	0.00%	(0 0	(0 0	0.00%	0 0		0 0	0.00%
	of which: SME	0 0	0	0	0.00%	(0 0	(0 0	0.00%	0 0		0 0	0.00%
	Retail	0 0	0	0	0.00%	(0 0		0 0	0.00%	0 0		0 0	0.00%
N.A.	of which: SME	0 0	0	0	0.00%	(0 0	(0 0	0.00%	0 0		0 0	0.00%
	Secured by mortgages on immovable property	0 0	0 0	0	0.00%	(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 (0.00%	0 0 0		0 0	0.00%
	Items associated with particularly high risk	0 0	0	0	0.00%	(0 0)	0 (0.00%	0 0 0		0 0	0.00%
	Covered bonds	0 0	0	0	0.00%	(0 0)	0 (0.00%	0 0 0		0 0	0.00%
	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	0.00%
	Collective investments undertakings (CIU)	0 0	0 0	0	0.00%	(0 0	(0 (0.00%	0 0		0 0	0.00%
	Equity	0 0	0 0	0	0.00%	(0 0	(0 0	0.00%	0 0 0		0 0	0.00%
	Securitisation													
	Other exposures	0 0	0 0	0	0.00%	(0 0	(0 0	0.00%	0 0		0 0	0.00%
	Standardised Total	0 0	0 0	0	0.00%	0	0 0		0 0	0.00%	0 0 0		0 0	0.00%



Standardised Total

	Länförsäkringar Bank AB (publ)																				
			12 13	14	15	16	17	18	19	20 21	22	23	24	25	26	27	28	29	30	31	32
											Baseline Scenari	io									
					31/12/2021						31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposu	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 exposur	Coverage Ratio Stage 3 exposure
	Central banks		0	0	0	0 0	0	0.00%)	0	0	0	0	0.00%	(<u>5</u>	0	0	0		0.009
	Central governments		0	O	0	0	0	0.00%	(0	0	0	0	0.00%	(<u>J</u>	0	0	0		0.009
	Regional governments or local authorities		0	ס	0	0 (0	0.00%	(0	0	0	0	0.00%	(<u>J</u>	0	0	0		0.009
	Public sector entities		0	0	0	0 (0	0.00%	(0	0	0	0	0.00%	(<u>J</u>	0	0	0		0.009
	Multilateral Development Banks		0	0	0	0 (0	0.00%	(0	0	0	0	0.00%	(<u>J</u>	0	0	0		0.009
	International Organisations		0	ס	0	0 0	0	0.00%	(0	0	0	0	0.00%	(<u>J</u>	0	0	0		0.009
	Institutions		0	O	0	0	0	0.00%		0	0	0	0	0.00%	C	<u>)</u> /	0	0	0		0.009
	Corporates		0	O	0	0	0	0.00%		0	0	0	0	0.00%	(<u>)</u>	0	0	0		0.00
	of which: SME		0	ס	0	0	0	0.00%		0	0	0	0	0.00%	(<u>)</u>	0	0	0		0.00
	Retail		0	ס	0	0	0	0.00%		0	0	0	0	0.00%	(<u>)</u>	0	0	0		0.000
N.A.	of which: SME		0	ס	0	0	0	0.00%		0	0	0	0	0.00%	()	0	0	0		0.009
	Secured by mortgages on immovable property		0	O	0	0	0	0.00%		0	0	0	0	0.00%	(J /	0	0	0		0.000
	of which: SME		0	O	0	0	0	0.00%		0	0	0	0	0.00%	(J /	0	0	0		0.00
	Items associated with particularly high risk		0	O	0	0	0	0.00%		0	0	0	0	0.00%	(<u>ა</u>	0	0	0		0.000
	Covered bonds		0	0	0	0 0	0	0.00%		0	0	0	0	0.00%	(o	0	0	0		0.009
	Claims on institutions and corporates with a ST credit assessment	t	0	O	0	0 0	0	0.00%		0	0	0	0	0.00%	(0	0	0	0		0.009
	Collective investments undertakings (CIU)		0	0	0	0 0	0	0.00%		0	0	0	0	0.00%	(J	0	0 0	0		0.009
	Equity		0	0	0	0 0	0	0.00%)	0	0	0	0	0.00%	(٥ de la	0	0	0		0.009
	Securitisation																				
	Other exposures		0	0	0	0 0	0	0.00%		ol ol	0	0	0	0.00%	(0	0	0 0	0		0.009

											Baseli	line Scenario								
					31/12/2021						31/	/12/2022					31/12/2023			
RowN um			Stage 1 exposur UR, %)	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	Since Stage 3 exposure proving Stage	Stock of visions for 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 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
190		Central banks		0 0	0	0	0	0.00%	0		0 0	0	0 (0.009	% 0	0	0 (0	0	0.00%
191		Central governments		0 0 0	0	0	0	0.00%	0		0 0	0	0 (0.009	% 0	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	% 0	0	0 (0	0	0.00%
193		Public sector entities		0 0	0	0	0	0.00%	0		0 0	0	0 0	0.009	% 0	0	0 (0	0	0.00%
194		Multilateral Development Banks		0 0	0	0	0	0.00%	0		0 0	0	0 (0.009	% 0	0	0 (0	0	0.00%
195		International Organisations		0 0	0	0	0	0.00%	0		0	0	0 (0.009	% 0	0	0 (0	0	0.00%
196		Institutions		0 0	0	0	0	0.00%	0		0 0	0	0 (0.009	% 0	0	0 (0	0	0.00%
197		Corporates		0 0	0	0	0	0.00%	0		0 0	0	0 (0.009	% 0	0	0 (0	0	0.00%
198		of which: SME		0 0	0	0	0	0.00%	0		0	0	0 (0.009	% 0	0	0 (0	0	0.00%
199		Retail		0 0	0	0	0	0.00%	0		0	0	0 (0.009	% 0	0	0 (0	0	0.00%
200	N.A.	of which: SME		0 0	0	0	0	0.00%	0		0	0	0 (0.009	% 0	0	0 (0	0	0.00%
201		Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0		0	0	0 (0.009	% 0	0	0 (0	0	0.00%
202		of which: SME		0 0	0	0	0	0.00%	0		0	0	0 (0.009	% 0	0	0	0	0	0.00%
203		Items associated with particularly high risk		0 0	0	0	0	0.00%	0		0	0	0 (0.009	% 0	0	0 (0	0	0.00%
204		Covered bonds		0 0	0	0	0	0.00%	0		0	0	0 (0.009	% 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 (0.009	% 0	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	0.009	6 0	0	0 (0	0	0.00%
207		Equity Securitisation		0 0 0	0	0	0	0.00%	0		0 0	0	0 0	0.009	0	0	0 (0	0	0.00%
208		Securitisation																		
209		Other exposures		0 0 0	0	0	0	0.00%	0		0 0	0	0 (0.009	0	0	0 (0	0	0.00%
210		Standardised Total		0 0 0	0		0	0.00%	0		0	0	0 0	0.00%	6 0	0	0		0	0.00% 0.00%

									Baseline Scenario						
				31/12/2021					31/12/2022				31/12/2023		
vN n		(mln EUR, %)	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure 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 Stage 3 exposure	Coverage Ratio - Stage 3 exposure	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
1	Central banks		0 0	0 0	0	0.00%	C	0	0 0	0	0.00%	0 0)	0 0	0.00%
2	Central governments		0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
3	Regional governments or local authorities		0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
4	Public sector entities		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
5	Multilateral Development Banks		0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
6	International Organisations		0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
7	Institutions		0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
8	Corporates		0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
9	of which: SME		0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
.0	Retail		0 0	0 0	0	0.00%	C	0	0 (0	0.00%	0 0)	0 0	0.00%
N.A.	of which: SME		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
2	Secured by mortgages on immovable property		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
3	of which: SME		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
4	Items associated with particularly high risk		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
.5	Covered bonds		0 0	0 0	0	0.00%	C	0	0	0	0.00%	0 0)	0 0	0.00%
6	Claims on institutions and corporates with a ST credit assessment		0	0 0	0	0.00%	C	0	0 0	0	0.00%	0 0)	0 0	0.00%
7	Collective investments undertakings (CIU)		0	0 0	0	0.00%	C	0	0 0	0	0.00%	0 0)	0 0	0.00%
8	Equity		0 0	0 0	0	0.00%	C	0	0 0	0	0.00%	0 0)	0 0	0.00%
9	Securitisation														
0	Other exposures		0 0	0 0	0	0.00%	C	0	0 0	0	0.00%	0 0		0 0	0.00%
1	Standardised Total		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0 0 0		0 0 0	0.00%

		Länförsäkringar Bank AB (publ)																					
				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			(mln EUR, %)	Stage 1 exposure Stage 2 exposure	re 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 exposur	e Stage 2 exposu	re 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 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		5	0	0	0 (0	0.00%		5	0	0 ()	0 0	0.00%	5	5	0 (0	0	, ,	0.00%
2		Central governments		982	0	0	0	0	0 40.00%	98	32	0	0		0	40.00%	982		0 (0	0′		0 40.00%
3		Regional governments or local authorities		8	8	2	0 2	2	1 62.50%		6	8	4		1 2	60.82%	5	ز	7	6 0	0'		59.26°
4		Public sector entities		0	0	0	0	0	0.00%		0	0	0		0	0.00%	0	ו	0	0	0'	<u> </u>	0.00°
5		Multilateral Development Banks		0	0	0	0	0	0.00%		0	0	0		0	0.00%	0	ו	0	0	0'	<u>, </u>	0.00°
6		International Organisations		0	0	0	0	0	0.00%		0	0	0		0	0.00%	0	ן	0	0	0'	<u> </u>	0.00°
7		Institutions		2	3	0	0	1	0 46.76%		1	3	0		0	44.03%	1	1	3	1 0	0'	<u> </u>	0 41.17%
8		Corporates		119 1	.13	15	1 24	4 10	0 66.01%	6	55 1	156 2	27	1	2 15	57.20%	42	<u> </u>	58 47	7 0	6'	2.7	3 49.21%
9		of which: SME		79	73	8	0 13	3	5 64.18%	4	1 1	.04 1	15 (6 8	53.16%	26	<u>نا</u>	07 27	7 0	3'	17	2 44.18%
10	Länförsäkringar Bank AB	Retail		416	54	8	0	6	6 82.40%	40	06	60 1	11		4 7	70.43%	400	/	63 14	4 0	3'	ċ	9 61.49%
11		of which: SME		1	1	0	0	0	77.01%		1	1	0		0	71.07%	0	J	1	1 0	0'		0 65.98%
12	(publ)	Secured by mortgages on immovable property		0	0	0	0	0	0.00%		0	0	0		0	0.00%	0	ן	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	ן	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	ו	0	0	0'	, <u> </u>	J 0.00°
15		Covered bonds		0	0	0	0	0	0.00%		0	0	0		0	0.00%	0	J	0 (0	0'		J 0.00°
16		Claims on institutions and corporates with a ST credit assessment	t	0	0	0	0	0	0.00%		0	0	0		0	0.00%	0	J	0 (0	0'	ſ	0.00%
17		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%		0	0	0		0	0.00%	0	J	0 (0	0'		0.00%
18		Equity		0	0	0	0 (0	0.00%		0	0	0 (0 0	0.00%	0	J	0 (0	0'	ſ	0.00%
19		Securitisation																					
20		Other exposures		0	0	0	0 (0	0.00%		0	0	0 (0	0.00%		J	0 (0	0'	<u> </u>	J 0.00°
21		Standardised Total		1,532	76 2	:5	1 33	3 18	70.24%	1,46	6 22	27 4	2 1	17	7 25	60.60%	1,435	5 23	68	3 1	10'	3F	0 0.00% 52.46%

												Adverse Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR, %	Stage 1 exposure St	age 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Si provisions for prov Stage 2 exposure Stage	tock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure	1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure St	Stock of provisions for tage 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 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
22		Central banks	5	0	0	C	0	0	0.00%	5	0 0	0	0	0	0.00	6 5	0	0	(0	0.00%
23		Central governments	982	0	0	C	0	0	40.00%	982	0 0	0	0	0	40.00	6 982	0	0)	0	40.00%
24		Regional governments or local authorities	8	8	2	C	2	1	62.50%	6	8 4	0	1	. 2	60.829	6 5	7	6 ()) 3	3 59.26%
25		Public sector entities	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0)	0	0.00%
26		Multilateral Development Banks	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0)	0	0.00%
27		International Organisations	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0	(o c	0.00%
28		Institutions	2	3	0	C	1	0	46.76%	1	3 0	0	0	0	44.039	6 1	3	1	(O C	0 41.17%
29		Corporates	119	113	15	1	. 24	10	66.01%	65	156 27	1	12	. 15	57.20	6 42 15	8 4	7	θ	5 23	3 49.21%
30		of which: SME	79	73	8	C	13	5	64.18%	41	104 15	0	6	8	53.169	6 26 10	7 2	7)	3 12	2 44.18%
31		Retail	416	54	8	C	6	6	82.40%	406	60 11	. 0	4	. 7	70.439	6 400	3	4)	3	9 61.49%
32	SWEDEN	of which: SME	1	1	0	C	0	0	77.01%	1	1 0	0	0	0	71.079	6 0	1	1	(O C	65.98%
33		Secured by mortgages on immovable property	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0	(O C	0.00%
34		of which: SME	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0	(0.00%
35		Items associated with particularly high risk	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0	(O C	0.00%
36		Covered bonds	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0	(0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0 ((0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0	(0	0.00%
39		Equity	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0 ((0	0.00%
40		Securitisation																			
41		Other exposures	0	0	0	C	0	0	0.00%	0	0 0	0	0	0	0.00	6 0	0	0 (0	0.00% 5 52.46%
42		Standardised Total	1,532	176	25	1	. 33	18	70.24%	1,466	227 42	1	17	25	60.609	6 1,435 23	1 68	8 1	. 10	36	52.46%

													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	Stock of provisions for 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	0.00%	0	0	0 0)	0	J 0.00%
44		Central governments		0	0 0	0	0	0	0.00%	0	(0 0	0	0	0	0.00%	0	0	0)	0	ე 0.00%
45		Regional governments or local authorities		0	0 0	0	0	0	0.00%	0	(0 0	0	0	0	0.00%	0	0	0)	0	ე 0.00%
46		Public sector entities		0	0 0	0	0	0	0.00%	0	(0 0	0	0	0	0.00%	0	0	0 0)	0	ე 0.00%
47		Multilateral Development Banks		0	0 0	0	0	0	0.00%	0	(0	0	0	0	0.00%	0	0	0)		ე 0.00%
48		International Organisations		0	0 0	0	0	0	0.00%	0	(0	0	0	0	0.00%	0	0	0)	0	ე 0.00%
49		Institutions		0	0 0	0	0	0	0.00%	0	(0	0	0	0	0.00%	0	0	0)	0	0.00%
50		Corporates		0	0 0	0	0	0	0.00%	0	(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	(0	0	0	0	0.00%	0	0	0)	0	J 0.00%
52		Retail		0	0 0	0	0	0	0.00%	0	(0 0	0	0	0	0.00%	0	0	0)	0	ე 0.00%
53	N.A.	of which: SME		0	0 0	0	0	0	0.00%	0	(0	0	0	0	0.00%	0	0	0)		ე 0.00%
54		Secured by mortgages on immovable property		0	0 0	0	0	0	0.00%	0	(0	0	0	0	0.00%	0	0	0)		ე 0.00%
55		of which: SME		0	0 0	0	0	0	0.00%	0	(0	0	0	0	0.00%	0	0	0)		J 0.00%
56		Items associated with particularly high risk		0	0 0	0	0	0	0.00%	0	(0	0	0	0	0.00%	0	0	0)		J 0.00%
57		Covered bonds		0	0 0	0	0	0	0.00%	0	(0	0	0	0	0.00%	0	0	0)		J 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	(0 0	0	0	0	0.00%	0	0	0 0)	0 (0.00%
60		Equity		0	0 0	0	0	0	0.00%	0	(0 0	0	0	0	0.00%	0	0	0 0)	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)		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 0.00% 0 0.00%

											Adverse Scenario								
					31/12/2021						31/12/2022						31/12/2023		
RowN um		(min EUR,	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure S	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 expos	ıre 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 exposui
54		Central banks		0 0	0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00
55		Central governments		0 0	0 0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00
56		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
67		Public sector entities		0 0	0 0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
58		Multilateral Development Banks		0 0	0 0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
59		International Organisations		0 0	0 0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.009
0		Institutions		0 0	0 0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.009
1		Corporates		0 0	0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.000
' 2		of which: SME		0 0	0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.000
3		Retail		0 0	0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00
74	N.A.	of which: SME		0 0	0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.009
75		Secured by mortgages on immovable property		0 0	0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.009
76		of which: SME		0 0	0	(0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.009
77		Items associated with particularly high risk		0 0	0	(0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
78		Covered bonds		0 0	0	(0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
79		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	0.00%
80		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%
81		Equity		0 0	0 0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00%
82		Securitisation																	
83		Other exposures		0 0	0 0		0	0.00%	(0 0	0	0	0	0.00%	0	0	0	0 0	0.00°
0.4		Chandaudicad Tabal						0.000/2						0.000/-	0	0			0 000/



		Länförsäkringar Bank AB (publ)																						
				33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
														Adverse Scenario	0									
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure St	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	e 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	e 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	0	0.00%	6	0	0	0	0	0	0.00%
86		Central governments		0	0	0)	0	0 (0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
87		Regional governments or local authorities		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
88		Public sector entities		0	0	0)	0	0 (0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
89		Multilateral Development Banks		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
90		International Organisations		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
91		Institutions		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
92		Corporates		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%		0	0	0	0	0	0.00%
93		of which: SME		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%		0	0	0	0	0	0.00%
94		Retail		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%		0	0	0	0	0	0.00%
95	N.A.	of which: SME		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%	6	0	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	0.00%		0	0	0	0	0	0.00%
97		of which: SME		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%	6	0	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	0.00%	6	0	0	0	0	0	0.00%
99		Covered bonds		0	0	0)	0	0 (0.00%	0	(0	0	0	0	0.00%	6	0	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	0	0.00%		0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)		0	0	0)	0	0	0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
102		Equity		0	0	0)	0	0 (0.00%	0		0	0	0	0	0.00%	6	0	0	0	0	0	0.00%
103		Securitisation																						
104		Other exposures		0	0	0)	0	0 (0.00%	0		0	0	0	0	0.00%	•	0	0	0	0	0	0.00%
				4					• •	0.000/			<u> </u>		<u> </u>	<u> </u>	0.000							0.000/

									Adverse Scenario					
					31/12/2021				31/12/2022			31/12/2023		
	_													
Rowl		(mln EUR, %)	Stage 1 exposure Stage 2 exposure	re 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 exposure	Stock of Sto e provisions for provis Stage 1 exposure Stage 2	ck of Stock of ions for provisions for exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	0 0	0	0	0.00%	0		0 0 000	26 0	0	0	0 00%
107		Central governments	0	0 0	0	0 0	0.00%	0 0		0 0.009	% 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 0.009	% 0 0	0 0	0	0.00%
109		Public sector entities	0	0 0	0	0	0.00%	0	0 0	0 0.009	% 0 0	0 0	0	0 0.00%
110		Multilateral Development Banks	0	0 0	0	0 (0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0	0 0.00%
111		International Organisations	0	0 0	0	0 (0.00%	0 0	0 0	0.009	% 0 0	0 0	0	0.00%
112		Institutions	0	0 0	0	0 (0.00%	0 0	0 0	0.009	% 0 0	0 0	0	0.00%
113		Corporates	0	0 0	0	0 (0.00%	0 0	0 (0.009	% 0 0	0 0	0	0.00%
114		of which: SME	0	0 0	0	0 (0.00%	0 0	0 (0.009	% 0 0	0 0	0	0.00%
115		Retail	0	0 0	0	0 (0.00%	0 0	0 0	0.009	% 0	0 0	0	0.00%
116	N.A.	of which: SME	0	0 0	0	0 0	0.00%	0	0 0	0.009	% 0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0 0	0	0 (0.00%	0	0 0	0 0.009	% 0 0	0	0	0.00%
118		of which: SME	0	0 0	0	0 (0.00%	0 0	0 (0 0.009	% 0 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 0.009	% 0 0	0 0	0	0.00%
120		Covered bonds	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 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 0.009	% 0 0	0 0	0	0.00%
122		Collective investments undertakings (CIU)	0	0 0	0	0 (0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0	0.00%
123		Equity Securitisation	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009	% 0 0	0 0	0	0.00%
124					_									
125		Other exposures	0	0 0	0	0 0	0.00%	0 0	0 0	0 0.009		0 0	0	0.00%
126		Standardised Total	0	0 0	0	0 0	0.00%	0 0	O	0 0.00%	/ 6 0 0	0	0	0.00%

											Adverse Scenario									
					31/12/2021						31/12/2022						31/12/202			
RowN um		(m	Stage 1 exposi	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 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions Stage 2 exposure	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	2 exposure Stage 3 ε	Stock of provisions for Stage 1 expos	Stock of provisions for pruise Stage 2 exposure Stage	Stock of ovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks		0 0 0	0	0		0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
128		Central governments		0 0	0	0	(0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
129		Regional governments or local authorities		0 0	0	0	(0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
130		Public sector entities		0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
131		Multilateral Development Banks		0 0	0	0		0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
132		International Organisations		0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
133		Institutions		0 0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
134		Corporates		0 0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
135		of which: SME		0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
136		Retail		0 0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
137	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	0.00%
138		Secured by mortgages on immovable property		0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
139		of which: SME		0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
140		Items associated with particularly high risk		0 0	0	0)	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
141		Covered bonds		0 0	0	0)	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0	0.00%
142		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	0	0.00%
143		Collective investments undertakings (CIU)		0 0	0	0		0.00%	0	0 0	(0	0	0.00%	0	0	0	0	0	0.00%
144		Equity		0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
145		Securitisation																		
146		Other exposures		0 0	0	0)	0.00%	0	0 0	(0	0	0.00%	0	0	0	0 0	0	0.00%
147		Standardised Total		0 0	0	0		0.00%	0	0 0	0	0	0	0.00%	0	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	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	osure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provise Stage 2 exposure Stage 3	cck of Sions for exposure Stage 3 exposi
148		Central banks		0 0	0		0 (0.00%	0	0 0	0)	0	0.00%	0	0	0	0 0	0.0
149		Central governments		0 0	0		0 (0.00%	0	0 0	0)	0	0.00%	0	0	0	0 0	0.0
150		Regional governments or local authorities		0 0	0		0 (0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.0
151		Public sector entities		0 0	0		0 (0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.0
152		Multilateral Development Banks		0 0	0		0 (0.00%	0	0 0	O)	0	0.00%	0	0	0	0 0	0.0
153		International Organisations		0 0	0		0 (0.00%	0	0 0	O)	0	0.00%	0	0	0	0 0	0.0
154		Institutions		0 0	0		0 (0.00%	0	0 0	O		0	0.00%	0	0	0	0 0	0.0
155		Corporates		0 0	0		0 (0.00%	0	0 0	O)	0	0.00%	0	0	0	0 0	0.0
156		of which: SME		0 0	0		0 (0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.0
157		Retail		0 0	0		0 (0.00%	0	0 0	0	0	0	0.00%	0	0	0	0 0	0.0
158	N.A.	of which: SME		0 0	0		0 (0.00%	0	0 0	0		0	0.00%	0	0	0	0 0	0.0
159		Secured by mortgages on immovable property		0 0	0		0 (0.00%	0	0 0	0		0	0.00%	0	0	0	0 0	0.0
160		of which: SME		0 0	0		0 (0.00%	0	0 0	O)	0	0.00%	0	0	0	0 0	0.0
161		Items associated with particularly high risk		0 0	0		0 (0.00%	0	0 0	0		0	0.00%	0	0	0	0 0	0.0
162		Covered bonds		0 0 0	0		0	0.00%	0	0 0	0)	0	0.00%	0	0	0	0 0	0.0
163		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	0.0
164		Collective investments undertakings (CIU)		0 0	0		0 (0.00%	0	0 0	0) (0	0.00%	0	0	0	0 0	0.0
165		Equity		0 0	0		0 (0.00%	0	0 0	0)	0	0.00%	0	0	0	0 0	0.0
166		Securitisation																	
167		Other exposures		0 0	0		0	0.00%	0	0 0	0)	0	0.00%	0	0	0	0 0	0.0
168		Standardised Total		0 0	0		0	0.00%	0	0 0	0		0	0.00%	0	0		0 0	0.00



		Länförsäkringar Bank AB (publ)																					
				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			(mln EUR, %	Stage 1 exposure Stage 2 exposure	re 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 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e 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
169		Central banks		0	0	0	0 (0	0.00%		0 0)	0 0)	0	0.00%		0	0 (0	0		0.00%
170		Central governments		0	0	0	0 (0	0.00%	o e	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%	o e	0)	0)	0	0.00%		0	0 (0	0		0.00%
172		Public sector entities		0	0	0	0 (0	0.00%	o e	0)	0)	0	0.00%		0	0 (0	0		0.00%
173		Multilateral Development Banks		0	0	0	0 (0	0.00%	o e	0)	0)	0	0.00%		0	0 (0	0		0.00%
174		International Organisations		0	0	0	0 (0	0.00%		0)	0)	0	0.00%		0	0 (0	0		0.00%
175		Institutions		0	0	0	0 (0	0.00%		0)	0)	0	0.00%		0	0 (0	0		0.00%
176		Corporates		0	0	0	0 (0	0.00%	o e	0)	0)	0	0.00%		0	0 (0	0		0.00%
177		of which: SME		0	0	0	0 (0	0.00%	o e	0)	0)	0	0.00%		0	0 (0	0		0.00%
178		Retail		0	0	0	0 (0	0.00%	o e	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 e	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%	Ó	0)	0)	0	0.00%		0	0 (0	0		0.00%
181		of which: SME		0	0	0	0 (0	0.00%	Ó	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%	o e	0)	0)	0	0.00%		0	0 (0	0		0.00%
183		Covered bonds		0	0	0	0 (0	0.00%	o e	0)	0)	0	0.00%		0	0 (0	0		0.00%
184		Claims on institutions and corporates with a ST credit assessm	nent	0	0	0	0	0	0.00%		0		0)	0	0.00%		0	0	0	0		0.00%
185		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	o l	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	0.00%		0	0 (0	0		0.00%
187		Securitisation																					
188		Other exposures		0	0	0	0 (0	0.00%		0		0)	0	0.00%		0	0 (0	0		0.00%

											Adverse Scenari	io							
					31/12/2021						31/12/2022					31/12/2023			
RowN um		(n	Stage 1 exposements	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	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 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
190		Central banks		0 0	0	0 (0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	ر 0.00%
191		Central governments		0 0	0	0	0	0.00%	0		0	0 0	0.000	% 0	0	0	0	0	ر 0.00%
192		Regional governments or local authorities		0 0	0	0	0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	J 0.00%
193		Public sector entities		0 0	0	0	0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
194		Multilateral Development Banks		0 0	0	0	0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
195		International Organisations		0 0	0	0	0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
196		Institutions		0 0	0	0 (0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
197		Corporates		0 0	0	0 (0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
198		of which: SME		0 0	0	0 (0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
199		Retail		0 0	0	0 (0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
200	N.A.	of which: SME		0 0	0	0 (0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
201		Secured by mortgages on immovable property		0 0	0	0 (0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
202		of which: SME		0 0	0	0 (0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
203		Items associated with particularly high risk		0 0 0	0	0 (0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
204		Covered bonds		0 0 0	0	0 (0	0.00%	0		0	0 0	0.000	70	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	0.000		0	0 0	0	0	0.00%
206		Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
207		Equity		0 0	0	0	0	0.00%	0		0	0 0	0.000	% 0	0	0 0	0	0	0.00%
208		Securitisation																	
209		Other exposures		0 0	0	0	0	0.00%	0		0	0 0	0.000	,	0	0 0	0	0	0.00%
210		Standardised Total		0 0	0	0	0	0.00%	0		0	0	0.00%	6 0	0	0	0	0	0.00%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 ex	oosure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions Stage 1 exposure Stage 2 exp	f Stock of for provisions for osure Stage 3 exposu	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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
212		Central governments		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
213		Regional governments or local authorities		0 0	0	0	0.00%	(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	0.00%	0	0 0		0 0	0 0.00%
215		Multilateral Development Banks		0 0	0	0	0 0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
216		International Organisations		0 0	0	0	0 0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
217		Institutions		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
218		Corporates		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
219		of which: SME		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
220		Retail		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
221	N.A.	of which: SME		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
222		Secured by mortgages on immovable property		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
223		of which: SME		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0.00%
224		Items associated with particularly high risk		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
225		Covered bonds		0 0	0	0	0.00%	(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	0.00%	0	0		0 0	0.00%
227		Collective investments undertakings (CIU)		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0.00%
228		Equity		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0.00%
229		Securitisation															
230		Other exposures		0 0	0	0	0.00%	(0 0	0	0	0.00%	0	0 0		0 0	0.00%
231		Standardised Total		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%

EUROPEAN BANKING

EBA BANKING AUTHORITY						2021 E	J-wide S		Test: Cre			-19 IRE	3		
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
								Morato	ria - Actual						
								31/1	12/2020						
		Exposu	re values	Risk expos	sure 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	Coverage Ratio
Row Num	(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
1	Central banks														
2	Central governments														
3	Institutions														
4	Corporates	0		3	0	1	2 0		1 0		0 0	0	0		0 -
5	Corporates - Of Which: Specialised Lending														
6	Corporates - Of Which: SME	04.7			4	0)		1				2.000
7	Retail	913		0 9	1	0 88	1 /2	3	31 4		1 0	0	0	<u> </u>	0 2.90%
Länförsäkringar Bank	Retail - Secured on real estate property														
		902		0	0	0 87	71	1	20		1 0	0			0 1.89%
10 AB (publ)	Retail - Secured on real estate property - Of Which: non-SME	902		0 8	9	0 87.	71		29 3		1 0	U		<u> </u>	1.89%
12	Retail - Qualifying Revolving Retail - Other Retail														
12	Retail - Other Retail Retail - Other Retail - Of Which: SME														
14	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
15															
16	Equity Securitisation														
17	Other non-credit obligation assets														
18		913		3 9:	1	1 883	3 72	3	2 4		1 0	0	J C	,	0 2.90%
18	IRB TOTAL	913		9:	1	1 883	72	Morato	2 4 ria - Actual		1 0	0	0		D .
		Francis		Diele even			Stage 1	31/1	12/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row		Exposu	re values	KISK EXPOS	sure amounts	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 3	Coverage Ratio

									Morato	ria - Actuai						
									31/1	12/2020						
			Exposui	e 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	Coverage Ratio
Row Num		(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
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates	0		3)	1	2 0		1 0		0	0	0	(0 -
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	913		0 91		0 88:	72	3	31 4		1 C	0	0		0 2.90°
26		Retail - Secured on real estate property														
27	SWEDEN	Retail - Secured on real estate property - Of Which: SME														
28	SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	902		0 89		0 873	71	2	29 3		1 0	0	0	(1.899
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	913		3 91		1 883	72	3	32 4		L	0	0		2.909

									Morato	ria - Actual						
									31/1	.2/2020						
			Expos	ure values	Risk expos	sure 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	Coverage Ratio -
Row Num		(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
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates		0	0	0 (0	0 0		0	(0	0	0	C	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail		0	0 (0 (0	0 0		0 0		0	0	0	C	-
44		Retail - Secured on real estate property														
45	N.A.	Retail - Secured on real estate property - Of Which: SME														
46	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 (0 (0	0 0		0 0		0	0	0	C	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL		0	0 (0		0 0		0	0	0	0	-

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	sure 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	Coverage Ratio Stage 3
Row Num		(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	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	()	0	0	0	0 0	(0		0 0	0	C	0	<i>)</i> -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	(0	0	0	0	(0		0 0	0	C) C	<u>) -</u>
62		Retail - Secured on real estate property														
63	NI A	Retail - Secured on real estate property - Of Which: SME														
64	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0	0 0	(0	(0 0	0	C	0) -
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	(0	0 0	(0		0	0	0	0	ν -

								Morato	ria - Actual						
								31/1	L2/2020						
		Expos	ure values	Risk expos	sure 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	Coverage Ratio Stage 3
	(mln EUR, ^o	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	exposure
	Central banks														
			0	0	0	0	0 0		0 0		0	0	0		0 -
	Corporates - Of Which: SME														
	Retail		0	0	0	0	0 0		0 0		0	0	0	(0 -
	Retail - Secured on real estate property														
NI A															
N.A.			0	0	0 (0	0 0		0 0		0 0	0	0		0 -
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL		0	0		o l	0 0		0 0		0 0	0	0) -
	N.A.	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	N.A. 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	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 - Other Retail - Of Which: SME	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 - Other Retail - Of Which: SME	Central banks Central governments Central governments Corporates O	Central banks Central governments Corporates Corp	Central banks Central governments Corporates - Of Which: Specialised Lending Corporates - Of Which: SPE Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Other Retail - Of Which: SME Corporates - Of Which: SME Corpo	Exposure values Risk exposure amounts Stage 1 exposure of which expired moratoria	Central banks Corporates Corporates	Exposure values Risk exposure amounts Stage 1 exposure, of which expired moratoria whi	Exposure values Exposure amounts Stage 1 exposure, of which expired moratoria Stage 2 exposure, of which expired moratoria exposure of exposure of which expired moratoria exposure of exposure of which expired moratoria exposure of exposure of exposure of which expired moratoria exposure of	Exposure values Risk exposure amounts Stage 1 exposure, of exposure which expired moratoria exposure which expi	Exposure values Risk exposure amounts Stage 1 exposure, of which expired moratoria exposure, of which expired moratoria exposure exposure	Exposure values Risk exposure amounts Stage 1 Control banks Control panels Cont

									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	e values	Risk exposu	re 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	Coverage Ratio
Row Num		(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
91		Central banks														
92		Central governments														
93		Institutions	0	0	0					0		0		0		
94		Corporates	0	0	U		U (0		0		0	0	0	0) -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME	0	0	0					0		0		0		
9/		Retail	U	U	U		U	0		U		0) U	0	U) -
98		Retail - Secured on real estate property														
99	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0											
100	INI/AI	Retail - Secured on real estate property - Of Which: non-SME	0	0	U		U	0		0		0	0	0	0) -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets													-	
108		IRB TOTAL	0	0	0		0	0		0		0) 0	0	0) -

EBA	EUROPEAN BANKING AUTHORITY						2021 E	U-wide S		Test: Cro Kringar Bank		k COVID	⊱19 IRF	3		
			1	2	3	4	5	6	7	ria - Actual	9	10	11	12	13	
			Exposi	ıre values	Risk expos	ure amounts	Stage 1	Stage 1	31/1	2/2020 Stage 2	Stage 3	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions fo	Cove
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	6
110 111		Central governments Institutions														
112 113		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 (0 (0	0 0		0 0		0 0	0) (0	0 -
115		Retail Retail - Secured on real estate property		0 (0 () (0	0 0		0 0		0 ((5	0	0 -
117 118	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 -
119 120		Retail - Qualifying Revolving Retail - Other Retail														
121 122		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
123 124		Equity Securitisation														A
125 126		Other non-credit obligation assets IRB TOTAL		0 0	D C		0	0 0		0 0		0 0)	0	0 -
										ria - Actual						
			Exposu	ıre 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 fo	Co
Row Num		(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	"
127 128		Central banks Central governments														
129 130		Institutions Corporates		0 (0 (0	0 0		0 0	,	0 () (0	0	0 -
131 132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME														
133 134		Retail Retail - Secured on real estate property		0 (0 (0	0 0		0 0		0 C	C		0	0 -
135 136	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	1	0 () (0	0	0 -
137 138		Retail - Qualifying Revolving Retail - Other Retail														Æ
139 140		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
141 142		Equity Securitisation														
143 144		Other non-credit obligation assets IRB TOTAL		0 0			D	0 0		0 0		0 0	, Q	0	0	0 -
										ria - Actual						
			Exposi	ıre values	Risk expos	ure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of provisions for	Stock of provisions fo	Cov
Row			Λ_TDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired		Stage 2	Stage 3	or S
145		Central banks						moratoria		moratoria		moratoria	exposure	exposure	exposure	
146		Central governments Institutions														
149		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		UJ (U (U .	0		0		0 0	0) (U	U -
150 151		Corporates - Of Which: SME Retail Retail Retail		0 (0 () (0	0 0		0 0		0 ((0	0	0 -
153	N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Potail - Secured on real estate property - Of Which: pop-SME		0			0	0 0		0				0		
155		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		U ((V	0		0		0		,		υ -
157		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														
159 160		Equity Securitisation														
161 162		Other non-credit obligation assets IRB TOTAL		0 0				0 0		0 0		0 (, (0	0	0 -
									Morato	ria - Actual						
			Evnoci	ıre values	Risk eypos	ure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row			A TDD	F-IRB	A-IRB	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	r provisions fo Stage 3	or Cov
Num 163		(mln EUR, %	(a)		A IND	- IND		moratoria		moratoria		moratoria	exposure	exposure	exposure	
164		Central governments Institutions														
103		Corporates				· · · · · · · · · · · · · · · · · · ·		01	ΔI	U	.1	01				

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re 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		Coverage Ratio - Stage 3
Row Num		(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	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0 ()	0	(0	() (0	0	C	/-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	(0	0 () ((0	(0	(0	0	0	С	/ -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	IN.A.	Retail - Secured on real estate property - Of Which: non-SME	(0	0 (()	0	(0	() (0	0	C	<i>j</i> -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	1					0		0	C	0	0	0	0	/ -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	e values	Risk exposi	re 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	Coverage Ratio
Row Num		(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
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	(0	C		0 0	(0		0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	(0	C)	0 0	(0		0	0	0	0	-
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190	IN.A.	Retail - Secured on real estate property - Of Which: non-SME	0	(0	C)	0 0	(0 0		0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	C	0	0		0		0		0	0	0	0	-

EUROPEAN BANKING AUTHORITY			15	16	17	18	19	Stress T Länförsäk 20	ringar Ban	K AB (publ) 22 antees - Actual		24 24	25	26	27	28
			Exposure	e values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Stage
	Central banks	mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	() (0	0	0 (0	0	0 (0		0	0 0) () -) -
anförsäkringar Bank	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 0 0	(0	0	0 (0		0 (0		0	0 0 0) -) -) -
AB (publ)	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 (0		0	0 0 0 0 0 0) -) -) -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity		0	() (0	0	0 (0	0	0 (0		0	0 C) () () -) -
	Securitisation Other non-credit obligation assets IRB TOTAL		0	(D	0	0 0					0 0) -
										antees - Actual 2/2020						
			Exposure	e values	Risk expos	sure amounts	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		Coverage Stage
	Central banks	mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Institutions Corporates		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) () () -
SWEDEN	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) () -
	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	()) -
								Chara 1		2/2020		Star 2				
			Exposure A-IRB	e 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	provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Stage expos
	Central banks Central governments	mln EUR, %)						amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	() (0	0	0 ()	0 (0	0 0) () -
	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) () () -
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	() () -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		0	(D	0	0 (0) -
									Public guara	antees - Actual						
			Exposure	e 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
	(m	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		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) -
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		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) -
									Public guara	antees - Actual						•
			Exposure	e values	Risk expos	sure amounts		Stage 1 exposure, of		2/2020 Stage 2		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage
		mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	exposure, of 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 exposi
	Central banks Central governments Institutions		0			0	0	0		0 (1	0 0) -
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		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) ()) -
	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 (<u> </u>	0	0 0)	0 (0	0) -
								Stage 1		2/2020 Stage 2		Stage 3				
		vily FUD (V)	Exposure A-IRB	e values F-IRB	Risk expos	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 Stage exposi
	Central banks Central governments Institutions	mln EUR, %)						amount		amount		amount	exposure	exposure	exposure	
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		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		0	(0	0	0) 	0 (ם) -
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		U		(U .	0		U (o _l C			-
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets															

Other non-credit obligation assets
IRB TOTAL

ED A EUROPEAN BANKING

EUROPEAN BANKING AUTHORITY								Länförsäk	ringar Bank	AB (publ))-19 IRI				
			15	16	17	18	19	20		22 ntees - Actual 2/2020	23	24	25	26	27	28
		(mln EUR,%)	Expos ı A-IRB	ure values F-IRB	Risk expos	ure 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 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks Central governments	(IIIIII EOIC, 70)						amount		amount		amount				
	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 Retail - Other Retail Retail - Other Retail - Of Which: SME			0	0		0 (0 (0 (0		0 (0 (0 -
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL			0	0 (0 0		0		0 0			0) -
										ntees - Actual 2/2020						
			Exposi	ure 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	Coverage Ratio
	Control house	(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
	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			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			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 () () -
		-							Public guara	ntees - Actual						
					D. I			Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	l
		(mln EUR,%)	A-IRB	ure values F-IRB	A-IRB	ure amounts F-IRB	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
	Central banks Central governments	(23.14 7.8)						amount		amount		amount				
	Institutions Corporates Corporates - Of Which: Specialised Lending			0	0		0 (0 () (0)	0 () () -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0 ((0 (0 (0 (0		0 ((Stage 2 Stage) (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 () (Stage 2 Stage) (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) -
										ntees - Actual						
			Exposi	ure values	Risk expos	ure 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 Ratio
		(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
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			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 (() () -
N.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			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) -
		F								ntees - Actual 2/2020						
				ure values		ure amounts	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	Stage 3
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure
	Central governments Institutions Corporates			0	0		0 (0 (0				0 -
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
	<u>'</u>			UI	U J	JI (UJ (DI () (ر	ןן 0)	U (1	J () (J -
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			0	0 (0 (0 () (0		0 (0 () () -
N.A.	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			0	0		0 (0 (0 () -

EBA BANKING AUTHORITY								,	2021 EU			Test: Cre cringar Bank		COVID	-19 IRB							
		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -			Мога	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(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	Stage 3 exposure
1 2 3	Central banks Central governments Institutions																					
4 5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	86	3 4	5 2	0		0 (0.00%	2	52	(0 0	0	0	0.00%	2	51	1	0 0	0	0	3.96%
Länförsäkringar Bank		85	8 4	2 2	0		0 (3.53%	848	50	3	3 0	0	0	3.79%	843	53	3	5 0	0	0	3.92%
10 11 12 13 AB (publ)	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets																					
18	IRB TOTAL	869	5 4	2	0	(4.04%	856	53	4	4 0	0	0	3.90%	851	56	6	5 0	0	0	3.89%
					31/12/2021						Mora	31/12/2022	enario						31/12/2023			
Row		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 Ratio - Stage 3
Num 19 20	Central banks Central governments (mln EUR, %)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending		2	1 0	0	(0 (0.00%	2	1	(0 0	0	0	0.00%	2		1	0 0	0	0	0.00%
24 25 26	Corporates - Of Which: SME Retail Retail - Secured on real estate property	86.	3 4	5 2	0	(0 (4.10%	854	52	4	4 0	0	0	3.97%	849	55	5	6 0	0	0	3.96%
27 28 29 SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	85	8 4	2 2	0	(0 (3.53%	848	50	3	3 0	0	0	3.79%	843	53	3	5 0	0	0	3.92%
30 31 32	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
33 34 35	Equity Securitisation Other non-credit obligation assets																					
36	IRB TOTAL	869	5 4	6 2	0		0 (4.04%	856	53	4	4 0	0	0	3.90%	851	56	6	5 0	0	0	3.89%
					31/12/2021						Mora	31/12/2022							31/12/2023			
Row		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 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
Num 37 38	Central banks Central governments)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
39 40 41	Institutions Corporates Corporates - Of Which: Specialised Lending		0	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 Detail - Conwed on weal estate property		0	0 0	0	(0 () -	0	0	(0 0	0	0	-	0	(0	0 0	0	0 -	-
45 46 47	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	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 0	0	0	-	0		0 (0 0	0	0 -	-
											Mora	itoria - Baseline Sco	enario									
					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 Num	(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	Stage 3 exposure
55 56 57	Central banks Central governments Institutions Corporates		0	0 0	0		n () -	0	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	-	0		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		0	0 0	0		0 () -	0	0	(0 0	0	0	-	0		0	0 0	0	0 -	-
65 66 67 68	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																					
12	IRB TOTAL		U	0 0	0		0) - -	U	0	No.	otoria - Baseline Sco	0	0	-	0		U	J 0	U	υ -	
					31/12/2021 Stock of	Stock of	Stock of				Mora	31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row	(mln EUR, %	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	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - 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	Coverage Ratio - Stage 3 exposure
73 74 75	Central banks Central governments Institutions																					
76 77 78	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0 0	0		0 () -	0	0		0 0	0	0	-	0		0	0 0	0	0 -	
80 81 82 N.A.	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		0	0 0	0		0 () -	0	0		0 0	0	0	-	0		0	0 0	0	0 -	-
83 84 85	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
86 87 88	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets																					
90	IRB TOTAL		0	0 0	0	(0	-	0	0	C	0	0	0	-	0	(0	0	0	0	-
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	enario						31/12/2023			
Row		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 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
91 92	Central banks Central governments				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
93 94 95	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0 0	0	(0 () -	0	0	(0 0	0	0	-	0	(0	0 0	0	0 -	-
96 97 98 99	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	C	0 0	0	0	-	0	(0	0 0	0	0 -	-
N.A. 101 102	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 -	
103 104 105	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
107 108	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 S				COAID)-19 IKB							
		29	30	31	32	33	34	35	36	37	Lantorsak 38	ringar Bank 39	40 40	41	42	43	44	45	46	47	48	
					31/12/2021						Mora	toria - Baseline Sco 31/12/2022	enario						31/12/2)23		
		Stage 1	Stage 2	Stage 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage	Stock	f Stock of	Stock of or provisions for	Cove
	(min EUR,	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage e expos		Stage 2	Stage 3	e e
	Central banks Central governments	7.0)																				
	Institutions Corporates		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																					
	Retail - Secured on real estate property		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		0	0 0	0 0		0 () -		0 0	(0	0	0	-	C	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	<u>o </u>)	0 () -		0 0		0	0	0	-	0	<u>) </u>	0	0	0	0	0 -
											Mora	toria - Baseline Sco	enario									
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2 Stock (f Stock of		Cov
		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 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage expos	ure Stage	Stage 2	Stage 3	or Cov
	Central banks	%)			exposure	exposure	exposure					exposure	exposure	exposure					exposu	e exposure	exposure	
	Central governments Institutions Corporates		0	0	0 0		0			0 0			0	0				0	0	0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0) -		0			0	0	-			0	0	0	0	0 -
	Retail Retail - Secured on real estate property		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		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 -
											Mora	toria - Baseline Sce	enario									
					31/12/2021							31/12/2022							31/12/2			一
		Stage 1	Stage 2		Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	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	Stage 2		○ -	f Stock of for provisions t Stage 2	Stock of provisions for	or Cov
	(mln EUR,	exposure %)	exposure	exposure	Stage 1 exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	e expos	exposu			
	Central banks 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 -
	Corporates - Of Which: SME Retail		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 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	-	(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						Мога	toria - Baseline Sco 31/12/2022	епапо						31/12/2)23		
		Stage 1	Stage 2	Stage 3	Stock of provisions for			Coverage Ratio Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	2 Stage	Stock of provision	for provisions	or provisions for	Co
	(mln EUR,	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	e expos	ure Stage exposu		Stage 3 exposure	
	Central banks 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	0 -
	Corporates - Of Which: SME Retail		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 Retail - Secured on real estate property - Of Which: SME																					
IV.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 -
	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 -
									•									·	•			
					31/12/2021						Mora	toria - Baseline Sco 31/12/2022	enario						31/12/2)23		
		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	2 Stage	Stock of Sto		or provisions for	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	Coverage Ratio - Stage 3 exposure	exposure	exposure	e expos	ure Stage exposu	Stage 2	Stage 3	
	Central banks Central governments																					
	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																					
	Retail Retail - Secured on real estate property		0	U C	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 Pevalving		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	-	C	0	0	0	0	0	0 -

	BANKING AUTHORITY										•	2021 EU		Stress Test Länförsäkringa			D-19 IRB										
			50	51	52	53	54 55	56	57 58	59 60	61	62	63	64 Public guarantees - Basel	65 66	67	68 69	70	71	72	73	74	75	76	77	78	79
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of	Coverage Ratio -	Stage 1		Stage 2	ovn	age 3 Stocl	c of Stock of	Stock of Coverage Ratio		Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
Row Num		(mln EUR,	Stage 1 exposure %)	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure exposure which guaranteed	provisions for Stage 1 exposure	provisions for provisions fo Stage 2 Stage 3 exposure exposure	r Stage 3 Stage 1 exposure exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	exposure gua	ranteed expos	ons for provisions for e 1 Stage 2 sure exposure	provisions for Stage 3 exposure exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	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
1 2 3		Central banks Central governments Institutions																					511.5511				
4 5 6		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 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 -	
7 8 9	Länförsäkringar Bank	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 -	C	0	0	0	0	0	0	0	0 -	
10 11 12	AB (publ)	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail																									
13 14 15		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation																									
16 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 -	
													P	Public guarantees - Basel													
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		age 3 Stock	c of Stock of	Stock of Coverage Ratio	. Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/ Stage 3	/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
Row Num		(mln EUR,	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	Stage 3 exposure	which guaranteed amount	exposure	which guaranteed amount	exposure gua	ranteed expos	e 1 Stage 2 sure exposure	Stage 3 exposure exposure	Stage 1 exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 20 21		Central banks Central governments Institutions																									
22 23 24		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		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 -	
25 26 27	SWEDEN	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 -	C	0	0	0	0	0	0	0	0 -	
28 29 30	SVVLDLIN	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 -	C	0	0	0	0	0	0	0	0 -	
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 0	0	0	0	0	0	0 0 -	0	0		0	0	0	0	0	0 -	
													P	Public guarantees - Basel	ne Scenario												
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of		Stage 1		Stage 2	31/12/2022		of Stock of	Stock of Control Prince		Stage 1		Stage 2	31/12/	/2023 Stage 3	Stock of	Stock of	Stock of	
Row		(mln EUR,	Stage 1 exposure %)	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for provisions for Stage 2 Stage 3 exposure exposure	r Coverage Ratio - Stage 1 Stage 3 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure gua	sure, of provision stag ranteed expos	ons for provisions for e 1 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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37 38		Central banks Central governments Institutions		amount		amount	amount				amount		amount	al	nount				amount		amount		amount				
40 41		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 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 -	
43 44		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-	С	0	0	0	0	0	0	0	0 -	
45 46 47	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 -	C	0	0	0	0	0	0	0	0 -	
48 49 50		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																									
51 52 53		Securitisation Other non-credit obligation assets		0 0							0 0				0	0			0				0	0	0	0	
31		IRB TOTAL						,			<u> </u>		D	Public guarantees - Basel	ne Scenario	J	<u> </u>						<u> </u>	U C		V _I	
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of		Stage 1		Stage 2	31/12/2022		of Stock of	Stock of		Stage 1		Stage 2	31/12/	/2023 Stage 3	Stock of	Stock of	Stock of	
Row		(mln EUR,	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for provisions for Stage 2 Stage 3 exposure exposure	r Coverage Ratio - Stage 1 Stage 3 exposure	guaranteed	Stage 2 exposure	exposure, of which guaranteed	exposure gua	sure, of provision stag	ons for provisions for e 1 Stage 2	provisions for 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	Coverage Ratio - Stage 3 exposure
55 56 57		Central banks Central governments Institutions		amount		amount	amount				amount		amount	al	nount				amount		amount		amount				
58 59 60		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		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 -	
61 62 63	N.A.	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-	C	0	0	0	0	0	0	0	0 -	
65 66 67	1477 (1	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		U	0	0	0	0 0 -						0	0		0 -	
68 69 70		Retail - Other Retail - Of Which: non-SME Equity Securitisation																									
71 72		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 -	
							31/12/2021						P	Public guarantees - Basel 31/12/2022								31/12/	/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for Stock of provisions for provisions for Stock of provisions for Stock of provisions for provis	Coverage Ratio - Stage 3	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	age 3 Stock	ns for provisions for	Stock of provisions for Stage 3	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 exposure
Num 73		(mln EUR,	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	exposure exposure	guaranteed amount	exposure	guaranteed amount	exposure gua	ranteed expos		Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
74 75 76		Central governments Institutions Corporates		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	0	0	0	0 -	
77 78 79		Corporates - Of Which: Specialised Lending 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-	C	0	0	0	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	(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	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		0 0							0 0		0		0								0	0		0	
90		IRB TOTAL		<u> </u>		0 0		<u>, , , , , , , , , , , , , , , , , , , </u>	o o	<u> </u>	0 0	0	0	Dublic guayantosa Basal	no Sconovio	U	<u>0 </u>		0		, 0		<u> </u>	<u> </u>		<u> </u>	
				Stage 1		Stage 2	31/12/2021 Stage 3	St	Charles C		Stage 1		P Stage 2	Public guarantees - Basel 31/12/2022 Si	200 Z	, of	Charles		Stage 1		Stage 2	31/12/	/2023 Stage 3	Charles	Shark	Charles	
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure exposure	exposure, of	Stage 2 exposure	exposure, of which guaranteed	Stage 3	sure, of provision stag	ons for provisions for e 1 Stage 2	Stock of provisions for 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	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
91 92		Central banks Central governments (mln EUR,	%)	amount		amount	amount	exposure	exposure exposure		amount		amount		nount expos	sure exposure	exposure		amount		amount		amount	exposure	exposure	exposure	
93 94 95		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 -	C	0	0	0	0	0	0	0	0 -	
96 97 98		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 0-	C	0	0	0	0	0	0	0	0 -	
100 101 102	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-	C	0	0	0	0	0	0	0	0 -	
103 104 105		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation																									
106 107 108		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 -	

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

AMM			50	51	52	53	54 55	56	57	58	59 60	61	62	63	Länförsäkring 64	65	66 67	68 69	70	71	72	73	74	75	76	77	78	79
														Pu	ublic guarantees - Bas													
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of St	tock of		Stage 1		Stage 2	31/12/202	Chago 2	Stock of Stock of	Stock of Control Prince		Stage 1		Stage 2	31/12	/2023 Stage 3	Stock of	Stock of	Stock of	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, of which	provisions for Stage 1	provisions for provi	isions for tage 3	verage Ratio - Stage 1 Stage 3 exposure	exposure, of which	Stage 2 exposure	exposure, of which	exposure	which posure, of	provisions for provisions for Stage 1 Stage 2	provisions for Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for pro	ovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num 109		(min EUR, %) -	guaranteed amount	·	guaranteed amount	guaranteed amount	exposure		posure	exposure	guaranteed amount		guaranteed amount	g g	uaranteed amount	exposure exposure	exposure exposure		guaranteed amount	·	guaranteed amount		guaranteed amount	exposure		exposure	exposure
110		Central governments Institutions																										
112 113		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		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 -	
116 117	NI A	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME											J	J												3	3	
118 119	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 -	
120 121		Retail - Other Retail Retail - Other Retail - Of Which: SME																										
122 123		Retail - Other Retail - Of Which: non-SME Equity																										
124 125		Securitisation Other non-credit obligation assets																										
126		IRB TOTAL		0 0		0 0	0	0	0	0 -		0	0	0	0	0	0	0 -	(0	0	0 0	0	0	0	0	0 -	
														Pu	ublic guarantees - Bas	eline Scenario												
				Stage 1		Stage 2	31/12/2021 Stage 3					Stage 1		Stage 2	31/12/202	2 Stage 3				Stage 1		Stage 2	31/12	/2023 Stage 3	0.1.6		<u> </u>	
			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for provi	tock of isions for tage 3	verage Ratio - Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which		posure, of which	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 Coverage Ratio	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	provisions for pro	Stock of ovisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %		guaranteed amount	exposure	guaranteed amount	guaranteed amount	exposure		posure	exposure	guaranteed amount	exposure	guaranteed amount	· g	uaranteed amount	exposure exposure	Stage 3 exposure exposure	ехрозите	guaranteed amount	exposure	guaranteed amount	ехрозите	guaranteed amount	exposure		exposure	exposure
128		Central banks Central governments Institutions																										
130		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 -	
132		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 -	
134 135	NI A	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																										
136 137	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 -	
138 139		Retail - Other Retail Retail - Other Retail - Of Which: SME																										
140 141		Retail - Other Retail - Of Which: non-SME Equity																										
142 143		Securitisation Other non-credit obligation assets																										
144		IRB TOTAL		0 0		0 0	<u> </u>	<u>) </u>	<u> </u>	<u> </u>		<u> </u>	<u> </u>	<u> </u>	U	U _I	<u> </u>	<u>0 0 -</u>		<u>U</u>	0	<u>J</u>	U U	<u> </u>	U	U	<u> </u>	
														Pu	ublic guarantees - Bas	eline Scenario												
				Stage 1		Stage 2	31/12/2021 Stage 3	0.16	5: 1.6			Stage 1		Stage 2	31/12/202	2 Stage 3				Stage 1		Stage 2	31/12	/2023 Stage 3	6: 1.6		61.1.6	
			Stage 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, of	Stock of provisions for	provisions for provi	tock of isions for tage 3	verage Ratio - Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	posure, of which	Stock of Stock of provisions for Stock 2	Stock of provisions for Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	exposure, of which	Stock of provisions for	provisions for pro	ovisions for	Coverage Ratio - Stage 3
Num		(mln EUR, %	exposure o)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure		posure	exposure	guaranteed amount	exposure	guaranteed amount	exposure g	uaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure		Stage 3 exposure	exposure
145		Central banks Central governments																										
148		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		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 -	
152 153	NI A	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME											3	3												3		
154 155	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 -	
156 157		Retail - Other Retail Retail - Other Retail - Of Which: SME																										
158 159		Retail - Other Retail - Of Which: non-SME Equity																										
160 161		Securitisation Other non-credit obligation assets											0	0		0								0		0	0	
102		IRB TOTAL		0 0		<u>0 </u>	<u> </u>	<u>, , , , , , , , , , , , , , , , , , , </u>	5, 0,	<u> </u>		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u>0 </u>		<u> </u>	<u> </u>	<u>, </u>	<u> </u>	<u> </u>	<u> </u>	<u></u>	<u> </u>	
														Pu	ublic guarantees - Bas													
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of St	tock of		Stage 1		Stage 2		Stage 3	Stock of Stock of	Stock of Communication		Stage 1		Stage 2	31/12	/2023 Stage 3	Stock of	Stock of	Stock of	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure, of which	provisions for Stage 1	provisions for provi	isions for	Stage 3 exposure	exposure, of which	Stage 2 exposure	exposure, of which	exposure	posure, of which	provisions for provisions for	provisions for Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for pro	ovisions for	Coverage Ratio - Stage 3 exposure
Num 163		(mln EUR, %	o)	guaranteed amount		guaranteed amount	guaranteed	exposure	exposure ex	posure	exposure	guaranteed amount		guaranteed amount		uaranteed amount	Stage 1 Stage 2 exposure exposure	exposure exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	Stage 2 exposure e	Stage 3 exposure	exposure
164 165		Central governments Institutions																										
166 167		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 -	
168 169		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	N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																										
172 173		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 -	
175		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: pop SME																										
177		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 -	
							31/12/2021							Pu	Public guarantees - Bas 31/12/202								31/12	/2023				
				Stage 1 exposure, of		Stage 2 exposure, of	Stage 3	Stock of	Stock of St	tock of Cov	verage Ratio -	Stage 1 exposure, of		Stage 2 exposure, of	av	Stage 3 posure, of	Stock of Stock of	Stock of Coverage Ratio		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of Co	Coverage Ratio
Row			Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which guaranteed	provisions for Stage 1	provisions for provi	isions for tage 3	Stage 3 exposure exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure g	which uaranteed	provisions for provisions for Stage 1 Stage 2 exposure	provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for pro Stage 2 exposure	ovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Num 181		Central banks	0)	amount		amount	amount	exposure	exposure ex	posure		amount		amount		amount	exposure exposure	exposure		amount		amount		amount	exposure	exposure e	exposure	
182 183		Central governments Institutions				0														0	0							
185		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0		0	U	υ _Ι (0	0 -	0	0	0	0	0	U	U	U -		U (0	0	0	0	0	0	0 -	
187		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 -	
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	0		0 0	0 -	0	0	0	0	0	0	0	0 0-	1	0	0	0 0	0	0	0	0	0 -	
191 192		Retail - Secured of real estate property - Of Which: Hon-SME Retail - Qualifying Revolving Retail - Other Retail		0		- U			U	0-	0	U	U	U	U	U .	0	- U				U	U	U	U	U U	U-	
193 194		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
195 196		Equity Securitisation																										
197 198		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 -	
																	·											

ERA EUROPEAN BANKING

2021 FIL-wide Stress Test: Credit rick COVID-10 IDR

	EUROPEAN BANKING AUTHORITY									2021 EU	J-wide S			edit risk « AB (publ)		-19 IRE	3						
			80	81	82	83 31/12/2021	84	85	86	87	88	89 Mora	90 toria - Adverse So 31/12/2022	91 cenario	92	93	94	95	96	97 31/12/2023	98	99	100
Row Num		(mln E	Stage 1 exposure 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	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 2 3 4		Central banks Central governments Institutions Corporates		2 1	1 0		0 0	0	0.00%	1	2					10.00%		. 2	0	0	0	0	9.52%
5 6 7 8	införsäkringar Bank	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	86	51 47	7 2	2 (0 1	0	10.00%	839	67	2	ł (0	L	9.93%	819	84	7	0	1	1	9.91%
9 La 10 11 12	AB (publ)	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	85	55 45	5 2	2 (0 0	0	9.89%	835	63	2	1) (9.92%	816	80	6	0	0	1	10.05%
14 15 16 17		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets																					
18		IRB TOTAL	862	2 49	2	2	1	0	9.81%	840	69	Mora	toria - Adverse S	cenario		9.93%	820	86	7	0	1	1	9.90%
			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 exposure	Stage 3	31/12/2022 Stock of provisions for		Stock of provisions for	Coverage Ratio	Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
Row Num 19 20		Central banks Central governments	EUR, %)	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	Stage 3 exposure	exposure
21 22 23 24		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		2 1	0	(0 0	0	0.00%	1	2	(0 (10.00%	1	2	0	0	0	0	9.52%
25 26 27 28	SWEDEN	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	86		5 2	2 (2	0 1	0	0 10.00%	839 835	67	2	1			9.93%			6	0	0	1	9.91%
29 30 31 32		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
33 34 35 36		Equity Securitisation Other non-credit obligation assets IRB TOTAL	862	2 49	2	2 1	1 1	0	9.81%	840	69	4) 1	. (9.93%	820	86	7	0	1	1	9.90%
						31/12/2021						Mora	toria - Adverse So 31/12/2022	cenario						31/12/2023			
Row			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	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	Stage 3	Coverage Ratio - Stage 3 exposure
37 38 39		Central banks Central governments Institutions	EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
40 41 42 43		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0 0		0 0	0) -	0	C	() (-	(0	0	0	0	0 -	-
44 45 46 47	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		0 0	0		0 0	0) -	0	C	() (-	(0	0	0	0	0 -	-
48 49 50 51		Retail - Other Retail 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	C				-	C	0	0	0	0	0 -	-
						31/12/2021						Mora	toria - Adverse So 31/12/2022										
Row Num						Stock of	Stock of	Stock of	Coverage Batio				Stock of	Stock of	Stock of	Coverage Patie				31/12/2023 Stock of	Stock of	Stock of	Coverage Patie
55		Central banks	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of	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
55 56 57 58 59		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	exposure	Stage 2 exposure 0 0		provisions for Stage 1	Stock of provisions for Stage 2	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	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 3
55 56 57 58 59 60 61 62 63 64	N.A.	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	exposure	Stage 2 exposure 0 0 0 0 0		provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 3
55 56 57 58 59 60 61 62 63 64 65 66 67 68	N.A.	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	exposure	Stage 2 exposure 0 0 0 0 0		provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1 exposure 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure 0	Stage 3 exposure 0	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 -	Stage 3
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	N.A.	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	Stage 2 exposure 0 0 0 0 0 0 0 0 0		provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3		Stage 1 exposure 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 -	Stage 3
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	N.A.	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: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	exposure	Stage 2 exposure 0		provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	provisions for Stage 3		Stage 1 exposure 0 0 0	Stage 2 exposure	exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	Stage 1	Stage 2 exposure 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stage 3 exposure 0 -	Stage 3
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	N.A.	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 - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME INDICATE OF TAIL Retail - Other Retail - Of Which: Non-SME	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 Stage 2 exposure		provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure	0 0	Stage 2 exposure	exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Stage 3	exposure	Stage 2 exposure O Stage 2 exposure	Stage 3 exposure O Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	Stage 3 exposure 0 -	Stage 3
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 72	N.A.	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 Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates	EUR, %) Stage 1	0 0 0 0 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	provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for 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 3	Stage 3 exposure	exposure 0 0 0 0 Stage 1	CO CO CO CO CO CO CO CO CO CO CO CO CO C	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure () () () () () () () () () () () () ()	0 0 0 0	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81		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 - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - 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	Stage 1 exposure	0 0 0 0 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	provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for 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 3	Stage 3 exposure	exposure 0 0 0 0 Stage 1	CO CO CO CO CO CO CO CO CO CO CO CO CO C	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure () () () () () () () () () () () () ()	0 0 0 0	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85	N.A.	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: 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 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 - 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 - Qualifying Revolving Retail - Other Retail	Stage 1 exposure	0 0 0 0 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	provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for 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 3	Stage 3 exposure	exposure 0 0 0 0 Stage 1	CO CO CO CO CO CO CO CO CO CO CO CO CO C	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure () () () () () () () () () () () () ()	0 0 0 0	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 89 80 81 82 83 84 85 86 87 88 89 80 80 80 80 80 80 80 80 80 80		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: non-SME Retail - 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 - 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	Stage 1 exposure	0 0 0 0 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	provisions for Stage 1 exposure 31/12/2021 Stock of provisions for Stage 1	Stock of provisions for 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 3	Stage 3 exposure	exposure 0 0 0 0 Stage 1	CO CO CO CO CO CO CO CO CO CO CO CO CO C	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure () () () () () () () () () () () () ()	0 0 0 0	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90		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 - Of Which: SME Retail - Other Retail - Of Which: non-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	Stage 1 exposure	0 0 0 0 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	stage 1 exposure 31/12/2021 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 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	Stock of provisions for Stage 3	Stage 3 exposure	exposure 0 0 0 0 Stage 1	CO CO CO CO CO CO CO CO CO CO CO CO CO C	Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure toria - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure toria - Adverse Social Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Cenario Of the provisions for Stage 2 exposure Of the provisions for Stage 2 exposure Of the provisions for Stage 2 exposure	Stock of provisions for Stage 3	Stage 3 exposure	exposure () () () () () () () () () () () () ()	0 0 0 0	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0	provisions for Stage 2 exposure 0 0 0 Stock of provisions for Stage 2	Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure
55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90		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: non-SME Retail - 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 - 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	Stage 1 exposure	0 0 0 0 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	stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 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 O 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 O O O O O O O O O O O O	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	exposure 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure toria - Adverse Social actions for Stage 1 exposure Stock of provisions for Stage 1 exposure attria - Adverse Social actions for Stage 1 exposure storia - Adverse Social actions for Stage 1 exposure storia - Adverse Social actions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O O 31/12/2023 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 Stock of provisions for Stage 2 exposure 0 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
73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90		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 - 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 - 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	Stage 1 exposure Stage 1 exposure	exposure	exposure Stage 3 exposure O Stage 3 exposure	stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 exposure 31/12/2021 Stock of	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of 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 Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	exposure 0 0 0 Stage 1 exposure 0 0	CO CO CO CO CO CO CO CO CO CO CO CO CO C	Stage 3 exposure	Stock of provisions for Stage 1 exposure toria - Adverse Social Stage 1 exposure 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 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure Stage 1 exposure	0 0 0 0	0 0 0 0 Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 1 1 2 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 3 exposure Coverage Ratio - Stage 3 exposure
73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90		Central banks Central governments Institutions 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 - Secured on Institutions Corporates 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 - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	Stage 1 exposure Stage 1 exposure	exposure	exposure Stage 3 exposure O Stage 3 exposure	stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 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 Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	exposure 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure toria - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure toria - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90		Central banks Central governments Institutions Corporates 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: non-SME Retail - Other Retail 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: non-SME Retail - Qualifying Revolving 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 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 - 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 1 exposure	exposure	exposure Stage 3 exposure O Stage 3 exposure	stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 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 Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	exposure 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure toria - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure toria - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure
73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90	N.A.	Central banks Central governments Institutions 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 - Secured on real estate property 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: 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: 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: son-SME	Stage 1 exposure Stage 1 exposure	exposure	exposure Stage 3 exposure O Stage 3 exposure	stage 1 exposure 31/12/2021 Stock of provisions for Stage 1 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 Stock of provisions for Stage 3 exposure O Stock of provisions for Stage 3 exposure	Stage 3 exposure Coverage Ratio Stage 3 exposure Coverage Ratio Stage 3 exposure	exposure 0 0 0 0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure toria - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure toria - Adverse Social Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure O O 31/12/2023 Stock of provisions for Stage 1 exposure O O O O O O 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure

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		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	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	Stage 1 exposure	Stage 2 exposure	Stage 3 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	Stage 3 exposure
109 110	Central banks Central governments																					
111 112	Institutions Corporates) (0 0	0	() 0	-	(0		0 0	0	C	-	0	() () (0	0	-
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME												0									
115 116	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		J (0	0		J O	-		J O		0 0	0	C	-	0) (J O	0	-
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120 121	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
122 123	Retail - Other Retail - Of Which: non-SME Equity																					
124 125 126	Securitisation Other non-credit obligation assets IRB TOTAL			0	0		0 0	-		0 0		0 0	0	0	-	0				0 0	0	-
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		Change 4	Chara 2	Chara 2	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Charact	Chara 2	Chara 2	Stock of	Stock of	Stock of	Coverage Ratio -	Channel	Chara 2	Channa 2	Stock of	Stock of	Stock of	Coverage Ratio -
Row	(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	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127 128	Central banks Central governments						·															
129 130	Institutions Corporates) (0 0	0	(0 0	-	(0 0		0 0	0	C	-	0		0 (0 0	0	-
131 132	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
133 134 135	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME) (υ 0	0		0 إد	-	(0		υ 0	0	C	-	0		J ((0 اد	0	-
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138 139	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
140 141	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	-
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					31/12/2021						Mora	ntoria - Adverse Sco	enario						31/12/2023			
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Row	(asla EUD	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
145 146	Central banks Central governments	%)			ехрозите	exposure	exposure					ехрозите	exposure	exposure					exposure	exposure	exposure	
147 148	Institutions Corporates			0 0	0		0 0	-	(0 0		0 0	0	C	-	0				0 0	0	-
149 150	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
151 152	Retail - Secured on real estate property) (0	0	(0	-	(0		0 0	0	C	-	0	(0 () (0	0	-
153 154 155	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	C	-	0	(0 () (0 0	0	-
156 157	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
158 159	Retail - Other Retail - Of Which: non-SME Equity																					
160 161 162	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0			-		0		0 0	0	0	-	0				0 0	0	-
102	INDIVIAL			-					1	-	1		-							-		
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		Stage 1	Stage 2	Stage 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stone 1	Stage 2	Stage 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR,	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	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163 164	Central banks Central governments																					
165 166	Institutions Corporates) (0 0	0	(0	-	(0		0 0	0	0	-	0	() () (0 0	0	-
167 168	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail				0								0			0					0	
170 171	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		J (0	U		J C	-		J U		0	U	C	-	0		J (J O	U	-
171 172 173 N.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving) (0 0	0	(0	-	(0		0 0	0	C	-	0	(0 () (0	0	-
174 175	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
176 177	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
178 179 180	Other non-credit obligation assets IRB TOTAL			0	0		0	-		0		0 0	0	0	-	0				0	0	-
					31/12/2021						Mora	atoria - Adverse Sco 31/12/2022	enario		1				31/12/2023			
		Stage 1	Stage 2	Stage 2	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 2	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 provisions for	Coverage Ratio -
Row	(mln EUR,	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	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181 182	Central banks Central governments	76)					·													·		
183 184	Institutions Corporates) (0 0	0	(0 0	-	(0 0		0 0	0	0	-	0	(0 () (0 0	0	-
185 186	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
187 188	Retail - Secured on real estate property - Of Which: SME) (0	0) <u> </u>	-) <u> </u>		0	0	C	-	0		0) (0	0	-
189 190 191	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	C	-	0	(0 (0 0	0	-
192 193	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
194 195	Retail - Other Retail - Of Which: non-SME Equity																					
196 197	Securitisation Other non-credit obligation assets																					
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2021 EU-wide Stress Test: Credit risk COVID-19 IRB Länförsäkringar Bank AB (publ)

	101	102	103	104	105 106	107 10	109	110	111 112	113	Lanr 114 1	örsäkringar Bank	117		119	120 12	1 122	123	124	125	126	127	128	129 130
					31/12/2021							arantees - Adverse Scenario 31/12/2022	0							31/1	2/2023			
Row	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of Stock provisions for provision Stage 1 Stage	k of Stock of ons for provisions for je 2 Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure which guarantee amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	ge 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	verage Ratio - Stage 3 exposure	Stage e 1 exposure sure guarante amour	t , of Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for provis	ock of Coverage Ratio - Stage 3
Num (mln EUR, o	%)	guaranteed amount		guaranteed amount	guaranteed amount	exposure expos		exposure	guarantee	d SAPSSAIS	guaranteed amount	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	guarante amour	t sed	guaranteed amount	OA, POSITIO	guaranteed amount	exposure	_	posure exposure
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 -
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 -
Länförsäkringar Bank AB (publ) 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																								
12 Retail - Other Retail 13 Retail - Other Retail - Of Which: SME																								
14 Retail - Other Retail - Of Which: non-SME 15 Equity 16 Securitisation																								
17 Other non-credit obligation assets 18 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 -
											Public gua	arantees - Adverse Scenari	0											
	Stage 1	Stage 1 exposure, of	Store 2	Stage 2 exposure, of	exposure of	Stock of Stock	k of Stock of	_ Coverage Ratio -	Stage 1 exposure,	of Store 2	Stage 2 exposure, of		Stock of	Stock of	Stock of Co	verage Katio -	Stage exposure	-6	Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of Sto	ock of Coverage Ratio -
Row Num (mln EUR, ¹⁰	exposure %)	which guaranteed amount	exposure	which guaranteed amount	Stage 3 which guaranteed amount	Stage 1 Stage exposure exposure	pe 2 Stage 3 sure exposure	Stage 3 exposure	Stage 1 exposure, which guarantee amount	d	exposure, of which guaranteed amount	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 expo	which sure guaranto amour		which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure		sions for Stage 3 exposure
19 Central banks 20 Central governments 21 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 -
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 -
27 28 SWEDEN 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 -
30 Retail - Other Retail 31 Retail - Other Retail - Of Which: SME 32 Retail - Other Retail - Of Which: non-SME																								
Equity Securitisation Other non-credit obligation assets																								
36 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 -
					31/12/2021						Public gua	arantees - Adverse Scenario	0							31/1	2/2023			
	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 Stage 3 exposure, of	Stock of Stock	k of Stock of provisions fo	Coverage Ratio -	Stage 1 Stage 1 exposure,	of Stage 2 exposure	Stage 2 exposure, of	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	verage Ratio - Stage 3 Stage	Stage exposure	, of Store 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of Sto provisions for provis	ock of Coverage Ratio -
Row Num (min EUR, Control banks	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 Stag exposure expos	ge 2 Stage 3 sure exposure	Stage 3 exposure	Stage 1 exposure, which guarantee amount	d exposure	exposure, of which guaranteed amount	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 expo	which guarante	ea	which guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure exp	stage 3 posure exposure
Central banks Central governments Institutions																								
 40 41 42 Corporates - Of Which: Specialised Lending 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 -
 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	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 - 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 -
Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																								
51 Equity 52 Securitisation 53 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 -
					31/12/2021							arantees - Adverse Scenario 31/12/2022	0							31/1	2/2023			
Pow	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 exposure which	Stock of Stock provisions for provision Stage 1 Stage	ons for provisions fo	Coverage Ratio - Stage 3	Stage 1 exposure, which	of Stage 2	Stage 2	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	verage Ratio - Stage 3	Stage e 1 exposure sure which		Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for provis	ock of isions for tage 3
Row Num (min EUR, Contral banks	exposure	exposure, of	exposure	exposure, of	Stage 3 exposure, of	Stock of Stock provisions for Stage 1 Stage exposure expose	ons for provisions fo	Coverage Ratio - Stage 3 exposure	Stage 1 exposure which guarantee amount	of Stage 2 exposure		31/12/2022 Stage 3	Stock of			verage Ratio - Stage 3 exposure	OVERGELING	, of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	provisions for provis Stage 2 Stage	Coverage Ratio -
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Central banks Comporates - Of Which: Specialised Lending Corporates - Of Which: SPE Relation - Secured on real estate property 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 - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Sublifying Revolving Retail - Other Retail - Off Which: SME Retail - Sublifying Revolving Retail - Other Retail - Off Which: SME Retail - Sublimation - Off Which: SME Retail - Secured on real estate property - Off Which: SME Retail - Secured on real estate property - Off Which: SME Retail - Secured on real estate property - Off Which: SME Retail - Secured on real estate property - Off Which: SME Retail - Secured on real estate property - Off Which: SME Retail - Off Which: SME	exposure 0 0 0 0 Stage 1 exposure 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	exposure 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	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount 0 0 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 expo	sure stage 3 exposure 0 0 0 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 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	Stage 1 exposure O O Stage 1 exposure O O Stage 1 exposure Stage 1 exposure which guarantee amount O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O Public guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 3 Exposure, of which guaranteed amount O Stage 4 Exposure, of which guaranteed amount O Stage 5 Exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 arantees - Adverse Scenaric 31/12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 arantees - Adverse Scenaric 31/12/2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O 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 O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Contact the stage 3 exposure	verage Ratio - Stage a exposure verage Ratio - Stage 3 exposure	e 1 sure which guarante amount of the sure	of Stage 2 exposure to the stage 3 exposure to the sta	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O	Stage 3	Stage 3 exposure, of which guaranteed amount 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 Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	cock of cisions for cage 3 exposure O - O - O - O - O - O - O - O

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

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															Publ	blic guarantees - A	Adverse Scenario													
				Stage 1		Stage 2	31/12/2021 Stag	ge 3 Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2	Stage 3	Stock of	Stock of	Stock of		Stage 1		Stage 2	31/12/2	Stage 2	Stock of	Stock of	Stock of Go	
Row			Stage 1	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure wh	ure, of provisions ich Stage 1	for provisions for Stage 2	r provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2	xposure, of which	Stage 3 exposure	exposure, of which	ovisions for pro	rovisions for p	Stock of Coverage Stage 3	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for pro	ovisions for pro	ovisions for Co	overage Ratio - Stage 3 exposure
Num		(mln EUR, %	(a)	guaranteed amount	ехрозите	guaranteed amount	guara amo	nteed		exposure	exposure	ехрозите	guaranteed amount	g ·	uaranteed amount		guaranteed e	exposure	exposure	Stage 3 exposure	e exposure	guaranteed amount	ехрозите	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
110		Central banks Central governments Institutions																												
112		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		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 -	
116 117	NI A	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME														J												<u> </u>		
118 119	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 -	
120 121		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
122 123		Retail - Other Retail - Of Which: non-SME Equity																												
124 125		Securitisation Other non-credit obligation assets																												
126		IRB TOTAL		0 0	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 -	
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Pow			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 expos exposure wh	ure, of ich Stage 1	for provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	aynosura	xposure, of which	Stage 3 exposure	exposure, of which	ovisions for pro	rovisions for p Stage 2	provisions for Coverage	atio - Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Avnosura	exposure, of which	provisions for pro	ovisions for pro	rovisions for	overage Ratio - Stage 3 exposure
Num		(mln EUR, %	a)	guaranteed amount		guaranteed amount	guara	inteed	exposure	exposure	exposure		guaranteed amount	gı	uaranteed amount		guaranteed e		exposure	Stage 3 exposure	e Province	guaranteed amount		guaranteed amount	, , , , , ,	guaranteed amount	exposure	Stage 2 exposure	Stage 3 exposure	exposure
128 129		Central governments Institutions																												
130 131		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 -	
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134 135	N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
136 137	Mi/Ai	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Patril Other Patril		0 0	(0 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		Retail - Other Retail Retail - Other Retail - Of Which: SME																												
141		Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
143 144		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	0 -	
-11		IANS TO FAE						-			-1						-1		-					-						
															Publ	blic guarantees - A														
				Stage 1		Stage 2	31/12/2021 Stag	ge 3 Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2	2022 Stage 3	Stock of	Stock of	Stock of Control		Stage 1		Stage 2	31/12/2	Stage 3	Stock of	Stock of	Stock of Co	
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure wh	Stage 1	for provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	ovnocuro	xposure, of which	Stage 3 exposure	exposure, of which	ovisions for pro	rovisions for p	orovisions for Stage 3 exposure Coverage I Stage	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	wnich	provisions for pro	ovisions for pro	rovisions for	overage Ratio - Stage 3 exposure
Num 145		(mln EUR, %	b)	guaranteed amount		guaranteed amount	guara amo	ount exposure	exposure	exposure	exposure		guaranteed amount	g(uaranteed amount		guaranteed e	exposure	Stage 2 exposure	exposure exposu	e e	amount		amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
146 147		Central governments Institutions																												
148 149		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 -	
150 151		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 -	
152 153	N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																												
154 155		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 -	
157		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
159 160		Equity Securitisation																												
161 162		Other non-credit obligation assets IRB TOTAL		0 0	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 -	
							31/12/2021								Publ	blic guarantees - A 31/12/2									31/12/2	0023				
				Stage 1		Stage 2	Stag	ge 3 ure, of	Stock of	Stock of	Coverage Ratio -		Stage 1	-	Stage 2		Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage	atio -	Stage 1 exposure, of		Stage 2		Stage 3			Stock of Co	overage Ratio -
Row		(mln EUR, %	exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure guara	ich Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	guaranteeu	Stage 2 exposure gu	which which	Stage 3 exposure	guaranteeu	Stage 1 exposure	rovisions for p Stage 2 exposure	Stage 3 exposure Stage	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	guaranteed		ovisions for pro Stage 2 exposure	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
163		Central banks Central governments		amount		amount	amo	ount	Схробиго	Схробигс			amount		amount		amount	SAPOSUIC	Схрозиге	ежроон е		amount		amount		amount	СХРООПС	Схробите	СХРОВИГС	
165 166		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 -	
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0				0				0	0		0			<u> </u>		0						o d		0		
169 170		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 -	
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	0	0	0	0	0 -		0 0	0 (0 0	0	0	0	0	0 -	
173 174		Retail - Qualifying Revolving Retail - Other Retail																												
175 176		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
177		Equity Securitisation																												
180		Other non-credit obligation assets IRB TOTAL		0 0	C	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -		0 0		0	0	0	0	0	0 -	
															Publ	blic quarantees - A	Adverse Scenario													
							31/12/2021									31/12/2	2022								31/12/2					
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3	ure, of provisions	Stock of for provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 ex	Stage 2 xposure, of which	Stage 3	exposure, of which	Stock of property of the prope	Stock of rovisions for p	Stock of Coverage Coverage	atio - 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	provisions for pro	ovisions for pro	Stock of Co	overage Ratio - Stage 3 exposure
Row Num		(mln EUR, %	exposure o)	guaranteed amount	exposure	guaranteed amount	exposure guara amo	nteed Stage 1	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	gı	uaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 Stage exposure	e exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure, of pr which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181 182		Central banks Central governments Institutions																												
183 184		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 -	
185 186		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0																		0						
188		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	(0	U	U	U	0 (U -	0	0	0	0	0	0	0	0	U -		0	J (0	0	0	0	0	0 -	
190 191	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	0 -	
192 193		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
194 195		Retail - Other Retail - Of Which: non-SME Equity																												
196 197		Securitisation Other non-credit obligation assets																												
198		IRB TOTAL		0 0	C	0	0	0	0	0	0 -	0	0	0	0	0	0	0	0	0 -		0 0		0	0	0	0	0	0 -	

								Moratoria 31/12				10	11	12
		E:	exposure values	Risk exposure 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 Ratio - Stage 3
	Central banks Central governments	(mln EUR, %)		amounts	exposure	moratoria	CAPOSUIE	moratoria	cxposure	moratoria	exposure	exposure	exposure	exposure
	Regional governments or local authorities Public sector entities													
	Multilateral Development Banks International Organisations Institutions													
roëlwin	Corporates of which: SME		0	0		0 0	0	0	(0 0	(0 -
rsäkringar Bar AB (publ)	of which: SME Secured by mortgages on immovable property		0	U		0	0	0		J O	(J	J -
	of which: non-SME Items associated with particularly high risk Covered bonds		0	0		0 0	0	0	(0	() (0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	nt												
	Equity Securitisation Other exposures													
	Standardised Total		0	0		0 0	0	0	(0	(0 -
								Moratoria 31/12				6.4.6	Si Life	
			exposure values	Risk exposure 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 Ratio - Stage 3 exposure
	Central banks Central governments	(mln EUR, %)				moratoria		moratoria		moratoria	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	((0 -
SWEDEN	Retail of which: SME Secured by mortgages on immovable property		0	0		0	0	0		0				0 -
	of which: non-SME Items associated with particularly high risk		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)	nt												
	Equity Securitisation													
	Other exposures Standardised Total		0	0		0 0	0	0	(0 0	(0	0 -
								Moratoria 31/12						
			Exposure values	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 Ratio - Stage 3
	Central banks	(mln EUR, %)	Aposure values	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central governments 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 -
N.A.	of which: SME Retail of which: SME		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 -
	Covered bonds Claims on institutions and corporates with a ST credit assessmen	nt												
	Collective investments undertakings (CIU) Equity Securitisation													
	Other exposures Standardised Total		0	0		0 0	0	0	(0 0	(D	D -
								Moratoria 31/12						
		_	Exposure values	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 Ratio - Stage 3
	Central banks	(mln EUR, %)	reposare values	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	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 -
N.A.	Retail of which: SME		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 -
	Covered bonds Claims on institutions and corporates with a ST credit assessmen	nt												
	Collective investments undertakings (CIU) Equity Securitisation													
	Other exposures Standardised Total		0	0		0 0	0	0	(0 0	(0	0 -
								Moratoria 21/12						
				Pick over	Stored	Stage 1	Share 3	31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
		(mln EUR, %)	xposure values	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	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Regional governments or local authorities													
	Public sector entities Multilateral Development Banks													
	International Organisations Institutions Corporates		0	0		0 0		0						0) -
	of which: SME Retail		0	0		0 0	0	0	(0 0	(0 -
N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME		n	0		0 0	n	0	() 0	(0 -
			J	J				J						
	Items associated with particularly high risk Covered bonds Claims on institutions and correspond to the Control of the Control													
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	nt												

	14	15	16	17		19 ntees - Actual 2/ 2020	20	21	22	23	_
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	Stock of provisions for Stage 3 exposure	Covera Sta exp
0	0	0	0	0	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 0) -
0	0	0		0	1		0 0	0			
0	0	0	0	0		ntees - Actual	0 0	0	0) -
Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	31/12 Stage 2 exposure, of which	2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
Exposure values	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exp
0	0	0	0	0	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	0) () -) -
	0	0	0	0			0 0	0	0		
U			U U	0	Public guara	ntees - Actual 2/2020	0 0	0	<u> </u>		71-
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	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverac Sta exp
			amount		amount		amount	exposure	exposure	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	1		0 0 0	0	· · · · · · ·		1
0	0	0	0	0		ntees - Actual	0 0	0	0) -
Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2		2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverag
Exposure values	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ехр
0	0	0 0	0	0 0) (0 0 0 0 0 0	0 0	0) () -
0 0	0 0	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	0	0		0	Public guara	ntees - Actual 2/2020					
0 Exposure values	Disk avnosura	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Public guara	ntees - Actual	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	Coveraç Sta
3,	Risk exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed	ntees - Actual 2/2020 Stage 3	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 State exp
3,	Risk exposure	Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2	Public guara 31/12 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	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	Coveraç Sta exp

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

AUTHORITY						Länförsäkr	ringar Bank <i>i</i>						
		1	2	3	4	5	Morator	ria - Actual	8	9	10	11	12
		Exposure value	Risk exposure	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of which expired	12/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3
	Central banks		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	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	0 -
.A.	of which: SME Secured by mortgages on immovable property of which: non-SME		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	0	0	0 -
								ria - Actual 12/2020					
		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3
	Central banks	R, %)	amounts	ехрозиге	moratoria	ехрозиге	moratoria	exposure	moratoria	exposure	exposure	Stage 3 exposure	exposure
	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 0	0 -
Α.	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 -
	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 -
							31/1	ria - Actual 12/2020					
		Exposure value	Risk exposure 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	Stage 1	Stage 2	Stage 3	Stage 3
	Central banks Central governments	R, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	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 -
N.A.	of which: SME Retail of which: SME		0	0	0 ()	0	0	0	0	0	0 (0 -
141/ (1	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 -
	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 Morator	0 ria - Actual	0	0	0	0	0 -
					Stage 1			12/2020	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Patie
	(mln EU	Exposure value	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria		exposure, of which expired moratoria	provisions for	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Regional governments or local authorities												
	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 -
۹.	Retail of which: SME Secured by mortgages on immovable property		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 -
	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 -
			-1	•		'		ria - Actual		,			•
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/1 Stage 2 exposure, of	12/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(mln EU	Exposure value R, %)	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												
	Institutions Corporates of which: SME Retail		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 -
	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 -
								ria - Actual 12/2020					
		Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired		Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Pagional governments or local authorities	к, %)			moratoria		moratoria		moratoria	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	0	0 (0 -
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 Covered bonds		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 -

	BA EUROPEAN BANKING AUTHORITY		25	26	27	28	29		21 EU-		Länförsäk	ringar Bank	AB (publ)			STA 38	39	40	41	42	43	44	45
						31/12/2021 Stock of							toria - Baseline Sca 31/12/2022 Stock of		Stock of	2 2 2				31/12/2023 Stock of	Stock of	Stock of	S B .:
Row Num		(mln EUR, %	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 Ratio - Stage 3 exposure	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	Coverage Ratio - Stage 3 exposure
2 3 4 5 6 7 8 9		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	C	0	0	0	-
10 11 12 13 14 15	Länförsäkringar Bar AB (publ)	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	-
16 17 18 19		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 Mora	toria - Baseline Sce	0 enario	0	-	0	0	C	0	0	0	-
Row Num			Stage 1 exposure	Stage 2 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	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
22 23 24		Central banks Central governments Regional governments or local authorities	%)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
25 26 27 28		Public sector entities Multilateral Development Banks International Organisations Institutions																					
29 30 31 32 33	SWEDEN	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	-
34 35 36 37 38		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	-	0	0	0	0	0	0	
40 41 42		Equity Securitisation Other exposures Standardised Total		0 0	0	0 (0 (0 -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
Row Num			Stage 1 exposure	Stage 2 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	toria - Baseline Sca 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
43 44 45 46 47		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	/o)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
48 49 50 51 52		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	-
53 54 55 56	N.A.	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	C	0	0	0	-
57 58 59 60 61		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
62 63		Other exposures Standardised Total		0 0	0	0 (0 (0 -	0	0	Mora	0 toria - Baseline Sco	0	0	-	0	0	0	0	0	0	-
Row			Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3	33.35	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3		Stage 2	Stage 3				Coverage Ratio - Stage 3
64 65		Central banks Central governments Regional governments or local authorities	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	Stage 3 exposure	exposure
67 68 69 70		Public sector entities Multilateral Development Banks International Organisations Institutions																					
71 72 73 74	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	0	0	0	-
75 76 77 78 79		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 0	0	0 ((0 (0 -	0	0	0	0	0	0	-	0	0	C	0	0	0	-
80 81 82 83		Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
84		Standardised Total		0 0	0	31/12/2021			0 -	0	0	Mora	toria - Baseline Sca 31/12/2022	enario 0	0	-	0	0		31/12/2023	0	0]-
Row Num		(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
85 86 87 88		Central banks Central governments Regional governments or local authorities Public sector entities																					
89 90 91 92		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	-
93 94 95 96 97	N.A.	of which: SME 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	-
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		Equity Securitisation Other exposures Standardised Total		0	0	0			0.	0	0			0	0		0	0			0		

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

AUTHORITY										Länförsäk	ringar Bank	AB (publ)		.D-19 3									
		25	26	27		29	30	31	32		34	35 oria - Baseline Sce		37	38 39 40 41 42 43 44 45 31/12/2023								
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for Stage 1	Stock of	Stock of provisions for	Coverage Ratio -	
Num	(mln EUR, %	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
106 107 108	Central banks Central governments Regional governments or local authorities																						
109 110 111	Public sector entities Multilateral Development Banks International Organisations																						
112 113 114	Institutions Corporates of which: SME		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	-	
117 118 119	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	-	
120 121 122	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
123 124	Equity Securitisation Other exposures																						
126	Standardised Total		0 0	0	(0	-	0		0	0	0	0	-	O			0 0	0	0	-	
					31/12/2021						Morat	oria - Baseline Sce 31/12/2022							31/12/2023				
Row Num		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 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	Coverage Ratio - Stage 3 exposure	
127 128	Central banks Central governments	6)			exposure	exposure	exposure	Схрозигс				exposure	exposure	exposure	Схрозигс				exposure	exposure	exposure	Схрозигс	
129 130	Regional governments or local authorities Public sector entities Multilateral Development Banks																						
131 132 133	International Organisations Institutions																						
134 135 136	Corporates of which: SME Retail		0 0	0			0 () -	0		0 0	0	0	0	-	0			0 0	0) 0	0	-	
137 138 139	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	-	
140 141 142	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																						
143 144 145	Collective investments undertakings (CIU) Equity Securitisation																						
145 146 147	Securitisation Other exposures Standardised Total		0 0	0	(0 () -	0		0 0	0	0	0	-	0			0 0	0	0	-	
					21/12/000							oria - Baseline Sce							21/12/22				
Row		Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	
Num	(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	Stage 3 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	Stage 3 exposure	
148 149 150	Central banks Central governments Regional governments or local authorities																						
151 152 153	Public sector entities Multilateral Development Banks International Organisations																						
154 155 156	Institutions Corporates of which: SME		0 0	0) (0 () -	0) (0 0	0	0	0	-	0	0)	0 0	0	0	-	
157 158 N.A.	Retail of which: SME		0 0	0	(0 (0 () -	0		0	0	0	0	-	0			0 0	0	0	-	
160 161	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	-	
162 163 164	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
165 166 167	Equity Securitisation Other exposures																						
168	Standardised Total		0 0	0	() -	0		0	0	0	0	-	0	C		0 0	0	0	-	
					31/12/2021						Morat	31/12/2022		St					31/12/2023				
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	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 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	Coverage Ratio - Stage 3 exposure	
169 170	Central banks Central governments	o)			exposure	exposure	exposure	CAPOSUIE				exposure	exposure	exposure	- exposure				exposure	exposure	exposure	- Exposule	
171 172	Regional governments or local authorities Public sector entities																						
173 174 175	Multilateral Development Banks International Organisations Institutions																						
176 177 178	Corporates of which: SME Retail		0 0	0		0 (0 () - -	0) (0	0	0	0	-	0)	0 0	0 0	0	-	
179 180 181	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0	0	() (0 () -	n		0	0	n	0	-	0			0 0)	0	-	
182 183 184	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																						
188 189	Securitisation Other exposures Standardised Total		0 0	0		0 0	0 () -	0		0	0	0	0	-	0) (0 0) 0	0	-	
					21/12/202						Morat	oria - Baseline Sce	enario						21/12/2020				
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	
Num	(mln EUR, %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	
190 191 192	Central banks Central governments Regional governments or local authorities																						
193 194 195	Public sector entities Multilateral Development Banks International Organisations																						
196 197 198	Institutions Corporates of which: SME		0 0	0	(0 0	0 () -	0		0	0	0	0	-	0	0 0		0 0	0	0	-	
199 200 201	Retail of which: SME Secured by mortgages on immovable property		0 0	0	(0 () -	0) (0	0	0	0	-	0) (0 0	0	0	-	
202 203 204	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	-	
205 206	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
207 208 209	Equity Securitisation Other exposures																						
210	Standardised Total		0 0	0	(0 (0) -	0) (0 Morat	0 coria - Baseline Sce	0 enario	0	-	0	0		0 0	0	0	-	
					31/12/2021 Stock of	Stocker	Stocker				Morat	31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stocker	Stocker		
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	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 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	Coverage Ratio - Stage 3 exposure	
211 212	Central banks Central governments				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure		
213 214 215	Regional governments or local authorities Public sector entities																						
215 216 217	Multilateral Development Banks International Organisations Institutions																						
218 219 220	Corporates of which: SME Retail		0 0	0	(0 () -	0		0	0	0	0	-	0			0 0		0	-	
221 N.A. 222 223	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0) -	0			0	n	0	-	0			0		0	-	
224 225	Items associated with particularly high risk Covered bonds		J 0	U					U		U	U	U	U		U					0		
226 227 228	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																						
229 230 231	Securitisation Other exposures Standardised Total		0	0) (0) -	0		0	0	0	0	-	0			0		0	-	
	- Carrier Court Court		, 0			, (,		U	, (. 0	U		<u>, </u>		U	, (1			, 0		

AUTHORITY												kringar Bank <i>i</i>											
		46 47	48	49 50	51	52	53	54 55	56	57		60 Public guarantees -		2 63	64	65	66	67	68 69	70	71	72 73	74 75
		Stage 1		Stage 2	31/12/2021 Stage 3					Stage 1	Stage 2	31/12/	2022 Stage 3					Stage 1	Stage :		L/12/2023 Stage 3		
Row		Stage 1 exposure, of	Stage 2	exposure, of Stage which exposu	exposure, of which	Stock of provisions for	provisions for provi	ock of Coverage Ratio Stage 3	- Stage 1 ex	xposure, of	Stage 2 exposure, of which	Stage 3	exposure, of provisi	k of Stock of provisions for Stock 2	or provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of	age 2 exposure	of Stage 3	exposure, of which	Stock of provisions for provisions for Stock of provisions for provisions for Stock of provisions for	Stock of provisions for Stage 3
Num	(mln EUR, %	exposure guaranteed amount	d exposure	guaranteed exposu amount	guaranteed amount	Stage 1 exposure	Stage 2 St exposure exp	sage 3 posure Stage 3 exposure	y v	which Juaranteed amount	guaranteed amount	exposure	guaranteed expo	ge 1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which ex guaranteed amount	posure guarante amoun		guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure exposure
2	Central banks Central governments Regional governments or local authorities																						
4	Public sector entities Multilateral Development Banks																						
6	International Organisations Institutions																						
8	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 -
Länförsäkringar B		0	0 (0 0	0 0	0	0	0 -	0	0	0 (0 0	0	0	0 0	-	0	0	0	0	0 0	0	0 -
AB (publ)	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 -
14 15	Items associated with particularly high risk Covered bonds																						
16 17	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
18 19	Equity Securitisation																						
20 21	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 -
												Public guarantees -											
		Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Sto	ock of Coverage Ratio		Stage 1	Stage 2	31/12/	Stage 3	k of Stock of	Stock of			Stage 1	Stage :		L/12/2023 Stage 3	Stock of Stock of	Stock of Coverage Bat
Row Num		Stage 1 exposure, of which guaranteed	of Stage 2 exposure	exposure, of Stage which exposu	exposure, of which	provisions for		csions for age 3 cape 3 capesure		xposure, of which juaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which provisi	ons for provisions t	or provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which exposured exposure exposure.	age 2 exposure on the second s		exposure, of which	provisions for provisions for	provisions for Stage Rate
22	Central banks (mln EUR, %)) guaranteed amount	,	guaranteed	guaranteed amount	Stage 1 exposure	Stage 2 St exposure exp	posure exposure	91	amount	guaranteed		guaranteed expo	ge 1 Stage 2 sure exposure	Stage 3 exposure	exposure	·	guaranteed amount	guarante		guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure
23	Central governments Regional governments or local authorities																						
25 26	Public sector entities Multilateral Development Banks																						
27 28	International Organisations Institutions																						
29 30	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 -
31 32 SWEDEN	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 -
33 34	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 -
35 36	Items associated with particularly high risk Covered bonds																						
37 38	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
39 40	Equity Securitisation																						
41 42	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 -
												Public guarantees -	Baseline Scenario										
		Stage 1		Stage 2	31/12/2021 Stage 3					Stage 1	Stage 2	31/12/	A1 A					Stage 1	Stage 2		1/12/2023 Stage 3		
Row		Stage 1 exposure, of which	OVEGGIINO	OVPOCI	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for provi	cock of Science Coverage Ratio Stage 3 exposure	Stuge I	xposure, of which	Stage 2 exposure, of which quaranteed	Stage 3	wnich ' Ch-	k of Stock of provisions for Stage 2		Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of some some some some some some some some	Stage 2 age 2 exposure which	ANTINO CITIES	Stage 3 exposure, of which	Stock of provisions for Stage 1 Stage 2	
Nulli	(mln EUR, %	exposure guaranteed amount	<u>.</u>	guaranteed exposu amount	guaranteed amount	Stage 1 exposure	Stage 2 St exposure exp	posure Stage 3 exposure		uaranteed amount	guaranteed amount	exposure	guaranteed Stag	ye 1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which ex guaranteed amount	posure guarante	ed	which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure
44	Central banks Central governments Regional governments or local authorities																						
46 47	Public sector entities Multilateral Development Banks																						
48 49	International Organisations Institutions																						
50 51	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 -
52 53 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 -
54 55	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 -
56 57	Items associated with particularly high risk Covered bonds																						
58	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
61 62	Equity Securitisation 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 -
					24 /42 /2024							Public guarantees -								24	//12/2022		
		Stage 1	.e	Stage 2	31/12/2021 Stage 3	Stock of	Stock of Sto	ock of Coverage Ratio	a av	Stage 1	Stage 2	31/12/	Stage 3	k of Stock of	Stock of	Coverage Ratio -		Stage 1	Stage :	<u>2</u>	1/12/2023 Stage 3	Stock of Stock of	Stock of Coverage Rat
Row Num		Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of Stage which exposu	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for provi Stage 2 St exposure exp	sions for Stage 3 exposure	Stage 1 exposure qu	xposure, of which juaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which staguaranteed exposure	ons for provisions to pe 1 Stage 2 sure exposure		Stage 3 exposure	Stage 1 exposure	exposure, of swhich exposured exposure.	age 2 exposure on the second of the second o	Stage 5	exposure, of which guaranteed	provisions for provisions for Stage 1 Stage 2	Stage 3 Stage 3
64	Central banks) amount		amount	amount	exposure	exposure exp	posure	9	amount	amount		amount expo	sure exposure	exposure			amount	amoun	the state of the s	amount	exposure exposure	exposure
65 66	Central governments Regional governments or local authorities																						
68	Public sector entities Multilateral Development Banks International Organisations																						
70 71	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-
72 73	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-
74 75 N.A.	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 -
76 77	of which: non-SME Items associated with particularly high risk					, , , , , , , , , , , , , , , , , , ,												-					
78 79	Covered bonds Claims on institutions and corporates with a ST credit assessment																						
80 81	Collective investments undertakings (CIU) Equity																						
82 83	Securitisation Other exposures		0	0								0			0				0	0	0		
84	Standardised Total	U	ν (υ	0	0	U	υ <u> </u> -	<u> </u> U	U	U	O Dubli	U C	V	0 0	·/լ ⁻	U	U	υ	۷Į	υ 0	υ	ν
					31/12/2021							Public guarantees - 31/12/								31	./12/2023		
Row		Stage 1 Stage 1 which	of Stage 3	Stage 2	Stage 3	Stock of provisions for		ock of Coverage Ratio	- Stage 1 ex	Stage 1 xposure, of which uaranteed	Stage 2 Stage 2 exposure, of which		Stage 3 Stoo	k of Stock of provisions for		Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 age 2 which	2	Stage 3	Stock of Stock of provisions for	Stock of Coverage Rat
Num	(mln EUR, %)	exposure	Stage 2 d exposure	exposure, of which exposu exposu	re which guaranteed amount	Stage 1 exposure	Stage 2 St exposure exp	sions for Stage 3 exposure	Stage 1 exposure gu	which juaranteed amount	Stage 2 exposure exposure which guaranteed amount	Stage 3 exposure	which provisi guaranteed Stag amount expo		Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	age 2 exposure posure guarante	ed	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure Stage 3 exposure
85 86	Central banks Central governments	amount		amount	amount					amount	amount		amount					amount	amoun		amount		
87 88	Regional governments or local authorities Public sector entities																						
89 90	Multilateral Development Banks International Organisations																						
91 92	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 -
93 94	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 -
95 96	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 -
98	of which: non-SME Items associated with particularly high risk Covered bonds																						
100	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																						
102	Equity Securitisation																						
104 105	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 -
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	46 47	48 49	50 51 52	53 54	55 5	56 57	58 59	ringar Bank AB (publ)	62 63	64	65 66	67 68	69	70 71	72 73	74 75
	Stage 1	Stage 2	31/12/2021 Stage 2			Stage 1		Public guarantees - Baseline Scena 31/12/2022 Stage 3	io			Stage 1	Stage 2	31/12/2023 Stage 3		
Row Num		Stage 2 exposure, of exposure guaranteed	exposure WIICH Stag	ns for provisions for provision	COVERAGE RATIO =	ge 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which quaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	or provisions for Stage 3	erage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which quaranteed	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure
106 Central banks 107 Central governments (min EUR,	, %) guaranteed amount	amount	guaranteed expos	ure exposure exposu	ure exposure	amount	amount	guaranteed amount	exposure exposure	exposure	exposure	amount	amount	guaranteed amount	exposure exposure	exposure
108 Regional governments or local authorities Public sector entities Multilateral Development Banks																
111 International Organisations 112 Institutions 113 Corporates		0 0	0 0	0	0-	0 0	0 0	0	0	0 0-		0	0 0			0 -
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 -
116 117 118 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-	- 1	0	0 0	0 (0 (0 -
119 Items associated with particularly high risk 120 Covered bonds 121 Claims on institutions and corporates with a ST credit assessment																
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 -
			31/12/2021					Public guarantees - Baseline Scena 31/12/2022	io					31/12/2023		
Row	Stage 1 exposure, of	Stage 2 exposure, of	Stage 3 Stock exposure, of	ns for provisions for provision	of Coverage Ratio - Stage	Stage 1 exposure, of	Stage 2 exposure, of which	Stage 3	Stock of Stock of provisions for	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 1	Stage 1 exposure, of Stage 2	Stage 2 exposure, of	Stage 3	Stock of Stock of provisions for	Stock of provisions for
Num (min EUR, 127 Central banks	exposure which guaranteed amount	Stage 2 which guaranteed amount	exposure which stage sta	ns for provisions for provision 1 Stage 2 Stage ure exposure exposu	stage 3 exposure exposure	ge 1 exposure, of which guaranteed amount	exposure which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure, of which guaranteed amount	exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure Stage 3 exposure
128 Central governments 129 Regional governments or local authorities																
Public sector entities Multilateral Development Banks International Organisations																
133 Institutions 134 Corporates 135 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 -
Retail N.A. 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 -
of which: non-SME Items associated with particularly high risk Covered bonds																
142 Covered bonds 142 Claims on institutions and corporates with a ST credit assessment 143 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 Public guarantees - Baseline Scena	0 0 0	0 0 -		0	0 0	0	0 (0 -
	Stage 1	Stage 2	31/12/2021 Stage 3	of Stock of St	of	Stage 1		31/12/2022 Stage 3		Stocker		Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Sharl C	Stock of
Row Num	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	OVPOCUES OF	ns for provisions for provision	cof ns for e 3 exposure Coverage Ratio - Stage 3 exposure	ge 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	or provisions for	erage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
148 Central banks 149 Central governments	amount	amount	amount	exposure exposi		amount	amount	amount	exposure exposure	exposure		amount	amount	amount	exposure	exposure
150 Regional governments or local authorities 151 Public sector entities 152 Multilateral Development Banks																
153 International Organisations 154 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 -
158 159 160 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 -
161 162 163 Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																
164 Collective investments undertakings (CIU) 165 Equity																
Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0 0	0-	0	0	0	0	0 0-			0 0			0 -
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Row	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of provision provision	ns for provisions for provision	of Coverage Ratio - Stage 3	Stage 1 exposure, of	Stage 2	31/12/2022 Stage 3	Stock of Stock of provisions for	or provisions for	erage Ratio - Stage 1	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2023 Stage 3 exposure, of	Stock of Stock of provisions for	Stock of provisions for
Row Num (mln EUR,	Stage 1 exposure, of which exposure	avpacine of	Stage 3 Stock	ns for provisions for provision	Coverage Ratio - Stage 3 exposure Stage 3 exposure	ge 1 psure Stage 1 exposure, of which guaranteed amount		31/12/2022	Stock of Stock of	or provisions for	erage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount				Coverage 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 Stock	ns for provisions for provision	Cofens for Stage 3 exposure exposure	ge 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	or provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
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Central banks Central governments 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, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 Stock	ns for provisions for provision	Coverage Ratio - Stage 3 exposure Stage 3 exposure 0 - 0 -	ge 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	or provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
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	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 Stock	ns for provisions for provision	Coverage Ratio - Stage 3 exposure O - O - O -	ge 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	or provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
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)	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 Stock	ns for provisions for provision	Coverage Ratio - Stage 3 exposure O - O - O -	ge 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	or provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
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, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 Stock	ns for provisions for provision	Coverage Ratio - Stage 3 exposure O - O - O -	ge 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 exposure, of which	Stock of Stock of provisions for	or provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
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 Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 Stock	ns for provisions for provision	Coverage Ratio - Stage 3 exposure O - O - O - O - O - O -	ge 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	31/12/2022 Stage 3 exposure, of which	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	or provisions for		exposure, of which guaranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
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169 Central banks Central speciments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Internati	Stage 1 exposure Stage 1 exposure, of which guaranteed amount	Stage 2 exposure 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 3 exposure which guaranteed amount 0 0 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 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure of stage 3 exposure exposure exposure of stage 3 exposure expo	ns for provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O	ge 1 psure exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of of which guaranteed amount Stage 2 exposure, of which guaranteed amount 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 O O Public guarantees - Baseline Scena 31/12/2022 Stage 3 exposure, of which guaranteed amount 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 2 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stage 1 exposure Stock of Stock of provisions for Stage 2 exposure Stock of Stock of Stock of Stock of 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 Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 2 exposure 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure which guaranteed amount 0 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount 31/12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 Stage 3 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure, of which guaranteed amount Stage 3 exposure Stage 3	provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure 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 O
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Central banks	Stage 1 exposure which guaranteed amount 0 0 0 0 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 Stage 2 exposure, of which guaranteed exposure, of which guaranteed guaranteed exposure 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0	ns for provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O	ge 1 psure exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O O Public guarantees - Baseline Scena 31/12/2022 Stage 3 exposure, of which guaranteed amount 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 2 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stage 1 exposure 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 Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount 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 O O O O O O O O	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	provisions for 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
Security	Stage 1 exposure which guaranteed amount 0 0 0 0 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 Stage 2 exposure, of which guaranteed exposure, of which guaranteed guaranteed exposure 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0	ns for provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O	ge 1 psure exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O O Public guarantees - Baseline Scena 31/12/2022 Stage 3 exposure, of which guaranteed amount 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 2 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stage 1 exposure 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 Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount 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 O O O O O O O O	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	provisions for 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
Secure S	Stage 1 exposure which guaranteed amount 0 0 0 0 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 Stage 2 exposure, of which guaranteed exposure, of which guaranteed guaranteed exposure 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0	ns for provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O	ge 1 psure exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O O Public guarantees - Baseline Scena 31/12/2022 Stage 3 exposure, of which guaranteed amount 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 2 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure 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 Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount 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 O O O O O O O O	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	provisions for 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	Stage 1 exposure which guaranteed amount 0 0 0 0 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 Stage 2 exposure, of which guaranteed exposure, of which guaranteed guaranteed exposure 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0	ns for provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O	ge 1 psure exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O O Public guarantees - Baseline Scena 31/12/2022 Stage 3 exposure, of which guaranteed amount 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 2 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure 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 Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount 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 O O O O O O O O	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	provisions for 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 Cent	Stage 1 exposure which guaranteed amount 0 0 0 0 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 Stage 2 exposure, of which guaranteed exposure, of which guaranteed guaranteed exposure 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0	ns for provisions for Stage 2 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O	ge 1 psure exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure 0 0 0 0 Stage 2 exposure, of which guaranteed amount 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O O Public guarantees - Baseline Scena 31/12/2022 Stage 3 exposure, of which guaranteed amount 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 2 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure 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 Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 2 exposure	exposure, of which guaranteed amount 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 O O O O O O O O	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	provisions for 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

Other exposures
Standardised Total

EBA EUROPEAN BANKING AUTHORITY		76	77	70	70	00	0.1				Länförsäl	kringar Bank	edit ris				01	02	02	0.4	05	05
		70		70	31/12/2021			02	0.3	01		atoria - Adverse So 31/12/2022	cenario		09	90	31	92	31/12/2023			90
Row Num	(mln	Stage 1 exposure 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	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 2 3	Central banks Central governments Regional governments or local authorities																					
4 5 6 7	Public sector entities Multilateral Development Banks International Organisations Institutions	`																				
Länförsäkringar E	Corporates of which: SME		0	0	0	0	0 0	0 -	0			0 0	0 0	0	-	0	(0		0	0	-
Länförsäkringar E AB (publ)	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	D C	0	-	0	(0	0 0	0		-
15 16 17	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
18 19 20	Equity Securitisation Other exposures Standardised Total		0	0	0	1	0) -	0			0		0	-	0		0		0		
21	Standardised Total		<u> </u>		21/12/2021	5	0	5 1			Mora	atoria - Adverse So	cenario	, <u> </u>					21/12/2022	<u> </u>		
Row		Stage 1	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for	Stock of provisions for Stage 2 exposure	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	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3
22 23	Central banks Central governments	EUR, %)	exposure	exposure	Stage 1 exposure	exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	exposure	Stage 3 exposure	Stage 3 exposure
24 25 26	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
27 28 29	International Organisations Institutions Corporates		0	0	0	0	0	0 -	0) () (0	0 0	0	-	0	(0	0 0	0		-
30 31 32 33 SWEDEN	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	-
34 35 36	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	-
37 38 39	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
40 41 42	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -	0			0	0 0	0	-	0	(0	0 0	0	(-
					31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			
Row Num	(mln	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45	Central banks Central governments Regional governments or local authorities																					
46 47 48 49	Public sector entities Multilateral Development Banks International Organisations Institutions																					
50 51 52	Corporates of which: SME Retail		0	0	0	0	0 (0 -	0) ()	0 (0 0	0	-	0	(0 0	0 0	0	0	-
53 54 55 56	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	(-
57 58 59	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
60 61 62 63	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		'				Mora	atoria - Adverse So 31/12/2022	cenario						31/12/2023			
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		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 Ratio - Stage 3 exposure
64 65	Central banks Central governments	EUR, %)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
66 67 68 69	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
70 71 72	Institutions Corporates of which: SME		0	0	0	0	0	0 -	0)	0	0 0	0	-	0	(0	0 0	0	С	-
73 74 75 76	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		-
77 78 79	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																					
84	Standardised Total		0	0	0	0	0	0 -	0) (Mora	0 atoria - Adverse So	cenario C	0	-	0	(0	0	0	0	-
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio - Stage 3
Num 85	Central banks	exposure EUR, %)	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	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
86 87 88 89	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
90 91 92	International Organisations Institutions Corporates		0	0	0	0	0	0 -	0) (0	0 0	0	-	0		0	0 0	0		-
93 94 95 96 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	С	-
97 98 99	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	-
100 101 102 103	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
104	Other exposures																					

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EBA BANKING AUTHORITY											Länförsäk	ringar Bank	AB (publ)	K COAI								
		76	77	78	79 31/12/2021	80	81	82	83	84		86 toria - Adverse So 31/12/2022		88	89	90	91	92	93 31/12/2023		95	96
Row		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	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	Stock of provisions for	Coverage Ratio - Stage 3 exposure
106 107	Central banks Central governments	· ·	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 2 exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 2 exposure	Stage 3 exposure	exposure
108 109 110	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
111 112 113	International Organisations Institutions Corporates		0 0	0 (0 (0	0 -	C) (0	0) (0	-		0 (0	0 (0 0	0	-
114 115 116 N.A.	of which: SME Retail of which: SME		0 0	0 (0 (0	0 -	C) (0	0) C	0	-		0 (0	0 (0 0	0	-
117 118 119	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0 () (0 (0	0 -	C) (0	0) C	0	-		0 (0	0 (0 0	0	-
121 122 123	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
124 125 126	Securitisation Other exposures Standardised Total		0 0	0 0		0	0	0 -	C		0	0) (0	-		0 (0	0 (0 0	0	-
					24/42/2024						Mora	toria - Adverse So	enario						24/42/2022			
Row		Stage 1	Stage 2	Stage 3	31/12/2021 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	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 127	Central banks	exposure 6)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	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
128 129 130	Central governments Regional governments or local authorities Public sector entities																					
131 132 133	Multilateral Development Banks International Organisations Institutions					0	0					0						0	0		0	
135 136 137 N.A.	Corporates of which: SME Retail of which: SME		0 0	0 (0 (0	0 -	C			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 -	C) (0	0) C	0	-		0 (0	0 (0 0	0	-
141 142 143	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
144 145 146	Equity Securitisation Other exposures																					
147	Standardised Total		0 0	0 0		0	0	0 -	C) () 0 Mora	toria - Adverse So	enario	0	-		0	0	0 (0 0	0	-
Paw		C.	Ch	Cl	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio - Stage 3	Cha	C.		31/12/2022 Stock of		Stock of provisions for Stage 3	Coverage Ratio -	C.	Charles	Cl	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Num	(min 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	Coverage Ratio - Stage 3 exposure
148 149 150	Central banks Central governments Regional governments or local authorities Public sector entities																					
151 152 153 154	Multilateral Development Banks International Organisations Institutions																					
155 156 157	Corporates of which: SME Retail		0 0	0 0		0 (0	0 -	C		0 0	0		0	-		0 0	0	0 0	0 0	0	-
158 159 160	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0	0 (0 (0	0 -	C) (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																					
164 165 166	Collective investments undertakings (CIU) Equity Securitisation																					
168	Other exposures Standardised Total		0 0	0 (0	0	0 -	C		Mora	toria - Adverse So) (0	-		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 Patie -				31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Patie -
Num	(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	Coverage Ratio - 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	Coverage Ratio - Stage 3 exposure
169 170 171	Central banks Central governments Regional governments or local authorities																					
172 173 174	Public sector entities Multilateral Development Banks International Organisations Institutions																					
176 177 178	Corporates of which: SME Retail		0 0	0 () (0 0	0	0 -	C		0	0	0	0	-		0 (0	0 (0 0	0	-
179 180 181	of which: SME Secured by mortgages on immovable property of which: non-SME		0 0	0 (0 (0	0 -	C		0	0		0	-		0 (0	0 (0 0	0	-
182 183 184	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
185 186 187	Collective investments undertakings (CIU) Equity Securitisation																					
188 189	Other exposures Standardised Total		0 0	0 (0	0	0	0 -	C) (0	0) (0	-		0 (0	0 (0 0	0	-
					31/12/2021	Stock of	Stock of				Mora	toria - Adverse So 31/12/2022 Stock of		Stock of					31/12/2023		Stock of	
Row Num	(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	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
190 191 192	Central banks Central governments Regional governments or local authorities																					
193 194 195	Public sector entities Multilateral Development Banks International Organisations																					
196 197 198	Institutions Corporates of which: SME		0 0	0 () (0 (0	0 -	C) (0	0	0	0	-		0 (0	0 (0 0	0	-
199 200 201	Retail of which: SME Secured by mortgages on immovable property		0	U (J	0	0	U -	C		0	0		0	-		U (0	U (0	0	-
202 203 204 205	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		C	U (U	U -	C	(0	0	C	0			U (U	U (U C	0	-
206 207 208	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
209 210	Other exposures Standardised Total		0 0	0 0)	0	0	0 -	C) (0	0) (0	-		0 (0	0 (0 0	0	-
					31/12/2021						Mora	toria - Adverse So 31/12/2022							31/12/2023			
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	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 Ratio - Stage 3 exposure
211 212	Central banks Central governments (mln EUR, %	•			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
213 214 215	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
216 217 218	International Organisations Institutions Corporates		0 0	0 ()	0	0	0 -	C) (0	0) (0	-		0 (0	0 (0 0	0	-
219 220 221 N.A.	of which: SME Retail of which: SME		0 0	0 ()	0	0	0 -	C) (0	0) (0	-		0	0	0 (0 0	0	-
222 223 224	Secured by mortgages on immovable property 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 (0 0	0	-
226 227 228	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Fauity																					
229 230 231	Equity Securitisation Other exposures Standardised Total		0	0		0	0	0 -						0	-		0	0	0	0	0	-
471	Standardiscu i Otal		υ ₁ 0	- ₁	-1	- 1	~	-		-1				ı U	I	1	- ₁	~	~ ₁ (٠, ١	, 0	

															ringar Bank A															
		97	98	99	100			103 104	105	106	107	108	109		Public guarantees - A	dverse Scenario		114	115	116	117	118	119	120			123	124	125 12	126
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3	Stage 2	ock of Stock o	f Stock of	for Coverage Ratio	- Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3 exposure, of	Stock of	Stock of	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	Stock of provisions for pr	Stock of Coverage	age Ratio -
Num	(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure gua	which Staranteed ex	tage 1 Stage 2 posure exposur	Stage 3 e exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	tage 3 posure
1 2 3	Central banks Central governments Regional governments or local authorities																													
4 5 6	Public sector entities Multilateral Development Banks International Organisations																													
7 8	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 -	
Länförsäkringar 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 -	
12 AB (publ)	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 -	
15 16	Covered bonds Claims on institutions and corporates with a ST credit assessment																													
17 18 19	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	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -	
						31/12/2021								Р	Public guarantees - A 31/12/2										31/12	/2023				
Row		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exp	Stage 3 Stosure, of	ock of Stock of stock of provisions	for provisions f	for Character Coverage Ratio	- Stage 1	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of		Stage 3 exposure, of which	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 exposure, of which	Stock of provisions for p	Stock of provisions for pr	Stock of Coveragovisions for	age Ratio -
Num	(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure gua	which Starranteed ex	tage 1 Stage 2 posure exposur	Stage 3 e exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	exposure	exposure, of which guaranteed amount	Stage 3 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	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	ovisions for Stage 3 exposure	tage 3 posure
22 23 24	Central banks Central governments Regional governments or local authorities																													
25 26 27	Public sector entities Multilateral Development Banks																													
27 28 29	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 -		0	0	0	0	0	0	0	0	0 -	
30 31 32 SWEDEN	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 -	
33 34	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 -	
35 36 37	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																													
38 39	Collective investments undertakings (CIU) Equity																													
40 41 42	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 -	
														P	Public guarantees - A															
			Stage 1 exposure, of		Stage 2 exposure, of	31/12/2021 S exp	Varia 2	ock of Stock o	f Stock of	Coverage Ratio	_	Stage 1 exposure, of		Stage 2 exposure, of	31/12/2	022 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of	31/12	/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage	age Ratio -
Row Num	(mln EUR, %	Stage 1 exposure	which guaranteed	Stage 2 exposure	which	Stage 3 exposure gua	provi	isions for provisions tage 1 Stage 2 posure exposur	for provisions f 2 Stage 3 e exposure	Ctogo 2	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	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount			ovisions for Stage 3 exposure	tage 3 posure
43 44	Central banks Central governments		amount		amount	4	THOUSE CONTRACTOR OF THE PROPERTY OF THE PROPE					aniount		amount		aniount						amount		aniount		amount				
45 46 47	Regional governments or local authorities Public sector entities Multilateral Development Banks																													
48 49 50	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 -	
51 52 53 ΝΙΛ	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 -	
53 54 55	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 -	
56 57 58	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																													
59 60 61	Collective investments undertakings (CIU) Equity Securitisation																													
62 63	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 -	
						24/42/2024								Р	Public guarantees - A										24/42	/2022				
Pow		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	avn	Stage 3 Stosure, of	ock of Stock o		Coverage Ratio	- Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 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	31/12	Stage 3 exposure, of	Stock of		Stock of Coverage	age Ratio -
Num	(mln EUR, %	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure gua	which St	tage 1 Stage 2 posure exposur	for provisions for Stage 3 e 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	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 p Stage 1 exposure		Stage 3 Stage exposure	tage 3 posure
64 65 66	Central banks Central governments Regional governments or local authorities																													
67 68	Public sector entities Multilateral Development Banks																													
70 71	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 -		0	0	0	0	0	0	0	0	0 -	
72 73 74 N.A.	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 -	
75 76	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 -	
77 78 79	Covered bonds Claims on institutions and corporates with a ST credit assessment																													
80 81 82	Collective investments undertakings (CIU) Equity Securitisation																													
83 84	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 -	
						31/12/2021								Р	Public guarantees - A 31/12/2										31/12	/2023				
Row		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	S	Stage 3 Stoosure, of provi	ock of Stock o	for provisions f	for Coverage Ratio	- Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for p	provisions for pr	Stock of Coverago	ge Ratio -
Num	(mln EUR, %	Stage 1 exposure %)	which guaranteed amount	exposure	which guaranteed amount	gua		tage 1 Stage 2 posure exposur	2 Stage 3 e exposure	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	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	Stage 3 exposure, of which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	age Ratio - tage 3 posure
86 87	Central banks Central governments Regional governments or local authorities																													
88 89 90	Public sector entities Multilateral Development Banks International Organisations																													
91 92	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 -		0	0	0	0	0	0	0	0	0 -	
93 94 95 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 -	
96 97	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 -	
99	Covered bonds Claims on institutions and corporates with a ST credit assessment																													
101 102 103	Collective investments undertakings (CIU) Equity Securitisation																													
104 105	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 -	

	97 98 99	99 100 101	102 103	104 105 106	107 108	109 110		113 114	115 116	117	118 119	120	121 122	123 124	125 126
	Stage 1	Stage 2	1/12/2021 Stage 3 Stock of	Stock of Stock of Coverage Pati	Stage 1	Stage 2	Public guarantees - Adverse Scenario 31/12/2022 Stage 3		Stock of Coverage Batis		Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of Coverage Paris
Row Num (mln EUR		exposure, of which supposure guaranteed amount		provisions for Stage 2 Stage 3 exposure Coverage Ration Stage 3 exposure		Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for provisions for provisions for Stage 2	ovisions for Stage 3 exposure Coverage Ratio Stage 3 exposure	Stage 1 exposure g	oosure, of Stage 2 which exposure	exposure, of	Stage 3 exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	provisions for Stage 3 exposure
106 107 108 Central banks Central governments Regional governments or local authorities															
Public sector entities Multilateral Development Banks International Organisations Institutions															
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-
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	0 0 -
119 120 121 121 13															
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 0-
	Stano 1		1/12/2021		Store 1		Public guarantees - Adverse Scenario 31/12/2022				Stago 1	Stano 3	31/12/2023		
Row Num	Stage 1 exposure, of which exposure guaranteed amount	stage 2 exposure, of stage 3 osure guaranteed exposure	Stage 3 exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure Coverage Rations Stage 3 exposure	io - Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of exposure guaranteed amount	Stock of provisions for provisions for Stage 1 Stage 2 exposure exposure	Stock of ovisions for Stage 3 exposure	Stage 1 exposure	Stage 1 posure, of Stage 2 which exposure		Stage 3 exposure, of which guaranteed amount	Stock of stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
127 Central banks 128 Central governments (mln EUR	amount	amount	amount exposure	exposure exposure	amount	amount	amount	exposure exposure	exposure		amount	amount	amount	exposure exposure	exposure
129 Regional governments or local authorities 130 Public sector entities 131 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 -
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-
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 -
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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 -
Standardised Potal	ν ₁ ν ₁		<u> </u>	, VI-	∀ 1	<u> </u>	Public guarantees - Adverse Scenario	- VI	~I		Υ <u>Ι</u>	V	- J U	<u> </u>	<u> </u>
Row	Stage 1 Stage 1 exposure, of Stage 1 exposure	Stage 2 exposure, of which exposure	Stage 3 exposure, of which which Stage 1	Stock of Stock of provisions for Stage 2 Stage 3 Coverage Rations Stage 3	Stage 1 exposure, of which	Stage 2 exposure, of which	31/12/2022 Stage 3 exposure which	Stock of Stock of provisions for pr	Stock of Coverage Ratio	- Stage 1 ex	Stage 1 posure, of Stage 2 which exposure	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of Stock of provisions for	Stock of provisions for Stage 3
Num 148 Central banks	exposure guaranteed expo			Stock of provisions for Stage 2 Stage 3 exposure Exposure	Stage 1 exposure, of which guaranteed amount	exposure guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure Stage 3 exposure	gı	aranteed exposure		xposure guaranteed amount	Stage 1 Stage 2	Stage 3 exposure Stage 3 exposure
149 150 151 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 0 0	0 0 0	0 0	0 -	0	0	0 0	0 0	0 0	0 0 -
158 159 160 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															
167 Other exposures 168 Standardised Total	0 0	0 0	0 0												0
				0 0 -	0	0 0 0		0 0	0 -	<u> </u>	0	0 0	0 0	J 0	0 0 -
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Row Num (mln EUR	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of Stage 3 osure guaranteed exposure	Stage 3 Stock of	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure	io - 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 of provisions for pr	Stock of Coverage Ration Stage 3 exposure	Stage 1 exposure gr	which stage 2 exposure	exposure, of which exposured exposure.	Stage 3 exposure, of which	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
Row Num 169 170 171 Central banks Central governments Regional governments or local authorities	Stage 1 exposure, of which exposure exposure	Stage 2	Stage 3 exposure, of provisions for	Stock of provisions for Stage 2 exposure Stage 3 exposure	io - Stage 1 exposure, of which guaranteed amount	Stage 2	31/12/2022 Stage 3	Stock of Stock of provisions for pr	ovisions for	Stage 1 exposure gr	Stage 1 posure, of which aranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3	provisions for provisions for	provisions for Stage 3
Row Num 169 170 171 171 172 172 173 174 174 18 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of Stage 3 osure guaranteed exposure	Stage 3 Stock of	Stock of provisions for Stage 2 exposure Exposure Stock of provisions for Stage 3 exposure Stage 3 exposure	io - 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 of provisions for pr	ovisions for	Stage 1 exposure gr	which stage 2 exposure	exposure, of which exposured exposure.	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
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Row Num (min EUR 169 170 Central banks Central governments 171 Regional governments or local authorities 172 Public sector entities 173 Multilateral Development Banks 174 International Organisations 175 Institutions Corporates 177 178 Reail 179 N.A. N.A. Secured by mortgages on immovable property	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of Stage 3 osure guaranteed exposure	Stage 3 Stock of	Stock of provisions for Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O O O O O O O	io - 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 of provisions for pr	ovisions for	Stage 1 exposure gr	which aranteed Stage 2	exposure, of which exposured exposure.	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
Row Num 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 (min EUR (min EUR) (part) (p	Stage 1 exposure, of which exposure guaranteed	Stage 2 exposure, of Stage 3 osure guaranteed exposure	Stage 3 Stock of	Stock of provisions for Stage 2 exposure Stage 2 exposure Coverage Rati Stage 3 exposure Coverage Rati Stage 3 exposure O O O O O O O	io - 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 of provisions for pr	ovisions for	Stage 1 exposure gr	which aranteed Stage 2	exposure, of which exposured exposure.	Stage 3 exposure, of which	provisions for provisions for	provisions for Stage 3
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Row Num 169 Central banks Central governments 170 Regional governments or local authorities 171 Public sector entities 172 Multilateral Development Banks International Organisations 175 Institutions 176 Corporates 6 which: SME Retail 179 N.A. Secured by mortgages on immovable property 6 which: SME 180 Secured by mortgages on immovable property 181 Covered bonds 184 Covered bonds 185 Collective investments undertakings (CIU) 186 Equity 187 Securitisation Other exposures 188 Standardised Total Row Num Row	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	ge 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	provisions for Stage 2 exposure Stage 2 exposure 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	Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount Stage 2 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 O	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 ovisions for Stage 3 exposure O - O - O - O - Stock of ovisions for Stage 3 exposure Coverage Ration Stage 3 exposure O - Coverage Ration Stage 3 exposure O - O - O - O - O - O - O - O	Stage 1 exposure gradient and the exposure gradient grad	Stage 2 exposure Stage 2 exposure O O O Stage 1 posure, of which aranteed amount Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 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 Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Row Num Central banks Central governments Regional governments or local authorities Public sector entities Public	Stage 1 exposure exposure exposure, of which guaranteed amount	ge 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 Stage 3 exposure 0 0 0 0 0 0 3: Stage 2 exposure, of which guaranteed amount 3: ge 2 exposure, of which guaranteed amount 0 0 0 1 0	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1/12/2021 Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount 0	provisions for Stage 2 exposure Stage 2 exposure	Stage 1 exposure O O Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount O	Stage 3 exposure which guaranteed amount 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 0	Stock of ovisions for Stage 3 exposure O - O - O - O - Stock of ovisions for Stage 3 exposure Coverage Ration Stage 3 exposure Coverage Ration Stage 3 exposure O - O - Stock of ovisions for Stage 3 exposure O - O - O - O - O - O - O - O	Stage 1 exposure graph of the stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure O O O Stage 1 posure, of which aranteed amount Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount 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, 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 Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
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Row Num Central banks Central powerments	Stage 1 exposure shirt which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure shirt which guaranteed exposure shirt which guaranteed exposure guaranteed exposure shirt which guaranteed exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure O O O O O O O Stage 3 exposure O O O O O O O Stage 3 exposure O O O O O O O O O O O O O O O	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	provisions for Stage 2 exposure Stage 2 exposure 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	Stage 1 exposure Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount	Stage 3 exposure which guaranteed amount 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 0	Stock of ovisions for Stage 3 exposure O - O - O - O - Stock of ovisions for Stage 3 exposure Coverage Ration Stage 3 exposure O - Coverage Ration Stage 3 exposure O - O - O - O - O - O - O - O	Stage 1 exposure graph of the stage 1 exposure O O O O O O O O O O O O O	Stage 1 posure, of which aranteed amount Stage 1 posure, of which aranteed amount Stage 1 posure, of which aranteed amount Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed	Stage 3 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 Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	provisions for 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	Stage 1 exposure shirt which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure shirt which guaranteed exposure shirt which guaranteed exposure guaranteed exposure shirt which guaranteed exposure	Stage 2 exposure, of which guaranteed amount O	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	provisions for Stage 2 exposure Stage 2 exposure 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	Stage 1 exposure Stage 1 exposure, of which guaranteed amount O Stage 1 exposure Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure Stage 2 exposure, of which guaranteed amount	Stage 3 exposure which guaranteed amount 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 0	Stock of ovisions for Stage 3 exposure O - O - O - O - Stock of ovisions for Stage 3 exposure Coverage Ration Stage 3 exposure O - Coverage Ration Stage 3 exposure O - O - O - O - O - O - O - O	Stage 1 exposure graph of the stage 1 exposure O O O O O O O O O O O O O	Stage 1 posure, of which aranteed amount Stage 1 posure, of which aranteed amount Stage 1 posure, of which aranteed amount Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed exposure, of which guaranteed exposure, of which guaranteed	Stage 3 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 Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stage 1 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	provisions for 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



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	DEA	SEC-ERBA	0	0	0	0	0	0	0
9	REA	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	Z	3	4	5	b	
	-	Actual	9	Baseline scenario	0		Adverse scenario	D
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	5,895	5,929	5,961	5,985	5,923	6,362	7,076
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	5,895	5,929	5,961	5,985	5,923	6,362	7,076
4	Risk exposure amount for market risk	98	98	98	98	98	108	126
5	Risk exposure amount for operational risk	1,474	1,474	1,474	1,474	1,474	1,474	1,474
6	Other risk exposure amounts	5,330	5,459	5,462	5,417	5,327	4,733	4,013
7	Total risk exposure amount	12,797	12,960	12,995	12,974	12,822	12,677	12,689
8	Total Risk exposure amount (transitional)	12,797	12,960	12,995	12,974	12,822	12,677	12,689
9	Total Risk exposure amount (fully loaded)	12,797	12,960	12,995	12,974	12,822	12,677	12,689



2021 EU-wide Stress Test: Capital

			Lamorsakinigar barik / tb (pabi)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ad	verse Scenario	
RowN				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
um			OWN FUNDS (mln EUR,%)	01/01/2010		2,544	2,645				
2		A 1			2,440	•	·	2,700	2,283	2,392	2,320
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		2,137	2,241	2,342	2,397	1,980	2,089	2,017
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		648	648	648	648	648	648	648
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
5		A.1.2	Retained earnings		1,812	1,921	2,057	2,156	1,694	1,824	1,885
6		A.1.3	Accumulated other comprehensive income		-59	-59		-59	-127	-127	-127
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-59	-59	-59	-59	-127	-127	-127
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	C
10		A.1.4	Other Reserves		478	478	478	478	478	478	478
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	(
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	(
13		A.1.7	Adjustments to CET1 due to prudential filters		19	19	19	19	20	20	20
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-7	-7	-7	-7	-7	-7	-7
15		A.1.7.2	Cash flow hedge reserve		26	26	26	26	27	27	27
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	(
17		A.1.8	(-) Intangible assets (including Goodwill)		-176	-176	-176	-176	-176	-176	-176
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	(
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-42	-56	-100	-143	0	-30	-149
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as		U	n	-1	-R	n	-1	
			regards minimum loss coverage for non-performing exposures ("NPL calendar")								
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	(
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	C
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	C
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		-543	-533	-524	-519	-557	-547	-553
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	
31	OWN FUNDS	A.1.21	CET1 capital elements or deductions - other		0		0	0	0		
		A.1.21			0	0	0	0	0		
32			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	0	0	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	
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") 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
36		A.1.22.4	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		0	0	0	0	0	0	0
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
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)		129	129	129	129	129	129	129
49		A.2.1	Additional Tier 1 Capital instruments		129	129	129	129	129	129	129
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
51		A.2.3	Other Additional Tier 1 Capital components and deductions		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)		2,267	2,371	2,472	2,526	2,109	2,218	2,147
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		174	174	174	174	174	174	174
56		A.4.1	Tier 2 Capital instruments		174	174	174	174	174	174	174
					2, 1			27 1			
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	C
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	
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

			LaniorSakringar Dank AD (publ)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		12,797	12,960	12,995	12,974	12,822	12,677	12,689
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		16.70%	17.29%	18.02%	18.47%	15.44%	16.48%	15.90%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		17.71%	18.29%	19.02%	19.47%	16.45%	17.50%	16.92%
66		C.3	Total Capital ratio		19.07%	19.63%	20.35%	20.81%	17.80%	18.87%	18.29%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		2,137	2,241	2,342	2,397	1,980	2,089	2,017
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		2,267	2,371	2,472	2,526	2,109	2,218	2,147
69		D.3	TOTAL CAPITAL (fully loaded)		2,440	2,544	2,645	2,700	2,283	2,392	2,320
70		E.1	Common Equity Tier 1 Capital ratio		16.70%	17.29%	18.02%	18.47%	15.44%	16.48%	15.90%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		17.71%	18.29%	19.02%	19.47%	16.45%	17.50%	16.92%
72		E.3	Total Capital ratio		19.07%	19.63%	20.35%	20.81%	17.80%	18.87%	18.29%
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	129	129	129	129	129	129
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)		42,822	42,822	42,822	42,822	42,822	42,822	42,822
77		H.2	Total leverage ratio exposures (fully loaded)		42,822	42,822	42,822	42,822	42,822	42,822	42,822
78		Н.3	Leverage ratio (transitional)		5.29%	5.54%	5.77%	5.90%	4.93%	5.18%	5.01%
79		H.4	Leverage ratio (fully loaded)		5.29%	5.54%	5.77%	5.90%	4.93%	5.18%	5.01%
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		0.00%	0.00%	0.00%	0.00%	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		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
87		R.1	Pillar 2 capital requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
88		R.1.1	Of which: CET1		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
90		R.2.1	Of which: CET1		4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%



2021 EU-wide Stress Test: P&L

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



2021 EU-wide Stress Test

Major capital measures and realised losses

	(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 (+/-)	0

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