

2023 EU-wide Stress Test

Bank Name	Swedbank — group
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,274	4,172	4,421	4,560	3,240	3,218	3,204
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	69	81	81	81	-196	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-172	-543	-349	-287	-2,578	-1,744	-763
Profit or (-) loss for the year	1,987	2,015	2,348	2,459	-688	106	727
Coverage ratio: non-performing exposure (%)	42.23%	36.26%	33.13%	29.79%	39.34%	35.66%	26.93%
Common Equity Tier 1 capital	12,985	13,871	15,032	16,178	12,183	12,201	12,475
Total Risk exposure amount (all transitional adjustments included)	72,936	73,963	73,915	73,809	76,885	77,323	77,152
Common Equity Tier 1 ratio, %	17.80%	18.75%	20.34%	21.92%	15.85%	15.78%	16.17%
Fully loaded Common Equity Tier 1 ratio, %	17.80%	18.75%	20.34%	21.92%	15.85%	15.78%	16.17%
Tier 1 capital	13,815	14,701	15,863	17,008	13,014	13,031	13,305
Total leverage ratio exposures	246,445	246,445	246,445	246,445	246,445	246,445	246,445
Leverage ratio, %	5.61%	5.97%	6.44%	6.90%	5.28%	5.29%	5.40%
Fully loaded leverage ratio, %	5.61%	5.97%	6.44%	6.90%	5.28%	5.29%	5.40%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	17.80%						

IFRS 9 transitional arrangements?	No



							SW	edbank — group							
								Actua							
								31/12/2							
			Exposu	re values			Risk expos	sure amounts				T	T .	T	
		A-1	IRB	F-I	RB	A-	IRB	F-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted Default	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure
	(min EUR, %	0	n	29,749		0 0		290	0 29,72			0	0	0 0	
	Central governments Institutions	0	0	19.770 4,970		0	0	356 3 884	0 18.53 0 2,95	120		1	2	5 0	12.35% 21.24%
	Corporates Corporates - Of Which: Specialised Lending	47,586	214	9,613	72	12,464	62	7,278	0 49,49	5,713	28	9 13	3 16	0 130	45.09%
	Corporates - Of Which: SME	22,638	41	634	- 1	2 4,733 0 7,787	24 190	541	0 19,77	3,143	4	18 3	2 6	6 10	20.15%
	Retail - Secured on real estate property	114,517 106,296	117	0		5,349 1,143	190	0	0 106,51 0 100,04	6,152	12	10 1	1 3	6 23	30.72% 19.09%
Swedbank — group	Retall - Secured on real estate property - Of Which: SME Retall - Secured on real estate property - Of Which: non-SME	20,523 85,773	114	0	t	1,143	66	5 0	0 19,02 0 81,01	1,479	11	17	6 2	0 22	20.83% 19.04%
	Retail - Qualifying Revolving Retail - Other Retail	8,222	104	0		2,438	121	0	0 6,47			0	8 3	9 46	44.219 22.279
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	4,136 4,086	36 68	0		1,214	27	7 0	0 3,08 0 3,38	64I 8 560		15 1 18	6 2	5 8 5 38	22.279 55.649
	Equity Securitisation	0	0			0	0					0	0	0 0	
	Other non-credit obligation assets IRB TOTAL	162,103	435	64,101	72	20,251	253	8,809	1,47 0 208,70	13,265	51	0 3 16	0 5 24	0 0	15.279 38.789
								Actu: 31/12/2							
		A-1		re values F-I	00		Risk expos	sure amounts F-IRB				Stock of	Stock of	Stock of	
								 	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	Coverage Ratio - Stage 3 exposure
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted Default	d			exposure	exposure	exposure	exposure
	Central banks Central governments	0	0	11,957 18,752		0 0	0	112 268	0 11,95 0 17,55			0	0	0 0	- 8.16%
	Institutions Corporates	0 38.038	0	2,271 452		0 0	0	301 4 245	0 1,79 0 32.51			0	0 8	0 0	21.24% 36.86%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0		0	0	0 0 4 91	0) ()	0	0	0 0	
	Retail	20.321 100,911	160	175 0		4.238 3,819	137	7 0	0 17.31 0 94,94	5,50	1 15	7 9 1	6 5	5 57	20.21% 35.82%
SWEDEN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	95,819 20,348	1	0		2,634	1	0	0 90,96 0 18,88	1,440	,	1	4 1	3 16 4 0	21.39% 12.79%
	Retall - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	75,471 0	0	0		1,573	45	0 0	0 72,07) (0	0	0 0	21.47%
	Retail - Other Retail - Other Retail - Of Which: SME	5,092 2,878	24	0	(1,185	91 75	1 0 5 0	0 3,98	516	5 2	95 1 94	6 1		48.07% 22.22%
	Retail - Other Retail - Of Which: non-SME Equity	2,215 0	63	0		411	16	5 0	0 1,99		6	0	4 1 0	9 36 0 0	57.79%
	Securitisation Other non-credit obligation assets	0	0			0			71			0	0	0 0	
	IRB TOTAL	138,950	201	33,432	1	13,272	160	925	0 159,489	9,818	201	7 9	6 14	3 75	36.04%
								Actua							
			Exposu	re values			Risk expos	31/12/2 sure amounts	122×						
		A-1		F-I	RB	A-	IRB	F-IRB	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3
		Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted Default		exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure
	(min EUR, %)	0	0	8.075		0		75	0 8.07			0	0	0 0	
	Central governments Institutions	0	0	402 1		0 0	0	34	0 38	5 16	5	0	0	0 0	8.99%
	Corporates Corporates - Of Which: Socialised Lending	0	0	2,652		0 0	0	2,218	0 2,29			7	8 1	9 5	69.22%
	Corporates - Of Which: SME Retail	0 5,242	0	150	,	0 1,363		147	0 12 0 4,51			0	1	1 0	20.50% 15.14%
	Retail - Secured on real estate property	5,242 4,221 10	21	0	9	1,363	11	0	0 3,67	53:		13	1	4 3	13.33%
LITHUANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	10 4,211	21	0		939	11	0 0	0 3,67		2	13	1	u 0 4 3	15.47% 13.33%
	Retail - Other Retail	1,021	3	0	(0 419	5	5 0	0 83		2	3	2	2 1	27.89%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	371 650		0		150	3	3 0 2 0	0 30	93		1	1	1 1	30.40% 22.57%
	Equity Securitisation	0	0			0	0					0	0	0 0	-
	Other non-credit obligation assets IRB TOTAL	5,242	24	11,130		1,363	17	2,328	0 15,525	991	3	0 4 1	0 2	0 0 5 9	26.81%
								Actur 31/12/2							
		A-1		re values F-I	RB	A-		sure amounts F-IRB				Stock of	Stock of	Stock of	Coverage Ratio
								 	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					exposure	exposure	exposure	
	Central banks Central governments	0	0	2.751 125	(0 0	0	26	0 2.75 0 12	1		0	0	0 0	17.26%
	Institutions Corporates	0	0	5 3,610	51	0	0	2 2,913	0 2,96		5 5	0	5 2	0 0	30.45%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	30 222	0	0 0	0	0 31 0 205	0 17	33		0	1	0 0	12.68%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	5,566 4,311	18 11	0		1,168	12 7	2 0 7 0	0 4,78 0 3,80		1	11	1	5 3 2 1	16.30% 11.04% 21.43%
ESTONIA	Retail - Secured on real estate property - Of Which; non-SME	91 4,220		0		52	5	2 0 5 0	0 7		1	10	1	0 0	21.43% 9.50%
	Retail - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME	0 1,255	7	0	0	0 342	0	0 0	0 98	227		7	3	0 0 2	24.71%
	Retail - Other Retail - Of Which: non-SME	549 706	5	0		151 191	2	2 0	0 48	1 50)	2	2	1 1 2	22.01% 30.28%
	Equity Securitisation	0	0			0						0	0	0 0	
	Other non-credit obligation assets IRB TOTAL	0 5,566	18	6,491	51	1,168	12	2,945	36 0 10,980			0	9 2	0 0 8 19	15.27% 26.66 %
	IRB TOTAL														



							Swe	edbank — gr	roup							
									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	F-II	IB	A-	IRB	F-I	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	2,417	0	0	0	23	0	2,417	0	0	0	0	0	-
	Central governments	0	0	323	0	0	0	47		316	- 4		0			-
	Institutions	0	0	1	0	0	0	0		0	0		0			-
	Corporates	0	0	1.549	0	0	0	1.206	0	1.305	154	0	4	2		19.87%
	Corporates - Of Which: Specialised Lending	0	0	3	0	0	0	5		2	2		0			-
	Corporates - Of Which: SME	0	0	79	0	0	0	94	0	66	7	0	1	0		19.87% 25.51%
	Retail	2,630	14	0	0	1,387	13	0		2,164	432	15	6		4	25.51%
	Retail - Secured on real estate property	1,795	11	0	0	905	4	0	0	1,492	299	11	2	5	3	24.68%
LATVIA	Retail - Secured on real estate property - Of Which: SME	12	0	0	0	12	0	0	0	10	2	0	0	0		40.47%
LAIVIA	Retail - Secured on real estate property - Of Which; non-SME	1,783	10	0	0	893	- 4	0		1,482	297	- 11	2	- 4	3	24.27%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0		-
	Retail - Other Retail	835	4	0	0	482	8	0		671	132	- 4	4	3	1	27.95%
	Retail - Other Retail - Of Which: SME	327	2	0	0	132	2	0	0	284	32	2	3	2		20.85%
	Retail - Other Retail - Of Which: non-SME	507	2	0	0	350	6	0	0	387	100	2	1	2	1	34.58%
	Equity	0	0			0	0			0	0	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			137	0	0	0	0		-
	IRB TOTAL	2,630	14	4,290	0	1,387	13	1,276	0	6,340	590	15	10	10	4	25.35%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	Fi	RB	A-	IRB	F-1	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	64	0	0	0	1	0	64	0	0	0	0		1-
	Central governments	0	0	1	0	0	0	0	Ö	0	0		0	0) -
	Institutions	0	0	1.065	0	0	0	142	0	369	0	0	0	0) -
	Corporates	4,348	173	0	0	1,246	39	0	0	4,562	416	172	18	12	82	47.30%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	() -
	Corporates - Of Which: SME	879	0	0	0	132	0	0	0	772	119	0	3	6		-
	Retail	37	0	0	0	8	0	0	0	26	11	0	0	0		36.67%
	Retail - Secured on real estate property	35	0	0	0		0	0	0	25	10		0	0		40.59%
NORWAY	Retail - Secured on real estate property - Of Which: SME	30	0	0	0	6	0	0	0	22	8	0	0	0		40.59%
NORWAT	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	1	0	0	0	3	2	0	0	0) -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0	0) -
	Retail - Other Retail	3		0		1	0	0	0	2	1	0	0	0		13.97%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	2		0	0	0		13.97%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0) -
	Equity	0				0	0			0	0		0	0) -
	Securitisation															
	Other non-credit obligation assets	0				0	0			0	0	0	0	0) -
	IRB TOTAL	4,386	173	1,130	0	1,254	39	143	0	5,022	427	173	18	12	82	47.29%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-IR	В	FI	IRB	A-	IRB	E	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	1,698	0	0	0	16	0	1,698	0	0	0	0	0	-
	Central governments	0	0	9	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	92	0	0	0	25	0	16	0	0	0	0	0	-
	Corporates	3.069	0	18	0	1.034	0	6	0	2.656	89	0	8	14	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	628	0	0	0	243	0	0	0	563	57	0	2	12	0	-
	Retail	14	0	0		4	0	0			6		0	0	0	18.78%
	Retail - Secured on real estate property	12	0	0		3	0	0		7	5		0	0	0	9.37%
FINLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0		0	0		0	0	0	-
TINDAND	Retail - Secured on real estate property - Of Which: non-SME	12	0	0		3	0	0		7	5		0	0	0	9.37%
	Retail - Qualifying Revolving	0	0	0		0	0	0		0	0		0	0	0	-
	Retail - Other Retail	2	0	0	0	1	0	0	0	1	1	0	0	0	0	37.00%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38.79%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	1	1	0	0	0	0	30.83%
	Equity	0	0			0	0			0	0	0	0	0	0	1-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	3,083		1,817	0	1,038	0	47		4,378	95	0	8	14		18.78%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(min FIR %	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	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
	Central banks Central governments Institutions	29,72 18,49 2,95	7 0 5 159	3	0 0	0	0 1	40.00% 33.23%	29,727 18,461 2,957	0 192	0 4	0	0	0 2	40.00% 32.57%	29,727 18,428 2,957	0 224	5	0	0	0 2	40.00% 27.02%
	Corporates Corporates - Of Which: Specialised Lending	38,47	8 15,732 0 28	1	150	200 1	45S 0	35.64% 25.21%	38,803 0	14,323 27	2,363	107 0	160 1	783 0	33.15% 23.12%	40,037	12,114 23	3,338 6	98 0	151 0	1,017 1	30.46% 19.78%
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	16,11 101,30 95,66	4 12,216	583	53 53 41 30	55 88 48	96 183 103	23.46% 31.33% 26.40%	16,537 100,620 95,138	5,682 12,462 10,454	748 1,021 721	37 19 9	42 83 47	184 288 176	24.66% 28.21% 24.33%	16,995 101,093 95,641	4,804 11,573 9,639	1,169 1,437 1,035	38 18 9	31 77 46	263 335 198	22.51% 23.33% 19.15%
Swedbank — group	Retall - Secured on real estate property - Of Which: SME Retall - Secured on real estate property - Of Which: non-SME Retall - Qualifying Revolving	18,46 77,19	7 1,970 7 8,291	74 316	7 23	15 33	17 86	22.96% 27.20%	18,378 76,761	1,971 8,483	162 560	3 6	14 34	34 142	20.81% 25.35%	18,459 77,182	1,810 7,829	243 793	3 6	12 34	40 158	16.39% 19.99%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	5,64 2,81	6 868	88	11 17	41 10	90 25	41.27% 28.28%	5,481 2,691	2,008 932	299 149	9	36 10	112 39	37.56% 26.36%	5,452 2,630	1,934 937	401 206	9	31 10	137 50	34.12% 24.04%
	Retail - Other Retail - Of Which: non-SME Equity Securitisation	2,82	0 0	105	5 0	30	55	52.18%	2,790	1,076	150 0	5	26 0	73 0	48.66%	2,823 0	998 0	195 0	5	21	87 0	44.73%
	Other non-credit obligation assets IRB TOTAL	1,43 192,39	4 98 5 28,218	1,867	192	289	640	23.49% 34.28%	1,416 191,983	112 27,101	7 3,395	0 126	1 244	1,074	18.84% 31.65%	1,408 193,650	24,039	12 4,792	0 117	1 229	1,356	17.37% 28.30%
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(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	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
	Central banks Central governments	11,95 17,53	9 114		0 0	0	0	40.00%	11,957 17,522	0 131	0	0	0	0	40.00%	11,957 17,505	0 148	0	0	0	0	40.00%
	Institutions Corporates Corporates - Of Which: Specialised Lending	1,79 26,58	6 1 6 9,682	508	0 121	78 0	0 139	33.23% 27.45%	1,796 27,271	8,276	1,228 0	0 52	0 56	0 350	32.57% 28.46%	1,796 28,410	6,612 0	1,753 0	0 54	0 40	0 444	27.02% 25.33%
	Corporates - Of Which: SME Retail	14,20 92,19	9 7.994		48	40 62	75 148	22.54% 35.28%	14,603 92,148	4,954 7,734 6,702	691 731	22 10	29 51	166 232	24.08% 31.78%	15,014 93,077	4,222 6,524	1,013 1,013	23 10	23 40	208 259	20.50% 25.60%
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	88,68 18,33 70,35	8 1,928	68	7 1 7	14 14	85 16 69	30.16% 22.92% 32.45%	88,606 18,261 70,344	1,920 4,782	152 379	2	25 13 12	32 113	27.28% 20.76% 29.90%	89,384 18,350 71,034	5,696 1,758 3,938	759 226 533	2	12 10	37 120	20.62% 16.19% 22.50%
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	3,51 1,90			7	0 33	0 64	45.61% 28.65%	0 3,543 1,873	0 1,031 592	0 200	0	0 26	0 87	- 43.76% 28.45%	3,692 1,912	0 828 522	0 254	0 5	0 19	0 103	40.50% 26.00%
	Retail - Other Retail - Of Which: non-SME Equity	1,61		8	3 0	25 0	48 0	56.77%	1,670 0	439 0	111 0	3 0	19 0	62 0	56.10%	1,792 1,780 0	306 0	134 0	3	13 0	72 0	53.47%
	Securitisation Other non-credit obligation assets IRB TOTAL	71 150.79	8 0 5 17,790	925	0 153	0 139	0 288	31,00%	718 151.413	0 16.141	1,960	0 62	0 107	0 582	29,70%	718 153.462	13,285	2.767	0	0	704	25.43%
	Central bands (min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 8,075	Stage 2 exposure	Stage 3 exposure	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central governments Institutions Corporates	37	4 26 0 0 9 1,497	1 150	0 0	0	1 0	40.00% - 36.98%	368 0 874	32 0 1,488	2 0 244	0	0	0 90	40.00%	363 0	37 0 1,561	2 0 245	0	0	1 0	40.00%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7	0 0 3 66		0 0	0	0 2	6.00% 27.79%	0 61	73	0 12	0	0 2	0	6.00% 24.05%	0 47	0 83	0 16	0	0 2	0 4	6.00% 23.13%
LITHUANIA	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3,74 3,02	0 1,172 6 4	55	3 1 0 0	8 6 0	10 6 0	19.13% 15.65% 28.49%	3,467 2,783 6	4	89 60 0	2 1 0	11 8 0	16 9 0	18.48% 15.61% 35.34%	3,149 2,527 4	1,935 1,624 5	126 82 1	2 1 0	13 10 0	22 12 0	17.76% 15.10% 30.44%
LITHUANIA	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	3,01	0 0	40	0 0	6	6	15.59%	2,777 0 684	1,386 0 263	59 0	1 0	8 0	9	15.51% - 24.32%	2,523 0 621	1,619 0 311	81	1 0	10 0	12 0	14.97% - 22.71%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	24 47	7 101	8	1 1	1 1	2 2	30.63% 26.37%	234 450	106 157	17 13	1 1	1 2	4 3	25.57% 25.64%	197 424	135 176	24 20	1 1 1	1 2	6	23.95% 21.20%
	Equity Securitisation Other non-credit obligation assets	25	8 0		0 0	0	0	-	258	0	0	0	0	0		258 12.545	0	0	0	0	0	
	IRB TOTAL	13,41	0 2,933	206	7	40	67	32.27%	13,042	3,172	335	7	39	97	28.98%	12,545	3,532	473	6	55	133	28.11%
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	31/12/2024 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	exposure)	exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	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
	Central banks Central governments Institutions	exposure) 2.75	exposure 1 0 8 6 1 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure - - 40.00%	2.751 116	exposure 0 8	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40.00%	2.751 114 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40.00%
	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Socialised Lendina	exposure)	exposure 1 0 8 6 1 0	exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 31.20% 25.30%	exposure 2.751	Stage 2 exposure 0 8 0 1,857 25	Stage 3 exposure 0 1 1 0 367 1 1	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 29.90% 25.30%	exposure 2.751	0 10 0 1,750 21	Stage 3 exposure 0 1 0 494 5	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 28.18% 19.38%
	Central Service Central conversaments Entirelized Companies Compan	exposure) 2.75	exposure 1 0 8 6 1 0 4 1,647 0 25 4 99 7 1,950	exposure () () () () () () () () () () () () ()	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 31.20% - 25.30% - 20.71% - 18.83% - 12.60%	2.751 116 1 1,238	exposure 0 8	Stage 3 exposure 0 1 0 367 1 15 107 68	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 29.90% 25.30% 20.38% 15.97% 11.70%	2.751 114 1	0 10 0 1,750	Stage 3 exposure 0 1 0 494 5 26 163 106	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 28.18% 19.38% 20.23% 14.53% 10.75%
ESTONIA	Central Service Control governments Corporates Corporates Corporates Corporates Of Which Specialised Lending Corporates Of Which SPE Service Of	2.75 11 1,60 10 3,49 2,68 6 2,61	exposure 1 0 8 6 1 0 4 1,647 4 99 7 1,950 0 1,573 9 19 2 1,553 0 0 0	exposure (((((((((((((((((((Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40.00% - 40.00% - 31.20% - 25.30% - 20.71% - 18.83% - 12.60% - 22.63% - 11.19%	2.751 116 1 1,238 0 85 3,250	0 8 0 1,857 25 109 2,146	Stage 3 exposure 0 1 1 0 367 1 1 15 107 688 6 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 29.90% 25.30% 20.38% 15.97% 11.70% 19.76% 10.96%	2.751 114 1 1,217 0 78 3,253	0 10 0 1,750 21 105 2,067	Stage 3 exposure 0 1 1 0 94 5 26 163 105 9 9 6 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 28.18% 19.38% 20.23% 14.53% 10.75% 16.10%
ESTONIA	Central service Central governments Central governments Corporates Corporates - Of Wisch: Specialized Landing Corporates - Of Wisch: Specialized Landing Corporates - Of Wisch: Specialized Landing Retail - Specialized Corporates - Of Wisch: Specialized Landing Retail - Specialized Corporates - Of Wisch: Specialized	2.75 11 1,60 10 3,49 2,68	exposure 1 0 0 8 6 6 1 0 0 25 4 99 7 1,950 0 1,573 9 19 2 1,553 0 0 378	210 210 33 4 31 6 22 2 22	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40.00% - 40.00% - 31.20% - 25.30% - 20.71% - 18.83% - 12.60% - 22.63%	2.751 116 1 1 1,238 0 85 3,250 2,538 60	0 8 8 0 1,857, 25 109 2,146 1,682, 27	Stage 3 exposure 0 11 0 367 115 1077 688 63 0 0 399 21	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 29.90% 25.30% 20.38% 15.97% 11.70% 19.76%	2.751 114 1 1,217 0 78 3,253 2,593	0 10 0 1,750 21 105 2,087 1,589	Stage 3 exposure 0 11 0 494 5 26 1633 1056 9 9 6 0 31	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 28.18% 19.38% 20.23% 14.53% 10.75% 16.10%
ESTONIA	Central service Central service Central service Central service Corporates Co	2.75 11 1,60 3,49 2,68 6 2,61	exposure 1 0 0 8 6 6 1 0 0 25 4 99 7 1,950 0 1,573 9 19 2 1,553 0 0 378	210 210 33 4 31 6 22 2 22	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	40.00% - 40.00% - 31.20% - 25.30% - 20.71% - 18.83% - 12.60% - 22.63% - 11.19%	2.751 116 1 1.238 0 85 3,250 2,538 60 2,478 0	0 8 0 0 1,857 25 109 2,146 1,682 27 1,655 0 0 464	Stage 3 exposure 0 1 1 1 0 367 11 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 29.90% 25.30% 20.38% 15.97% 11.70% 10.96% - 23.53%	2.751 114 1 1 1,217 0 78 3,253 2,593 54 2,540 0 659	0 10 0 1,750 21 105 2,067 1,589 29 1,560 0	Staye 3 exposure 0 1 1 0 494 55 26 163 105 9 9 9 58 38 31 31 27 0 1	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- 40.00% - 28.18% 19.38% 20.23% 14.53% 10.75% 16.10% - 21.43%

										Swe	edbank — g	roup									
				31/12/2023							Baseline Scenario 31/12/2024	•						31/12/2025			
				31/11/2023							31/11/1024	_		_				31/11/1013			
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %) Central banks	2.417							2 417							2.417						
Central governments	2,417		-	0	0	-	40.00%	2,917	20			0		40.00%	2,417	20		0	0		40.00%
Institutions	307				0		40.00%	270	20			0		40.00%	290	20	- 2	0	0		40.00%
Corporates	201	1.120	-	1	14		19.86%	242	1176			10	13	20.04%	103	1 161	100		22	- 20	19.22%
Corporates - Of Which: Specialised Lending	301	1.122			19		19.00%	202	1.130	02		10	12	19,79%	193	1.101	2	0	23	0	20.90%
Corporates - Of Which: SME	26	25		0	1		23 99%	21	26	- 7		1	2	22.41%	24	20	11	0	1	2	20.38%
Retail	1 769	796	- 4	4	10	1	26.55%	1 666	861	84	1	11	20	24.06%	1 527	961	123	3	14	28	22 52%
Retail - Secured on real estate property	1 189	584	30	3	7		22.81%	1 131	616	56		8	12	21.85%	1.054	668	81	2	9	17	20.73%
Retail - Secured on real estate property - Of Which: SME	9	- 1		0	0		33 39%	9	2	1		0	0	29.08%	7	3	2	0	0	- 1	29.07%
Retail - Secured on real estate property - Of Which: non-SME	1.180	581	30	3	7		22.57%	1.122	613	55		8	12	21.74%	1.047	665	78	2	9	16	20.50%
Retail - Qualifying Revolving	0			0	0		-	0	0	0		0	0	-	0	0	0	0	0	0	-
Retail - Other Retail	581	213	14	2	2		34.38%	535	245	28	2	3	8	28.53%	473	293	42	1	4	11	25.95%
Retail - Other Retail - Of Which: SME	242	67		1	1		29.40%	221	78	18	1	1	4	23.52%	185	106	28	1	1	6	20.93%
Retail - Other Retail - Of Which: non-SME	338	146		1	2		42.69%	313	166	10	1	2	4	38.03%	288	187	14	1	3	5	35.69%
Equity	0			0	0		-	0	0	0	0	0	0	-	0	0	0	0	0	0	
Securitisation																					

												Baseline Scenario	•									7
					31/12/2023							31/12/2024							31/12/2025			
	(min EUK	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
	Central banks	6-	4 1)	0		0 0) -	64	0	0	0			-	64	0	0		0 0		J -
	Central governments		0 1) 1	0 0		0 0) -	0		0	0	0 0		-	0	0	0		0 0		4-
	Institutions	369	9 1) 1	0 0		0 0) -	369			0) () -	369				0 0		11-
	Corporates	3,602	2 1,26	1 28	4 13	1	5 140	49.25%	3,672	1,119	360) 2	2 13	178	3 49.38%	4,056	714	380		2 11	189	9 49.65
	Corporates - Of Which: Specialised Lending		0 1				0 0) -	0			0) -	0				0		4-
	Corporates - Of Which: SME	48	8 40		1		4 (41 49%	516	374	2	2 2	1		52.96%	589	280	22		2	12	2 54.81
	Retail - Secured on real estate property	- 2:	5 1.					41.49%	29	13					31.08%	25	- !!					0 24.92
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2			,		0 (49.77%	22	12	1			,	32.03%	23	- 11		-	0	,——	0 25.17 0 27.45
NORWAY	Retail - Secured on real estate property - Of Which: non-SME		2 .		,		0 0	7 20%	20						12 7600	- 22			- 1	0	,——	0 27.43
	Retail - Qualifying Revolving						0 0	7.3374	0	-					13.70%	-				0 0		0 -
	Retail - Other Retail		2	1	1		0 0	20.07%	2	- 1		0	1		18 66%	2	ĭ	,		0 0	1	0 20.51
	Retail - Other Retail - Of Which: SME		2				0 0	18 26%	2		0) () (18 26%	2	1			0 0		
	Retail - Other Retail - Of Which: non-SME		0 0)	0 0		0 0	86,00%	0	0		0) (20.46%		0			0 0	,	0 17.56
	Equity		0 0)	0 0		0 0) -	0	0	0	0) () -	0	0			0 0	, ,	- ا
	Securitisation																				4	
	Other non-credit obligation assets		0 1)	0 0		0 0	-	0	0	0	0) (10.52%		0	0		0 (0 10.529
	IRR TOTAL	4.061	1.276	284	13	10	6 140	49.25%	4.130	1.131	360	2	13	178	49.35%	4.514	725	381		12	18/	49.59%

												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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
	Central banks	1,698	0		0		0	-	1,698	0		0 0) (i -	1,698	0	0	0	0		-
	Central governments	0	0	0	0		0	-	0	0		0 0) 1	÷	0	0	0	0	0) -
	Institutions	16	0	0	0		0	-	16	0		0 0) 1	÷	16	0	0	0	0) -
	Corporates	2,411	311	. 23	3		9 1	50.69%	2,473	237	35	5 21	7	7 10	50.83%	2,498	110	138	21	1	56	40.35%
	Corporates - Of Which: Specialised Lending	0	0	0	0	_	0	-	0	0		0 0)	-	0	0	0	0	0		-
	Corporates - Of Which: SME	447	163	10	3		7 !	51.91%	483	121	15	5 13	6	5	52.44%	481	63	76	13	1	31	40.59%
	Retail	5	8	1	0	Ī	0	19.10%	5	8		1 0)	14.80%	5	8	,	0	0		13.83%
	Retail - Secured on real estate property	4	7		0		0 1	10.31%	4	7		1 0		1	8.82%	4	7		0	0		8.65%
FINLAND	Retail - Secured on real estate property - Of Which: SME	0			0		0 1	-	0	0		0 0		1	-	0	0		0	0		-
TINDAND	Retail - Secured on real estate property - Of Which: non-SME	4	7		0		0 1	10.31%	4	7		1 0		1	8.82%	4	7		0	0		8.65%
	Retail - Qualifying Revolving	0			0		0 1	-	0	0		0 0		1	-	0	0		0	0		-
	Retail - Other Retail	1			0		0 1	36.75%	1	1		0 0		1	30.69%	1	1		0	0		30.60%
	Retail - Other Retail - Of Which: SME	0			0		0 1	40.40%	0	0		0 0		1	40.78%	0	0		0	0		40.78%
	Retail - Other Retail - Of Which: non-SME	1			0		0 1	33.50%	1	1		0 0		1	26.31%	1	1		0	0		26.97%
	Equity	0			0		0 1	-	0	0		0 0		1	-	0	0		0	0		-
	Securitisation																					
	Other non-credit obligation assets	0	0		0		0 0	18.42%	0	0		0 0		1	12.44%	0	0	0	0	0		12.44%
	IRB TOTAL	4,130	320	24	3	-	1	49.97%	4,192	245	36	6 21	7	18	49.81%	4,217	118	139	21	1	56	40.09%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



					31/12/2023							Adverse Scenario							31/12/2025			
		Stage 1	Stage 2	Stage 2	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 2	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3	Stage 1	Stane 2	Stage 2	Stock of	Stock of provisions for	Stock of	Coverage Ratio - Stage 3
	(min FIR %)	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
	Central banks Central governments Institutions	29,72 18,47 2,95	7 0 7 176	5 5	5 1	0	0 2	- 40.00% 33.70%	29,727 18,432 2,954	0 219 16	0 7 1	0 1	0	3	- 40.00% 31.41%	29,727 18,390 2,954	0 258 15	9	1	0	3	0 - 8 40.00% 0 25.10%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SMF	16,15	6 37,586 0 24		7 123 5 0	1,039 1 449	673 1	38.54% 26.19% 33.52%	14,879 0 3,681	35,985 23 17 199	4,625 7 2,087	88	1,017 1 502	1,670	36.11% 26.21% 33.64%	15,671 0	31,798 15 15.130	8,020 14 4 109	85	717	2,477	30.89% 24.34% 26.51%
	Retail	80,59 77,89	9 32,589 7 27,801	915	5 277 5 256	634 378	198	34.79% 32.17%	71,847 69,608	38,741 34,000	3,515 2,707	88 66	733 456	1,151 851	32.75% 31.42%	3,728 70,534 68,423	35,982 31,788	7,586 6,10	72	523 341	1,094	20.78%
Swedbank — group	Retall - Secured on real estate property - Of Which: SME Retall - Secured on real estate property - Of Which: non-SME Retall - Qualifying Revolving	14,86 63,03	0 22,283	490	7 33 5 222 0 0	113 265 0	37 161 0	29.21% 32.94%	13,722 55,886 0	6,225 27,775 0	564 2,143 0	55 0	128 327 0	163 687 0	32.07%	13,637 54,786 0	5,631 26,157 0	4,860	10 44	95 246 0	224 870 0	18.04% 17.90%
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2,70 97 1,72	9 2,656	5 138	9 21 8 9	255 101 154	120 44 76	40.19% 32.28% 46.95%	2,239 722 1,517	4,741 2,619 2,122	808 431 377	22 7	278 117	300 134 167	37.18% 31.03% 44.19%	2,111 718 1,394	4,194 2,231 1,963	1,482 823	18	182 74 108	482 218 263	32.50% 3 26.54% 3 39.95%
	Equity Securitisation Other non-credit obliqation assets		0 0		0	0	0	-	0	0	0	0	0	0		0	0	(0	0) -
	IRS TOTAL	1,37 149,28	8 147 9 70,514	2,677	401	1,675	996	25.49% 37.21%	1,362 139,201	154 75,115	8,164	177	1,753	2,827	20.35% 34.63%	1,359 138,635	68,201	15,644	162	1,242	4,062	18.45% 25.97%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		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	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 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	11,95			exposure	exposure	exposure	exposure	11,957	0	0	exposure	exposure	exposure	exposure	11,957	0	.,	exposure	exposure	exposure	exposure
	Central governments Institutions Corporates	17,53 1,79	9 114	1 (0 0	0	0	40.00% 33.70% 34.70%	17,522 1,793 8,446	131 3 25.489	0 1 2.841	0	0 0 694	0	40.00% 31.41% 33.26%	17,505 1,793 9,304	148 3 21.883	5 500		0 0 451	0	0 40.00% 0 25.10% 0 27.74%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	4,19	0 0	493	0 0	0 387	0 154	31.16%	0 2,798	0 15,628	0 1,822	0 21	0 451	913 0 587	32.19%	2,816 67,275	0 13,658	3,775	18	0	955	25.29% 25.29% 20.98%
SWEDEN	Retail - Secured on real estate property Retail - Socured on real estate property - Of Which: SME Retail - Socured on real estate property - Of Which: non-SME	76,02 74,37 14,81	7 21,050 7 5,403	412	7 259 2 244 4 33	250 107		41.18% 38.55% 29.76%	68,248 66,816 13,684	26,763 6,110	2,801 2,260 540	72 56 11	549 320 122	1,000 766 158	35.71% 33.90% 29.21%	65,865 13,600	26,925 24,618 5,532	1,202	47	348 213 91	961 216	17.95% 17.93%
SWEDEN	Retail - Qualifying Revolving Retail - Other Retail	59,56	0 15,648		8 212 0 0	143 0 211	125 0 83	41.92%	53,132 0 1,432	20,653 0 2,801	1,720 0 541	45 0 16	198 0 229	608 0 234	35.37% - 43.29%	52,266 0 1,410	19,086 0 2,307	(37	123 0 135	0	17.96%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	56 1,08			7 5 8 9	88 123	28 55	35.96% 56.25%	401 1,031	1,855 946	299 242	4 12	104 125	104 130	34.96% 53.54%	409 1,001	1,530 777	615 441	10	63 72	176 208	28.64% 47.06%
	Securitisation Other non-credit obligation assets IRB TOTAL	71	8 0 8 50,354	1.462	0 0	0	0 545	19.58% 37,30%	718 108.684	0 55,188	0 5,643	0	0 1.243	0 1.945	19.58% 34.48%	718 108.552	48.960	12.003	128	0 799	2.896	19.58% 24.13%
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions	8,07 36	15 0 14 35	5 3	2 0	0	0 1	40.00%	8,075 355	0 43	3	0	0	0 1	40.00%	8,075 348	0 49	(0	2	40.00%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	59	18 1,781 0 0 16 111) (5 2	76	94	41.50%	588 0 25	1,616 0	401 0	7	61 0	141	35.19% - 22.91%	474 0	1,584 0 92		9	66	182	33.19%
	Retail - Retail - Secured on real estate property	1,94 1,59	0 3,161	1 107	7 5	45 31	22 12	20.63% 17.17%	1,544 1,248	3,444 2,853	221 132	5	51 34	43 23	19.48% 17.29%	1,326 1,091	3,532 2,937	351	3	52 34	65 34	18.63% 16.60%
LITHUANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	1,55	0 0) (0 2 0 0	31 0	12 0	28.47% 17.14%	1,246 0	2,846 0	131 0	2	0 34 0	23 0	29.45% 17.20%	1,090 0	2,930 0		1	33 0	33 0	36.22% 16.45% 1 -
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	38 11 27	0 231	3 33 1 15 7 23	7 3 5 1 2 2	14 4 10	10 4 6	27.15% 29.46% 25.54%	296 93 203	592 226 366	89 38 51	3 1 1	17 4 13	20 9 11	22.72% 23.69% 21.99%	235 83 152	595 211 384	146 63 85	2 3	18 3 15	31 14 18	21.46% 22.19% 20.92%
	Equity Securitisation Other non-credit obligation assets	25 11.23	0 0		0 0	0	0	-	258	0	0	0	0	0		258	0			0	0) -
	IRS TOTAL	11,23	6 4,978	336	5 8	122	117	34.82%	10,821	5,104	625	12	112	185	29.66%	10,482	5,165	902	. 8	117	249	27.56%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	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
	(min EUR, %)	2.75	1 0		exposure	exposure 0	exposure	-	2.751		0	exposure	exposure	exposure 0	exposure	2.751	0		exposure	exposure 0	exposure 0	exposure
	Central governments Institutions Corporates	1.08	6 8	3 (5 25)	1 0 0 0 8 2	0 0 79	0 0 85	40.00%	113 1 796	11 0 2,215	1 0 450	0 0 1	0 0 66	0 0 144	40.00% - 31.89%	109 1 590	14 0 2,273	(98	0	0 0 60	0 0 174	0 40.00% 0 - 1 29.04%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	4	0 23 IS 150	1	3 0 4 0	1 4	1 4	23.28% 26.13% 19.35%	0 34 1.461	23 148 3,794	3 27 240	0 10	1 4	7	23.28% 24.00% 16.56%	0 30 1.450	15 134 3.651	11 45	0	3	2 10	22.79% 22.61% 14.85%
ESTONIA	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	1,35 3 1,31	iS 2,858	7 7	5 3 7 0	33	11 2	14.87% 21.83% 14.13%	1,124 31 1,093	2,996 50 2,946	168 11	3 0	30	23 2	13.84% 19.22% 13.46%	1,130 31 1,098	2,884 46 2,837	15	2	24	34	12.37% 16.72% 12.12%
	Retail - Oualifying Revolving	42	0 0) (0 0	0 10	0 11	27.81%	0 337	0 798	0 81	0 2	0 11	0 18	22.22%	320	0 767	128	0	0	0 26	20.17%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	20 21	8 308 8 442 0 0	2 20	0 1 0 1 0 0	3 7 0	5 6 0	25.11% 30.53%	167 170 0	329 469 0	40 41 0	1 1 0	4 8 0	8 10 0	19.96% 24.43%	172 148 0	302 466 0	62 66	1	3 7 0	11 15 0	18.09% 22.12%
	Socuritisation Other non-credit obligation assets IRB TOTAL	26 5,999	2 147 9 5,879	7 10	0 0	2 124	2 110	25.50% 28.84%	247 5,369	154 6,174	18 717	0	2 109	4 189	20.35% 26.31%	244 5,144	147 6,086	1,030	5	2 96	239	18.46% 23.21%

										3***	Lubuin 9	oup									
											Adverse Scenario										
				31/12/2023							31/12/2024							31/12/2025			
(min 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
	2,417	0	0	0		0	-	2,417	0	0	0	0	0	-	2.417	0	0	0	0	0	-
	300	19	2	0) (1	40.00%	285	33	3	0	0	1	40.00%	271	46	4	0	0	1	40.00%
	0	0	0	0) (0		0	0	0	0	0	0		0	0	0	0	0	0	-
	107	1,300	53		41	12	23,70%	62	1.254	143	2	42	29	20.19%	54	1.174	232	1	39	47	20.23%
	0	2	2	0) (1	32.08%	0	0	3	0	0	1	29.12%	0	0	3	0	0	1	29.12%
	12	54	7	0	2	2	28.16%	9	49	15	0	2	3	22.37%	7	41	25	0	1	5	20.98% 25.68%
	816	1,699	95	8	3 77	30	31.20%	572	1,815	223	7	85	62	27.60%	462	1,767	382	5	84	98	25.68%
	577	1,174	52	5	55	15	28.33%	400	1,272	131	5	65	35	26.77%	318	1,249	236	3	66	59	24.96%
Of Which: SME	5	6	1	0) (0	29.54%	2	7	3	0	0	1	33.19%	2	6	4	0	0	1	30.06% 24.88%
Of Which: non-SME	572	1,167	51	5	58	14	28.30%	397	1,265	128	5	65	34	26.63%	316	1,243	232	3	65	58	24.88%
	0	0	0	0) (0		0	0	0	0	0	0		0	0	0	0	0	0	
	239	576	43		16	15	24 72%	177	542	92	2	20	27	29 77%	144	510	146	2	10	20	26 9490

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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 prov Stage 1 S	isions for p tage 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 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks	64		0) (0		64	0	0	0	0	0		64	0		0	0	0	
	Central governments	0		0		0 0	0		0	0	0	0	0	0		0	0		0	0	0	-
	Institutions	369) (0		369		0	0	0	0		369			0	0	0	-
	Corporates	1,720	3,238	193		95	100	51.98%	1,646	3,096	407	7 2	82	220	54.08%	1,713	2,829	600	3	52	309	50.
	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	145	726	20		22	14	71.55%	145	696	50	2	22	31	62.03%	184	652	51	3	14	33	59.9
	Retail	3	32	2		1 2	1	28.40%	2	31	5	0	3	1	25.41%	2	25	- 1	0	2	21	20.5
	Retail - Secured on real estate property	3	30	2) 2	1		1	29	5	5 0	3	1	25.15%	1	23	1		2	2'	20.3
NORWAY	Retail - Secured on real estate property - Of Which: SME	2	23	2) 2	1	30.48%		26	4	0	3	1	25.75%	1	20	- 1	0	2	21	20.5
HORWAI	Retail - Secured on real estate property - Of Which: non-SME	1		0		0 0	0	17.07%	1	3	0	0	0	0	16.97%	1	3		0	0	0	14.5
	Retail - Qualifying Revolving	0		0) (0	0	0	0	0	0		0	0		0	0	0	
	Retail - Other Retail	0	1 2	0		0 0	0	27.11%	0	2	0	0	0	0	28.48%	0	2		0	0	0	25.1
	Retail - Other Retail - Of Which: SME	0		0) (26.99%	0	2	0	0	0	0	28.32%	0	1		0	0	0	24.9
	Retail - Other Retail - Of Which: non-SME	0		0) (0	76.87%	0	0	0	0	0	0	52.09%	0	0		0	0	0	42.12
	Equity	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	
	IRR TOTAL	2.156	3.269	195				51.69%	2.082	3.127	412			222	53.74%	2.148	2.854	619				50.20

												Adverse Scenario									1	
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR.)	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 R Stage 3 exposur
	Central banks	1,698	0		0	0) () -	1,698	0		0	0	0		1,698	0	0	0	0	0	
	Central governments	0	0		0	0) () -	0			0	0	0	-	0	0	0	0	0	0	-
	Institutions	16	0		0	0) () -	16			0	0			16	0	0	0	0	0	-
	Corporates	943	1,720	82	26	66	5 37	45.15%	1,039	1,458	248	3 6	54	120	48.20%	1,112	1,341	292	6	37	138	47.
	Corporates - Of Which: Specialised Lending	0	0		0	0) () -	0			0	0	0	•	0	0	0	0	0	0	1-
	Corporates - Of Which: SME	66	503	51	3	28	3 2	45.31%	64	438	118	3 0	19	58	49.49%	64	425	131	0	14	64	48.
	Retail	3	11			0) (19.39%	2	- 11		2 0	0		18.70%	2	10	2	0	0	0	16.
	Retail - Secured on real estate property	2	9		0	0) (11.86%	2	9			0		9.81%	2	9	2	0	0	0	9.
FINLAND	Retail - Secured on real estate property - Of Which: SME	0	0		0	0) (-	0	0		0	0	0	18.39%	0	0	0	0	0	. 0	18.
LINDAND	Retail - Secured on real estate property - Of Which: non-SME	2	9		0) (11.86%	2	9			0	0	9.71%	2	9	2	0	0		8.
	Retail - Qualifying Revolving	0			0) (-	0	0		0	0	0	-	0	0	0	0	0		-
	Retail - Other Retail	0	2		0) (37.90%	0	1			0	0	38.49%	0	1		0	0		34.6
	Retail - Other Retail - Of Which: SME	0			0	0	0	39.90%	0	- 0		0	0	0	40.78%	0	0	0	0	0	0	32.6
	Retail - Other Retail - Of Which: non-SME	0	2		0	0) (36.47%	0	1		0	0	0	38.07%	0	1	1	0	0	0	35.0
	Equity	0	0		0	0) (-	0	0		0	0	0		0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0		0	0) (-	0	0		0	0	0		0	0	0	0	0	0	9.9
		2 660						44 94%	2 755	1 469					49 00%	2 0 2 0	1 251					

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

			2023			edbank — g	roup	dit risk	SIA			
							Actual 31/12/202	24				
		Exposure Non-defaulted	values Defaulted	Risk expose	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 Rati Stage 3 exposure
	(min EUR, %) Central banks	0			0	0	0		exposure 0	exposure	exposure 0	0.0
	Central governments Regional governments or local authorities Public sector entities	324		52	0	4 324	0		0		0	0.0
	Public sector entities Multilateral Development Banks	105 549		21	0	29 424	38			- 7	0	0.0
	International Organisations	0	,	i	ő	0	0		, o			0.0
	Institutions Corporates	1.207	- 0	38	0	60 378		-	0 0		0	0.0
	of which: SME	54 2.104		1.515		50 2.124		180	0 47			0.0 52.9
Swedbank — group	of which: SME	365		210	0	341		180	0		93	14.0
	Secured by mortoages on immovable property of which: SMF	306		107		275	31	3	3		0	0.0
	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)	0			0	0	0		0		0	0.
	Collective investments undertakings (CIU)	0		2,465	0	1,064			0			0.0
	Equity Securitisation	1,064			0					,	-	0.
	Other exposures Standardised Total	78 6.337	85	75 4.860		78 4,761		184	50			16.8 51.9
		Exposure	values	Risk exposi	are amounts		Actual 31/12/202		Stock of	Stock of	Stock of	Countries Br
	(min EUR, %) Central banks	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 Ra Stage 3 exposure
	Central governments	4		0		4			0			0.0
	Regional governments or local authorities Public sector entities	0	-	0 0	0	0	0	-	0			0.
	Multilateral Development Banks	0		0	0	0	0		0			0.0
	International Organisations Institutions	314	-	6		16	0		0			0.0
	Corporates of which: SME	217		216	0	104	0		0			0.0
	Retail	1,182	69	883	73	1,217	0	143	35		74	51.6
SWEDEN	of which: SME Secured by mortgages on immovable property	23		14	0	23	0		0		0	17.0
	of which: SME	0		i o	0	0	0	è	0	ì		0.0
	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	0	,	, o	0	o o	0	·	0	Ċ	0	0.0
	Collective investments undertakings (CIU) Equity	849	-	2,097		849	0	- 8	0		0	0.0
	Securitisation											
	Other exposures Standardised Total	59 2,627	69	3,261		2,250		143	35			0.0 51.6
							Actual					
		Exposure Non-defaulted	Petruited	Risk exposi	are amounts	Stage 1 exposure	31/12/202: 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 Ra Stage 3
	(min EUR, %	Non-deladited	Deladited	Non-desauted	Detailled	Exposure	exposure	exposure	exposure	exposure	exposure	exposure
	Central banks Central governments	0		0 0	0	0	0		0	ì	0	0.0
	Regional governments or local authorities Public sector entities	12	- 5	0 6	0	6		- 5	0			0.0
	Multilateral Development Banks	0	·) ő	0	0	0		0		0	0.0
	International Organisations Institutions	0	- 0	0 0	0	0		- 8	0 0			0.
	Corporates of which: SME	131		131		117	14		0		0	0.
	Retail	18	1	12		6	11	2	0		0	5.0
LITHUANIA	of which: SME Secured by mortgages on immovable property	12 165	- 5	7 58	0	2 141	10	- 0	0		0	0.
	of which: SME	0	·	0	0	0	0	i	0		0	0.0
	Items associated with particularly high risk Covered bonds	0		0 0	0	0	0		0			0.
					_	0	0			-	0	0.
	Claims on institutions and corporates with a ST credit assessment	0		0				-				-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	- 0	0 0	0	0	0		0 0		0	0.0
	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

							Actual					
							31/12/202					
		Exposure	values	Risk expos	ure amounts							
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0			0.00%
	Central governments	0		0	0	0	0		0			0.00%
	Regional governments or local authorities	262		52	0	263	0		0			0.00%
	Public sector entities	0			0	0	0		0			0.00%
	Multilateral Development Banks	0			0	0	0		0			0.00%
	International Organisations	0			0	0	0		0			0.00%
	Institutions	0			0	0	0		0			0.00%
	Corporates	83		75		87	10		0			0.00%
	of which: SME	33		25		32	2		0			0.00%
	Retail	314		179		301	13		0			11.48%
ESTONIA	of which: SME	314		179	0	301	13		0			11.48%
	Secured by mortgages on immovable property	0				0			0			0.00%
	of which: SME	0			0	0			0			0.00%
	Items associated with particularly high risk	0			0	0			0			0.00%
	Covered bonds	0			0	0			0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0			0.00%
	Collective investments undertakings (CIU)	0			0	0			0			0.00%
	Eoulity	111		262		111			0			0.00%
	Securitisation											
	Other exposures	9		9	0	9	0		0			16.80%
	Standardised Total	778	0	578		770	24	0				12.41%



					SWE	edbank — q	Actual					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-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 Ra Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0 0
	Central governments	0		0	0	0	0		0	0	0	0
	Regional governments or local authorities	SS		0	0	55	0		0	0	0	0
	Public sector entities	18		0	0	18	0		0	0	0	0
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0
	International Organisations	0		0	0	0	0		0	0	0	0
	Institutions	0		0	0	0	0		0	0	0	0
	Corporates	36		35	0	35	0		0	0	0	0
	of which: SME	1		1	0	1	0		0	0	0	0
	Retail	20		12	1	17	3		0	0		0 1
LATVIA	of which: SME	16		9		14	- 1		0	0		0
	Secured by mortgages on immovable property	32		11		24	7		0	0		0
	of which: SME	0				0			0	0		0
	Items associated with particularly high risk	0				0			0	0		0
	Covered bonds	0				0			0	0		0
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0
	Equity	0		0	0	0	0		0	0	0	0
	Securitisation											
	Other exposures	- 1		1	0	1	0		0	0		0 1
	Standardised Total	163	1	60	1	150	11	1	0	0	0	11

							Actual					
							31/12/202	2*				
		Exposur	e values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BUR, %)	Non-defaulted		Non-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
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central governments	0		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	1		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	7		1	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	0		0	0	0	0		0	0	0	0.00%
	Corporates	18		18	0	14	5		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	280	12	210	12	282	0	26	2	0	14	55.27%
NORWAY	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property			0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	33		33	0	33	0		0	0	0	0.00%
	Securitisation											
	Other exposures	3		3	0	3	0			0		0.00%
	Standardised Total	341	12	265	12	332	5	26	2		14	55.27%

							Actual					
							31/12/202	24				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	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
	Central banks	0		0	0	0	0	0	0	0	0	0.00%
	Central governments	0			0	0	0		0		0	0.00%
	Regional governments or local authorities	0			0	0	0		0		0	0.00%
	Public sector entities	74		15	0	0	37	0	0	2	0	0.00%
	Multilateral Development Banks	172		0	0	151	0	0	0	0	0	0.00%
	International Organisations	0			0	0	0		0		0	0.00%
	Institutions	3		1	0	3	0		0		0	0.00%
	Corporates	- 11		10	0	11	0		0		0	0.00%
	of which: SME	2		2	0	2	0		0		0	0.00%
	Retail	16		12	0	16	0		0		0	0.00%
FINLAND	of which: SME	0			0	0	0		0		0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0		0	0	0	0.00%
	Equity	0			0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	5		2	0	5	0	0	0	0	0	0.00%
	Standardised Total	280	0	39	0	185	37	0	0	2	0	0.00%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA Swedbank — group

					31/12/2023							Baseline Scenari 31/12/2024	io .						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure 0.00%				exposure	exposure	exposure	exposure 0.00%				exposure	exposure	exposure	exposure 0.009
	Control community	- 4	4 0		0 0	0	-	0.00%	4	0	0		0	0	0.00%	305		0		0 0		0 0.009
	Central dovernments Residental overnments or local authorities Public sector entities Mutilitateral Development Banks	26	6 41		0 0	2	-	40.00% 20.05% 0 0.00%	26 424	40	i		2	0	40.00% 18.50% 0.00%	26 424	5 4	i		2		0 18.509 0 0.009
	Mutilisteral Development Banks International Organisations Institutions	4/1	0 0		ė ė		- 8	0.00%	929	0		,		0	0.00%		1			0 0		0 0.009 0 0.009 0 18.139
	Corporates	219	0 0 9 171	1 18	8 0	0 6		0.00% 6.28%	60 215	174	20	- 6	0 6	2	0.00% 10.59%	60 206	173	28		0 0 5	9	0 0.009 5 18.139
	of which: SME Retail	25 1,937		226	1 6 6 18	3 15	125	10.31% 55.09%	21 1,830	31 234	268	15	3 17	146	36,14% 54,44%	1,730	27		18	0 3 8 17	174	2 43.789 4 53.889
Swedbank — group	of which: SME Secured by mortpages on immovable property of which: SME	291 245	1 72 5 53	3 10	0 0	1 3	3	19.95% 33.09%	255 224	104 65	7 20	0	1 1	1 4	14.54% 21.02%	238 201		12		0 2	2	2 13.309 5 16.929 0 15.409
		- 6	0 0	0 0	0 0	0 0	- 6	15.56%	0	0	0	0	0 0	0	15.40%		1	0		0 0	(
	terms associated with particularity mon risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0 0	0 0		0.00%	0	0	0		0 0	0	0.00%		1	0 0		0 0		0 0.009
	Collective investments undertakings (CIU) Faulty	1,064	0 0	1 0	0 0	0 0	- 6	0.00%	1,064	0	0		0 0	0	0.00%	1,064	1	0		0 0		0.009
	Securitisation Other empoures	78	8 0	1 0	0 0	0			78	0						78						
	Standardised Total	4,376	6 441	255	5 19	25	129	26.12% 50.72%	4,237	526	310	20	26	153	20.15% 49.30%	4,100	591	382	15	25	185	0 17.689 5 48.399
												Baseline Scenari	o									
					31/12/2023 Stock of	Stock of	Stock of					31/12/2024 Stock of		Stock of					31/12/2025 Stock of	Stock of	Stock of	
		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	Stock of 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
	(min EUR, %) Central banks		0 0		0 0	0		0.00%	0	0	۰		0	0	0.00%					0		0.009
	Central governments Regional governments or local authorities	- 1	4 0 0 0) (0 0	0 0	- 6	0.00%	4 0	0	0		0 0	0	0.00%	4		0		0 0		0.009
	Regional governments or local authorities Public sector entities Multilateral Development Banks	- 6	0 0		0 0	0 0	- 6	0.00%	0	0	0	- 6	0 0	- 0	0.00%	- 0		0		0 0		
	International Organisations Institutions	16	0 0	1 0	0 0	0 0	- 6	0.00%	0 16	0	0		0 0	0	0.00%	16	1	0		0 0		0.009
	Corporates of which: SME	104	4 0		0 0			0.00%	104	0		-	0		0.00%	104			-	0 0	-	0.009
SWEDEN	Retail of which: SME	1,102	2 78	180	0 15	5 12	95	55.16% 37.49%	1,049	99	212	16	5 13	117	55.19% 38.61%	976	5 12	255	15	5 13	141	0 0.009 0 0.009 0 0.009 0 0.009 0 0.009 1 55.229 0 32.549
SWEDEN	Secured by mortrages on immovable property of which: SME		0 0		0 0	0	·	0.00%		0	0	Ċ	0	0	21.15%		i	0		0 0	Ċ	0 21.159 0 0.009 0 0.009
	Items associated with particularly high risk	è	0 0		0 0	0 0		0.00%	0	0	0		0	0	0.00%			0 0		0 0		0.009
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0) (0 0	0 0		0.00%	0	0	0		0 0	0	0.00%			0 0		0 0		0.009
	Collective investments undertakings (CIU) Equity	849	9 0) (0 0	0 0		0.00%	0 849	0	0	0	0 0	0	0.00%	845	9 1	0		0 0		0.009
	Securitisation Other exposures	59	9 0		0 0	0		0.00%	59	0	0		0	0	0.00% 55.19%	2,009		0		0 0	(0.009
	Standardised total	2,135	5 78	180		12	33	55.16%	2,083	99	212	16	13	117	55.1976	2,009	125	255	15	13	141	33.227
												Baseline Scenari	o									
			1		31/12/2023						ı	Baseline Scenari 31/12/2024	•				I	I	31/12/2025		ı	
		Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	Fermed bands (min SLR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central oversements Recinal oversements Recinal oversements or local authorities Public sector entities Multilasses Fluoricement Bankr	Stage 1 exposure	Stage 2 exposure 0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 0.06%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 18.50%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.009 0 0.009 0 40.009 0 18.509
	Combot brank Combot Governments Resiscal governments Resiscal governments or local authorities Public score centities Multitateral Development branks International Orecurstances	Stage 1 exposure	Stage 2 exposure 0 0 0 6 0 8 4 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 0.00% 0 40.00% 0 20.06% 0 0.00%	Stage 1 exposure 0 0 6 8 0 0	Stage 2 exposure 0 0 0 0 3 0	Stage 3 exposure 0 0 0 1	Stock of	Stock of provisions for provisions for stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 18.50% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.009 0 0.009 0 40.009 0 18.509 0 0.009
	Control basis Resistant Servenments Resistant Servenments Resistant Servenments Resistant Servenments Resistant Servenments Full Servenments Full Servenment Resistant	Stage 1 exposure	Stage 2 exposure 0 0 0 6 0 8 4 0 0 0 0 0 0 2 55	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 5.98%	Stage 1 exposure 0 0 6 8 0 0 0 6 6 8 0 0 0 6 6 6 6 6 6	Stage 2 exposure 0 0 0 0 0 0 0 0 6 5 65	Stage 3 exposure 0 0 0 1 1 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 18.50% 0.00% 0.00% 5.90%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 1 0 0 1 0 0 1 1 0 0 1 1 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.009 0 0.009 0 40.009 0 18.509 0 0.009
I TTU I ANII A	Control stocks Control conversation Residual conversation for all authorities Residual conversation for all author	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	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	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 20.05% 0.00% 0.00% 0.00% 5.98% 6.00%	Stage 1 exposure 0 0 6 8 8 0 0 0 0 6 6 1 1 1 5 5	Stage 2 exposure 0 0 0 3 3 0 0 555	Stage 3 exposure 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	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 exposure	0.00% 0.00% 40.00% 18.50% 0.00% 0.00% 5.90% 6.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	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 exposure	0 0.009 0 0.009 0 40.009 0 18.509 0 0.009
LITHUANIA	Control states Control decomments or local authorities Related or comments or local authorities Related or comments or local authorities Related or local authori	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	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	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 5.98% 6.00% 5.92% 7.41%	Stage 1 exposure 0 0 0 8 8 0 0 1 61 1 1 123	Stage 2 exposure 0 0 0 3 3 0 0 0 555 12 110 356	Stage 3 exposure 0 0 0 1 1 0 0 5 5 1 1 7	Stock of	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 exposure	0.00% 0.00% 40.00% 18.50% 0.00% 0.00% 5.90% 6.00% 5.30% 5.30% 7.07%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	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 exposure	0 0.009 0 0.009 0 40.009 0 18.509 0 0.009 0 0.009 0 0.009 0 0.5479 0 6.009 0 0.5249
LITHUANIA	Control stocks Control conversation Residual conversation for all authorities Residual conversation for all author	Stage 1 exposure	Stage 2 exposure exposure (constitution of the constitution of the	Stage 3 exposure	Stock of	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Provisions for Other Provisions f	Stock of provisions for Stage 3 exposure	0.09% 0.00% 40.00% 20.06% 0.00% 0.00% 5.98% 6.00% 5.28% 5.21% 15.56% 15.56%	Stage 1 exposure 0 0 0 6 8 8 0 0 6 61 1 1 123 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 1 1 0 0 0 5 5 1 1 7 7	Stock of	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 18.50% 0.00% 0.00% 5.90% 6.00% 5.30% 5.30% 7.07% 15.40%	Stage 1 exposure (((((((((((((((((((Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	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 exposure	0 0.009 0 0.009 0 40.009 0 18.509 0 0.009 0 0.009 0 0.009 0 0.5479 0 6.009 0 0.5249
LITHUANIA	Control devices Control devery-memoria Riccional concernentes or local author/ties Riccional concernentes or local author/ties Riccional concernentes or local Riccional Ricci	Stage 1 exposure 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for stages of the stages	Stock of provisions for Stages	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 6 6 8 8 0 0 0 0 0 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	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 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 18.50% 0.00% 0.00% 5.00% 5.00% 5.00% 5.70% 5.27% 15.40% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	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 exposure	0 0.009 0 0.009 0 0.009 0 18509 0 0.009 0 0.009 0 0.009 0 0.5479 0 0.5079 1 1 2.859 0 1 1.5479 0 0.009
LITHUANIA	Control stocks Control stocks control stocks Reliable control stocks and stocks about the Reliable control stocks Reliable control Relia	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure (c) (c) (c) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	Stock of	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 Stock of provisions for Stock of	0.09% 0.09% 0.09% 20.06% 0.09% 0.09% 0.09% 6.09% 6.92% 7.41% 4.45% 0.09%	State 1 exposure 0 0 0 6 8 8 0 0 0 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 3 3 0 0 0 655 3 3 111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 5 1 1 1 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure of the stage 3 exposure of the stage 3 o	0.00% 0.00% 40.00% 18.50% 0.00% 0.00% 5.00% 6.20% 5.30% 15.40% 0.00%	Stage 1 explosure	Stage 2 explosure 4 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Sto	Stock of provisions for Stage 3 exposure (C.C.)	0 0.009 0 0.009 0 0.009 0 18509 0 0.009 0 0.009 0 0.009 0 0.5479 0 0.5079 1 1 2.859 0 1 1.5479 0 0.009
LITHUANIA	Control states Control conversaments or strol a sub-orbital Redict control method in the control sub-orbital Redict control method International Constitution International Constitution International Constitution International Constitution International Constitution International Control Control International Control Control International Control Inte	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of	Stock of provisions for Stage 2 explosure of the provisions for Stage 2 explosure of the provisions for the provisions for the provisions for the provision of the provisions for	Stock of provision of the provision of t	0.00% 0.00%	0 0 6 8 0 0 0 0 1 1 1 5 1 1 1 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0 0 0 5 5 5 3 122 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 5 5 1 1 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of previous for previous for previous for previous 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 provisions for Stage 3 exposure	0.00% 0.00% 40.00% 18.50% 0.00% 0.00% 5.00% 5.00% 5.00% 5.10% 5.10% 0.00% 0.00% 0.00% 0.00%	C C C C C C C C C C C C C C C C C C C	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stape 2 exposure 0	Stock of provisions for provisions for Stage 3 exposure	0 0.00° 0 0.00° 0 0.00° 0 18.50° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 1.50° 0 0.50° 0 0.50° 0 1.50° 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°
LITHUANIA	Control description and Control description of Ecol authorities Relicion of once mounts or Ecol authorities Relicion of Control description of Ecol authorities Relicion of Ecol author	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of	Stock of provisions for strains of the strains for str	Stock of provisions of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 6 8 0 0 0 0 6 1 1 1 1 1 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0 0 0 5 5 5 3 3 122 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 5 5 1 1 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stack of provisions for Stage 2 exposure 1	Stock of provisions for provisions for Stage 3 exposure	0.00% 0.00% 18.50% 0.00% 0.00% 0.00% 5.00% 6.00% 5.10% 5.10% 15.40% 0.00% 0.00%	Stage 1 exposure	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	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 provisions for Stage 3 exposure	0 0.00° 0 0.00° 0 0.00° 0 18.50° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 1.50° 0 0.50° 0 0.50° 0 1.50° 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°
LITHUANIA	Control description and Control description of Ecol authorities Relicion of once mounts or Ecol authorities Relicion of Control description of Ecol authorities Relicion of Ecol author	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for provisions for provisions for stops 1 capacitre 1 capa	Stock of proposed and proposed	Stock of provisions of provisions of expensive Company of the Company of Comp	0.00% 0.00%	0 0 6 8 0 0 0 0 6 1 1 1 1 1 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0 0 0 5 5 5 3 122 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 5 5 1 1 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for Stage 1. 4 Appendix 6. Comment 6. Comm	Stock of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 18.50% 0.00% 0.00% 5.00% 5.00% 5.00% 5.10% 5.10% 0.00% 0.00% 0.00% 0.00%	C C C C C C C C C C C C C C C C C C C	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for a capacity of the capa	provisions for Stage 2 exposure 2	Stock of provisions for States of American States of Control of Co	0 0.009 0 0.009 0 40.009 0 18.509 0 0.009 0 0.009 0 0.009 0 0.5479 0 6.009 0 0.5249
LITHUANIA	Control description and Control description of Ecol authorities Relicion of once mounts or Ecol authorities Relicion of Control description of Ecol authorities Relicion of Ecol author	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for provisions f	provision for Stage 2 capsions 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 3 exposure Communication for	0.09% 0.09% 40.00% 0	0 0 6 8 0 0 0 0 6 1 1 1 1 1 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0 0 0 5 5 5 3 122 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 5 5 1 1 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage II of Appendix Company (Company III of Company III	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.	C C C C C C C C C C C C C C C C C C C	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for a construction of the provision for a construction of the provision for the provi	provision for Stage 2 or species 1	provides for stages a exposure (0 0.0000000000000000000000000000000000
LITHUANIA	Control description and Control description of Ecol authorities Relicion of once mounts or Ecol authorities Relicion of Control description of Ecol authorities Relicion of Ecol author	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the providents for the prov	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	0.09% 0.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.	\$ 8 8 6 C C C C C C C C C C C C C C C C C	0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for provisions for depositors of the provision of the provis	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	0 0.0000000000000000000000000000000000
LITHUANIA	Control descriptions of social solutions and social	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for provisions f	provisions for Stage 2 depotes	provision for Stage 3 exposure Communication for	0.00%	0 0 6 8 0 0 0 0 6 1 1 1 1 1 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0 0 0 5 5 5 3 122 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 5 5 1 1 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage II of Appendix Company (Company III of Company III	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C C C C C C C C C C	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for a construction of the provision for a construction of the provision for the provi	provision for Stage 2 depends on the stage 2	provides for stages a exposure (0 0.0000 0 0.00000 0 0.000000 0 0.00000000
LITHUANIA	Control descriptions of the Control description	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the providents for the prov	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	0.00% 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 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for provisions for depositors of the provision of the provis	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	0 0.0000000000000000000000000000000000
LITHUANIA	Control descriptions of the Control description	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the providents for the prov	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	\$5.000. \$0.000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.60% 40.00% 40.00% 40.00% 50.	\$ 8 8 6 C C C C C C C C C C C C C C C C C	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for provisions for depositors of the provision of the provis	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	0 0.0000000000000000000000000000000000
LITHUANIA	Control descriptions of social solutions and social	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the providents for the prov	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	0.00% 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 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for provisions for depositors of the provision of the provis	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	Coverage Ratio
LITHUANIA	Control banks Control converments or study submireds Reliate cortex enteres Reliate	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the providents for the prov	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	0.00% 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 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.65% 0.65%	C C C C C C C C C C	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for provisions for provisions for depositors of the provision of the provis	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	Coverage Ratio Coverage Ratio
	Control banks Control of converments Control of converments Reliables of Development Banks Reliables of Development Banks Reliables of Development Banks Reliables of Development Banks Reliables Re	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the provident for the	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	0.00% 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 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C C C C C C C C C C	Stage 2 sypoiars	Steps 3 exposure	Stock of provisions for provisions for provisions for provisions for provisions for competitive depositive dep	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	Coverage Ratio
LITHUANIA	Control banks Control conversable or both sharings Rails control conversable or both sharings Rails control co	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the provident for the	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	0.00% 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 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% (0.00%)	C	Stage 2 sypoiars	Steps 3 exposure	Stock of provisions for provisions for provisions for provisions for provisions for competitive depositive dep	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	Creerag Ratio 1 0.000 2 0.000 3 0.000 4 0.000 4 0.000 5 0.000 5 0.000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.00000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.00000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.0000 6 0.00000 6 0.00000 6 0.00000 6 0.00000 6 0.00000 6 0.00000 6 0.00000 6 0.00000 6 0.000000 6 0.0000000000
	Control banks Control converments or sold also before Reliables or Development banks Reliables or Development banks Reliables or Development banks Reliables or Reliables or Reliables R	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the provident for the	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	0.00% 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 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C	Stage 2 sypoiars	Steps 3 exposure	Stock of provisions for provisions for provisions for provisions for provisions for competitive depositive dep	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	Creerage Ratio 1.000 2.000 3.0000 3.0000 3.0000 3.0000 3.0000 3.0000 3.0000 3.0000 3.0000 3.0000 3.0000 3.0
	Control banks Control of convermental or final plants that Reliches centre entities Reliches centre entites Reliches centre entites Reliches centre entities Reliches centre entities Reliches centre entities Reliches centre entites Reliches centre entities Reliches centre entites Reliches centre entit	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the provident for the	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	\$1000. \$0.000.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8.00% 6.00%	C	Stage 2 sypoiars	Steps 3 exposure	Stock of provisions for provisions for provisions for provisions for provisions for competitive depositive dep	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	Control 1.000 1.00
	Control towards Control converments or sold also before Reliable cortex entities Reliable cortex	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the provident for the	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	4,000%, 4,000%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8.00% 6.00%	C	Stage 2 sypoiars	Steps 3 exposure	Stock of provisions for provisions for provisions for provisions for provisions for competitive depositive dep	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	Control 1.000 1.00
	Control banks Control of converments Control Converments Control Converments Control Contro	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the provident for the	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	\$1000. \$0.000.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	C	Stage 2 sypoiars	Steps 3 exposure	Stock of provisions for provisions for provisions for provisions for provisions for competitive depositive dep	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	Cases Auto-
	Control towards Control converments or sold also before Reliable cortex entities Reliable cortex	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stock of providents for providents for providents for stopes in the potential of the provident for the	provisions for Stage 2 depotes	provisions for Stage 3 exposure Communication for Communication fo	4,000%, 4,000%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8.00% 6.00%	C	Stage 2 sypoiars	Steps 3 exposure	Stock of provisions for provisions for provisions for provisions for provisions for competitive depositive dep	provision for Stage 2 depends on the stage 2	provisions for Stage 3 exposure (Control of Control of	Control 1.000 1.00

					31/12/2023							31/12/2024							31/12/2025			
	(min 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	Covera Str exp
	Central banks		0) (0.00%	0	0		0		0	0.00%	0	0	0	0	0		-
	Central governments						0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	_	
	Regional governments or local authorities	54	1				0	40.00%	52	3		0		0	40.00%	51	4	0	0	0	_	
	Public sector entities	18					0	0.00%	18	0		0		0	0.00%	18	0	0	0	0	_	
	Multilateral Development Banks						0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	_	
	International Organisations						0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	_	
	Institutions						0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	_	
	Corporates		21	. 14				6.38%	0	21	14	0		1	6.38%	0	21	14	0	0		
	of which: SME						0	15.78%	0	0		. 0		0	15.78%	0	0	1	0	0	_	
	Retail	15	5				0	28.09%	14	5		0		- 1	26.19%	12	6	4	0	0		
LATVIA	of which: SME	17	3) (32,43%	- 11	3					25,10%	10	4	2	0			,
	Secured by mortgages on immovable property	20	11) (10.95%	19	12		0			14,94%	16	14	2	0			,
	of which: SME) (0.00%	0	0		0			0.00%		0	0	0			,
	Items associated with particularly high risk) (0.00%	0	0		0			0.00%		0	0	0			,
	Covered bonds) (0.00%	0	0		0			0.00%		0	0	0			,
	Claims on institutions and corporates with a ST credit assessment		0				0	0.00%	0	0		0		0	0.00%	0	0	0	0	0		j.
	Collective investments undertakings (CIU)						0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	_	
	Equity						0	0.00%	0	0		0		0	0.00%	0	0	0	0	0	_	
	Securitisation																					
	Other exposures		0) (0.00%	1	0		0		0	0.00%	- 1	0	0	0	0		
	Standardised Total	108	38	16			1 2	9.21%	104	40	18	- 0		- 2	10.33%	98	44	20	- 0	1		

												Baseline Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	0	0	0	0	0	0	0.00%		0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0			0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Regional governments or local authorities	0	0	0	0			0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Public sector entities	0	0	0	0			0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Multilateral Development Banks	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			0.00%	0	0	0	0			0.00%
	Institutions	0	0	0	0			0.00%		0		0			0.00%	0	0	0	0			
	Corporates	14	5	0	0			0.00%	14	5		0			0.00%	14	5	0	0			0.00%
	of which: SME	0	0	0	0			0.00%		0		0			0.00%	0	0	0	0			0.00%
	Retail	261	16	32	3	2	17	55.24%	243	28	38	2	3	21	55.22%	234	30	44	2	2	24	55.22%
NORWAY	of which: SME	0	0	0	0			0.00%		0		0			0.00%	0	0	0	0			0.00%
	Secured by mortgages on immovable property	0	0	0	0			0.00%		0		0			0.00%	0	0	0	0			13.36%
	of which: SME	0	0	0	0			0.00%		0		0			0.00%	0	0	0	0			0.00%
	Items associated with particularly high risk	0	0	0	0			0.00%		0		0			0.00%	0	0	0	0			0.00%
	Covered bonds	0	0	0	0	0	0	0.00%		0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%		0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%		0		0		0	0.00%	0	0	0	0	0		0.00%
	Equity	33	0	0	0			0.00%	33	0				0	0.00%	33	0	0	0			0.00%
	Securitisation																					
	Other exposures	3	0	0	0	0	0	0.00%		0		0		0	0.00%	3	0	0	0	0		0.00%
	Standardised Total	311	20	32	3	2	17	55.24%	292	33	38	2	3	21	55.22%	283	35	44	2	3	24	55.19%

	i											Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min 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	provisions for p Stage 2	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Contral banks	0		0	0)	0.00%		0		0	0		0.00%		0		0	0	0	J 0.00%
	Central governments))	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	Regional governments or local authorities))	0.00%		0		0 0	0		0.00%		0		0	0	0	0.00%
	Public sector entities	0	33	7	0)	2	0.00%		37		0	2		0.00%		37		0	2	0	0.00%
	Multilateral Development Banks	151)	0			0.00%	151	0		0	0		0.00%	151	0		0	0	0	0.00%
	International Organisations) (0.00%		0			0		0.00%					0	0	0.00%
	Institutions	3) (0.00%		0			0		0.00%					0	0	0.00%
	Corporates	- 11) (0.00%	- 11	0			0		0.00%	- 11				0	0	0.00%
	of which: SME	2) (0.00%		0			0		0.00%					0	0	0.00%
	Retail	16			0))	0.00%	16	0		0	0		0.00%	16	0		0	0	0	0.00%
FINLAND	of which: SME	0		0	0))	0.00%		0		0 0	0		0.00%				0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0))	0.00%		0		0 0	0		0.00%				0	0	0	0.00%
	of which: SME	0		0	0))	0.00%		0		0 0	0		0.00%				0	0	0	0.00%
	Items associated with particularly high risk	0		0	0))	0.00%		0		0 0	0		0.00%				0	0	0	0.00%
	Covered bonds	0		0	0))	0.00%		0		0 0	0		0.00%				0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment			0))	0.00%				0	0		0.00%					0	0	0.00%
	Collective investments undertakings (CIU)			0))	0.00%				0	0		0.00%					0	0	0.00%
	Equity			0))	0.00%				0	0		0.00%					0	0	0.00%
	Securitisation																					
	Other exposures	5) (0)	0.00%		0		0	0		0.00%		0		0	0	0	0.00%
	Standardised Total	185	37					0.00%	185	37	-	0	2		0.00%	185	37		0	2	0	0.00%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

Swe	dhank	_	aroun	

												Adverse Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks Central enveraments		0 0	0 0	0	0	-	0.00%	0	0			0	0	0.00%	0		0 0			0	0.00%
	Regional governments or local authorities	312	2 11	1 1	0	0	i i	40.00% 31.08%	302	21 41	2	,	0	1	40.00% 30.71%	291	3	0 2		0	1 15	40.00%
	Multilateral Development Banks International Organisations	424	4 0	0 0	0	0		0.00%	424 0	0	0		0	0	0.00%	424		0 0			0	19.89% 0.00% 0.00%
	Institutions	60	0 0	0 0	0		-	0.00% 9.59%	60	0	0		0	0	0.00% 11.64%	60	20	0 0			0	0.00%
	of which: SME Retail	26 1,762	0 33 2 327	1 1	0	5	1	56.12% 67.17%	14 1,606	37 395	3		5 27	216	51.49% 65.17%	14 1,506	3	2 8	,	5	4	18.63% 46.22% 63.49% 13.60%
Swedbank — group	of which: SME Secured by mortoages on immovable property	144		7	0	4	1	19.81% 14.41%	123	223	20		4	3	15.69% 15.66%	122 101	20	8 36	- 1	3	5	13.60%
	Secured by mortoages on immovable property of which: SME Tems associated with particularly high risk	133	0 0	0 0	0	0	-	16.96%	0	0	0	· ·	0	0	16.64% 0.00%	0	15	0 0			0	
	Items associated with earticularly high risk Covered bonds 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	0.00%
	Claims on institutions and corporates with a ST credit assessment 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% 0.00% 0.00%
	Equity Securitisation	1,064						0.00%	1,064				0		0.00%	1,064					0	
	Other exposures Standardised Total	4,058	5 730	285	40	48	169	25.50% 59.30%	3,850	1 825	398	33	57	226	19.14% 56.76%	78 3,716	80-	552	28	43	299	17.35% 54.12%
												Adverse Scenaria										
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %))			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central banks Central covernments Parinal powersents or local authorities		4 0		0			0.00%	4				0	0	0.00%	4		0 0			0	0.00%
	Regional governments or local authorities Public sector entities Multilateral Development Banks		0 0		0			0.00%	0	0	0		0	0	0.00%	0		0 0			0	0.00%
	International Organisations	-	0 0	0 0	0	0	- 0	0.00%	0	0	0		0	0	0.00%	0		0 0	-	0	0	0.00%
	Institutions Corrorates of which: SME	16	6 0 4 0	0 0	0	0	- 0	0.00%	16	2	0		0	0	0.00%	16		0 0		0	1	0.00% 32.10% 32.10%
		1,085	2 0 5 85	189	33	22	131	0.00% 69.43% 0 41.39%	974	134	253	27	28	175	0.00% 69.14% 41.71%	0 892	15	3 315	2	23	1 217	32.10% 68.90% 30.92%
SWEDEN	of which: SME Secured by mortoages on immovable property	23	3 0	0 0	0	0	0	17.78%	23	0	0		0	0	41.71% 20.94%	23		0 0	-	0 0	0	30.92% 16.67%
	of which: SME Items associated with particularly high risk		0 0	0 0	0	0	-	0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	16.67% 0.00% 0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0	0			0.00%	0	0	0	-	0	0	0.00%	0		0 0			0	0.00%
	Collective investments undertakings (CIU) Equity		0 0	0	0			0.00%	0	0	0		0	0	0.00%	0		0 0			0	0.00%
	Securitisation Other emergeres	843			,		,		047							049						
	Other exposures Standardised Total	2,118	86	189	33	22	131	0.00% 69.40%	2,005	136	253	27	28	175	0.00% 69.11 %	59 1,923	15	317	23	23	218	0.00% 68.64%
		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	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Adverse Scenari 31/12/2024 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	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Control Section (nin B.R. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Replaced Covernments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%
	Central banks Central covernments Replaced Covernments	Stage 1 exposure	Stage 2 exposure 0 0 0 0 5 0	Stage 3 exposure 0 0 0 0 1 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 31.08%	Stage 1 exposure 0 0 6 7	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 30.71%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure 0 0 0 1 0 0 5 1 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 28.38%
	Central banks Central governments	Stage 1 exposure)	Stage 2 exposure 0 0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 6 7 0 0 0	Stage 2 exposure 0 0 0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 1	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 30.71% 0.00%	Stage 1 exposure 0 0 6	Stage 2 exposure	Stage 3 exposure 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0	0.00% 0.00% 40.00% 28.38% 0.00%
	Central Basis. Central conversaments or local surface William Public serior centrals. Public serior centrals. Public serior postument Basis. International Organizations International Organizations International Organizations	Stage 1 exposure	Stage 2	Stage 3 exposure 0 0 0 0 1 1 0 0 0 0 1 1 0 0 0 1 1 0 0 1 0 0 1 0 0 0 1 0 0 0 1 0 0 0 0		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 Stages exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 6 7 0 0 17	Stage 2 exposure 0 0 0 4 4 0 0 0 99	Stage 3 exposure 0 0 0 1 1 0 0 24	Stock of	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 exposure	0.00% 0.00% 40.00% 30.71% 0.00% 0.00% 5.67%	Stage 1 exposure 0 0 6 7 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0	Stock of	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 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 40.00% 28.38% 0.00% 0.00% 5.64%
ITTHIANIA	Central hards Central coverments Resional coverments or local authorities Public central confidence Middlesses Development or local authorities Middlesses Development banks Unternational Constitutions University of Constitutions Confidence of which CHE Of which CHE	Stage 1 exposure) 6 6 7 7 6 6 6 7 7 6 7 7 7 7 7 7 7 7 7	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 1 0 0 1 0 0 1 1 0 0 0 0 1 1 0 0 1 0 0 0 0		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 exposure	0.09% 0.09% 40.09% 31.08% 0.09% 0.09% 5.98% 0.09% 6.61%	Stage 1 exposure 0 0 0 6 77 0 0 0 177 0 0 0 177 0 0 0 0 177 0 0 0 0	Stage 2 exposure 0 0 0 0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 1 1 0 0 24 24	Stock of	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 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 30.71% 0.00% 0.00% 5.67% 4.43% 6.46%	Stage 1 exposure 0 0 6 7 0 0 15 0 2 2	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	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 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 28.38% 0.00% 0.00% 4.48% 6.69%
LITHUANIA	Control tracks Control access Contro	Stage 1 exposure) 6 6 7 7 6 9 9 9 9	Stage 2 exposure 0 0 0 0 0 0 7 4 0 0 0 0 0 0 7 959 1 14	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 0.00% 0.00% 31.08% 0.09% 0.09% 0.00% 5.98% 0.00% 6.61% 6.51%	Stage 1 exposure 0 0 0 6 77 0 0 0 177 0 0 2 2 0 0 48 8 0 0 0 0 0 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 0	Stage 3 exposure 0 0 0 1 1 0 0 24 4 2 13	Stock of	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 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 30.71% 0.00% 0.00% 5.67% 4.43% 6.46% 5.00%	Stage 1 exposure 0 0 6 7 7 0 0 0 15	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 25 2 5 2 5 3 3	Stock of	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 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 28.38% 0.00% 0.00% 5.64% 4.48% 6.69%
LITHUANIA	Control tracks Carbor for commences And the control of the control	Stage 1 exposure) 6 6 7 7 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7	Stage 2 exposure 0 0 0 0 0 0 7 4 4 0 0 0 0 0 0 7 959 1 14 11 1 19 99 2 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 40.00% 31.08% 0.00% 0.00% 5.98% 0.00% 6.61% 6.51% 9.11% 9.11%	Stage 1 exposure 0 0 0 5 7 7 0 0 0 17 17 2 2 0 0 48	Stage 2 exposure 0 0 0 0 0 0 0 0 3 3 10 100 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	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 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 0.00% 0.00% 0.00% 5.67% 4.43% 6.46% 5.00% 10.45%	Stage 1 exposure 0 0 0 6 7 7 0 0 0 15 0 0 2 42	Stage 2 exposure	Stage 3 exposure 0	Stock of	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 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 28.36% 0.00% 0.00% 5.56% 4.45% 6.59% 4.31% 10.61%
LITHUANIA	Control strake Control accommender of strain strains Control accommender of strain strains Control accommender of strain strains Control accommender of str	Stage 1 exposure) (Stage 2 exposure 0 0 0 0 0 0 0 6 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 1 11 1 11 4 94 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure exposure control cont	0.00% 0.00% 0.00% 31.05% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 expessive	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	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 of stage 3 exposure	0.00% 0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 5.67% 4.43% 6.46% 10.45% 0.00%	Stage 1 exposure 0 0 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	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 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% 0.0% 40.0% 28.38% 0.0% 0.0% 5.64% 4.48% 6.69% 10.61% 0.00%
LITHUANIA	Control tracks Carbor for commences And the control of the control	Stage 1 exposure	Stage 2 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure control of the Control of	0.00% 0.00% 0.00% 131.08% 0.00% 0.00% 5.98% 0.00% 5.98% 0.00% 6.61% 6.59% 0.00% 16.95% 0.00%	Stage 1 expessive	Stage 2 expectate 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stark 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 exposure	0.00% 0.00% 40.00% 30.71% 0.00% 0.00% 5.67% 4.43% 6.46% 5.00% 10.45% 16.64%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure 0	Stock of	Stack of previous for previous 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 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.00% 28.36% 0.00% 0.00% 5.56% 4.45% 6.59% 4.31% 10.61%
LITHUANIA	Control tracks Control consuments Reference of the Control of the)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 expissive of 0.00 on 0	Stock of provisions for Stage 3 exposure control of the stage	0.09% 0.09% 0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 6 7,7 0 0 0 0 17,7 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 24 2 2 2 13 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	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 providents for Stage 3 exposure	0.00% 0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 5.67% 4.47% 5.00% 10.65% 10.65% 0.00% 0.00%	0 0 6 7 0 0 0 16 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 stage	Stock of provisions for Stage 3 exposure	0.09% 0.09% 40.09% 28.38% 0.09% 0.09% 5.64% 4.48% 10.61% 10.61% 10.61% 0.09% 0.09%
LITHUANIA	Control tracks Control (control track) Control (control track) Reduce control melline Reduce control tracks Reduce control track	Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 exposure control of the stage	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 6 6 7 7 17 17 2 2 0 0 0 0 1 1 12 2 2 2 2 3 48 48 48 48 48 48 48 48 48 48 48 48 48	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 24 2 2 2 13 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for exposure () 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure cappaints of the	0.00% 0.00% 40.00% 30.71% 0.00% 0.00% 10.45% 5.00% 10.45% 10.45% 10.45% 10.00% 0.00%	0 0 6 7 0 0 0 16 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 stage	Stock of provisions for Stage 3 exposure 1 or 1	0.00% 0.00% 40.00% 28.38% 0.00% 5.64% 4.48% 6.69% 4.91% 10.00% 0.00% 0.00% 0.00%
LITHUANIA	Control tracks Control (control track) Control (control track) Reduce control melline Reduce control tracks Reduce control track)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of procisions for Sape 1	Stock of provisions for a separate of the sepa	0.09% 0.09% 0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 6 7,7 0 0 0 0 17,7 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 24 2 2 2 13 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for an appear of the provision of the	Stock of provisions for Stage of Control of	0.00% 0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 5.67% 4.47% 5.00% 10.65% 10.65% 0.00% 0.00%	0 0 6 7 0 0 0 16 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for experience of the provision for experience of the provision for experience of the provision for	Duck of	0.09% 0.09% 40.09% 28.38% 0.09% 0.09% 5.64% 4.48% 10.61% 10.61% 10.61% 0.09% 0.09%
LITHUANIA	Control tracks Control (control track) Control (control track) Reduce control melline Reduce control tracks Reduce control track)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for exposure of the provision of exposure of the provision of the provi	Stock of provisions for Stage 2 expanse 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 appears	0.09% 0.09% 0.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0 0 6 7,7 0 0 0 0 17,7 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 24 2 2 2 13 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for Stage 1. Appears Company	Stack 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 process of superior stages a superior s	0.00% 0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 5.67% 4.47% 5.00% 10.65% 10.65% 0.00% 0.00%	0 0 6 7 0 0 0 16 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for expected as a second of the secon	Stack of provisions for Stage 2 exposure 1	Stock of provisions for Stage 3 exposure 1 of 10	0.00% 0.00%
LITHUANIA	Control states Control concurrences Control concurrences Control concurrences Control concurrences Control Con)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00%. 6.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 1 1 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 exposure.	0.00% 0.00%
LITHUANIA	Control basis Control Control Cont)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0.00% 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 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 4.43% 1.50% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 1 1 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 exposure.	6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.00% 6.66% 6.66% 6.66% 6.00%
LITHUANIA	Control tracks Control or communities Control or communities Control or communities Control or control or control or control Control or control Contro)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0.00% 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 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 1 1 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 exposure.	6.00% 6.00%
LITHUANIA	Control basis Control communities Control communities Control communities Control Cont)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8.60% 6.60%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 1 1 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 depoints for Stage 3 depoint	6.00% 6.00%
	Control brakes Control brakes Control control brakes Control control control brakes Control control control brakes Control control control control Control control control Control control control Control Contr)	Steps 2 stylester 6	Stage 3 exposure	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0.00% 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 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 Stage 2 exposure	Steps 3 stylesters Steps 3 stylesters	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 depoints for Stage 3 depoint	6.00% 6.00%
LITHUANIA	Control banks Control accountment or brief selections Public accept sel)	Stage 2 spoture	Stage 3 exposure	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00% 6.00%	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 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 1 1 1 10 10 10 10 10 10 10 10 10 10 10	Steps 3 stylesters Steps 3 stylesters	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 depoints for Stage 3 depoint	6.00% 6.00%
	Control tracks Control construction Control construction Control construction Control)	Steps 2 stylester 6	Stage 3 exposure	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0.00% 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 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 Stage 2 exposure	Steps 3 stylesters Steps 3 stylesters	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 depoints for Stage 3 depoint	6.500% 6.000%
	Control banks Control Con)	Steps 2 stylester 6	Stage 3 exposure	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00% 6.00%	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 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 Stage 2 exposure	Steps 3 stylesters Steps 3 stylesters	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 depoints for Stage 3 depoint	6.500. 6.000. 6.
	Control banks Control accountments Control accountments Control accountments Control accountments Control accountments Control accountments Control Co)	Steps 2 stylester 6	Stage 3 exposure	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00% 6.00%	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 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 Stage 2 exposure	Steps 3 stylesters Steps 3 stylesters	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 depoints for Stage 3 depoint	6.500. 6.000. 6.
	Control states Control accountment Control Con)	Steps 2 stylicities () 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00%, 6.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 Stage 2 exposure	Steps 3 stylesters Steps 3 stylesters	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 depoints for Stage 3 depoint	6.500- 6.000- 4.000- 4.000- 4.000- 6.
	Control banks Contro)	Steps 2 stylicities () 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for advances of a provision for advances of a posture of a post	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	6.00% 6.00%	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 0	Stock of provisions for provisions for provisions for stage of the sta	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21 Stage 2 exposure	Steps 3 stylesters Steps 3 stylesters	Stock of products of the product of	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	provisions for Stage 3 depoints for Stage 3 depoint	6.500. 6.000. 6.

					31/12/2023							31/12/2024							31/12/2025			
	(min 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	Coverag Sta expr
	Central banks) (0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		1
	Central governments		0					0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	_	1
	Regional governments or local authorities	52	3					40.00%	50	5		0	0	0	40.00%	47	7	1	0	0	_	1
	Public sector entities	18	3					0.00%	18	0		0	0	0	0.00%	18	0	0	0	0	_	1
	Multilateral Development Banks		0					0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	_	1
	International Organisations		0					0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	_	1
	Institutions		0					0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	_	1
	Corporates		34					19.74%	0	34		0	0	0	19.74%	0	33	1	0	0	_	1
	of which: SME		0					19.73%	0	0		0	0	0	19.73%	0	0	1	0	0	_	1
	Retail		11	7				30,31%	5	- 11		0	1	1	25,99%	5	9	7	0	1		
LATVIA	of which: SME		7	- 1				33.05%	5	8		0	1	1	24.11%	4	6	5				4
	Secured by mortgages on immovable property		23	- 2				19,55%	4	24		0	1	1	22,58%	3	23	6		1		
	of which: SME) (0.00%				0		0	0.00%		0	0				j
	Items associated with particularly high risk) (0.00%				0		0	0.00%		0	0				j
	Covered bonds) (0.00%				0		0	0.00%		0	0				j
	Claims on institutions and corporates with a ST credit assessment		0					0.00%	0	0		0	0	0	0.00%	0	0	0	0	0		J
	Collective investments undertakinos (CIU)		0					0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	_	1
	Equity		0					0.00%	0	0		0	0	0	0.00%	0	0	0	0	0	_	1
	Securitisation																					
	Other exposures							0.00%	1	0		0	0	0	0.00%	- 1	0	0	0	0		
	Standardised Total	88	70	- 5		- 2	1	26.03%	79	75	- 5	- 0	3	2	25.00%	74	72	15		2	- 4	,ı =

												Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min 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
	Central banks	0	0	0	0	0		0.00%		0		0		0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0		0		0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Regional governments or local authorities	0	0	0		0		0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Public sector entities	0	0	0		0		0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Multilateral Development Banks	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	0.00%	0	0	0	0			0.00%
	Institutions	0	0	0		0		0.00%		0		0		0	0.00%	0	0	0	0			
	Corporates	14	5	0		1		0.00%	14	5		0		0	0.00%	14	5	0	0	1		0.00%
	of which: SME	0	0	0		0		0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Retail	252	21	35	5	4	23	66.22%	230	32	46	5	9	31	66.00%	214	37	58	4	4	38	65.86%
NORWAY	of which: SME	0	0	0		0		0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Secured by mortgages on immovable property	0	0	0		0		0.00%		0		0		0	21.50%	0	0	0	0			16.32%
	of which: SME	0	0	0		0		0.00%		0		0		0	0.00%	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			0.00%
	Covered bonds	0	0	0		0		0.00%		0		0		0	0.00%	0	0	0	0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0.00%		0				0	0.00%	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	0	0.00%
	Equity	33	0	0		0		0.00%	33	0				0	0.00%	33	0	- 0	0			0.00%
	Securitisation																					
	Other exposures	3	0	0	0	0		0.00%		0		0		0	0.00%	3	0	0	0	0		0.00%
	Standardised Total	302	26	35	5	5	23	66.22%	279	37	46	5	6	31	65.91%	263	42	58	4	5	38	65.66%

	i											Adverse Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min 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	provisions for po Stage 2	Stock of rovisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0		0	0)	0.00%		0		0	0		0.00%				0	0	0	0.009
	Central governments	0				1)	0.00%		0		0 0	0		0.00%				0	0	0	0.009
	Regional governments or local authorities	0))	0.00%		0		0 0	0		0.00%				0	0	0	0.009
	Public sector entities	0	33	7	0			0.00%		37		0	6		0.00%			3.		0	15	39.829
	Multilateral Development Banks	151)	0			0.00%	151	0		0	0		0.00%	151			0	0	0	0.009
	International Organisations	0) (0.00%		0			0		0.00%					0	0	0.009
	Institutions	3) (0.00%		0			0		0.00%					0	0	0.009
	Corporates	- 11) (0.00%	- 11	0			0		0.00%	- 11				0	0	0.009
	of which: SME	2) (0.00%		0			0		0.00%					0	0	0.009
	Retail	16	- 1))	0.00%	16	0		0 0	0		0.00%	16			0	0	0	0.009
FINLAND	of which: SME	0))	0.00%		0		0 0	0		0.00%				0	0	0	0.009
	Secured by mortgages on immovable property	0))	0.00%		0		0 0	0		0.00%				0	0	0	0.009
	of which: SME	0			0))	0.00%		0		0	0		0.00%				0	0	0	0.009
	Items associated with particularly high risk	0		0	0))	0.00%		0		0 0	0		0.00%			_	0	0	0	0.009
	Covered bonds	0		0	0))	0.00%		0		0 0	0		0.00%			_	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0))	0.00%				0 0	0		0.00%			_		0	0	0.009
	Collective investments undertakings (CIU)	0		0))	0.00%				0 0	0		0.00%			_		0	0	0.009
	Equity	0		0))	0.00%				0	0		0.00%			_		0	0	0.009
	Securitisation																					
	Other exposures	5		0	0))	0.00%		0		0 0	0		0.00%			_	0	0	0	0.009
	Standardised Total	185	37		0			0.00%	185	37		0	6		0.00%	185	0	37	0	0	15	39.80%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Swedbank—group

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure 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	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2008 2
	Central banks														
	Central governments														
	Institutions														
	Corporates	13		12		0						. 0	0		1 6%
	Composites - Of Whirly Sparialised Lending			0	0	0	0		0		0	0	0	0	1
	Corporates - Of Which: SME	12		- 11		0						. 0	0		5,72%
	Retail	4		2		0						. 0	0		8.61%
	Retail - Secured on real estate property	0		0	0	0	0		0		0	0	0	0	11-
Swedbank — group	Retail - Secured on real estate property - Of Which: SME			0		0						. 0	0		
Swedballk — group		0		0	0	0	0	0	0			0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Other Retail	- 4		2		0	0	0	0		0	0	0		8.61%
	Retail - Other Retail - Of Which: SME	- 4	0	2	0	0	0	0	0	0	0	0	0	0	8.03%
	Retail - Other Retail - Of Which: non-SME			0	- 0	0	0	- 0	0	- 0		0	0	- 0	12.04%
	Equity														
	Securitisation														
	Other non-credit obligation assets	_													
	IR8 TOTAL	16		14		0	0		0	- 1	0	0	0		6.99%

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposus	re values	Risk expos	ure 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 Ratio - Stage 3
ī.	(min EUR, %)	A-IRB	F-IRB	A-188	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	13		12	0	0	0	0	0	0	0	0	0	0	6%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	4		2		0	0		0			0	0		9%
	Retail - Secured on real estate property														
SWEDEN	Retail - Secured on real estate property - Of Which: SME														
SWEDEN	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														4

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure 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	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-198	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	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		
	Retail - Secured on real estate property														
LITHUANIA	Retail - Secured on real estate property - Of Which: SME														
LITTOANIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0			0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	- 0		- 0	- 0										4-

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure 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	Stock of provisions for	Coverage Ratio
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0	0					0		0			
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
ESTONIA	Retail - Secured on real estate property - Of Which: SME														
LOTONIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														Į l
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														Į l
	Constitution														
	Other non-credit obligation assets														
	IRB TOTAL				0									0	-

EBA RUBCOPEAN RAMCORG

						Sw	edbank — q								
								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure 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 Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	FIRE	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		0	0	0	0		0	0	0	0	0	0	0	
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0	0	0			0	0	0		0	
	Retail - Secured on real estate property														
LATVIA	Retail - Secured on real estate property - Of Which: SME												_		
211121	Retail - Secured on real estate property - Of Which: non-		0		0					0	0				
	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-SMI:														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL		_		_	_	_	_	_	_	_		_	_	
	IKS IUIAL														-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure 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 Ratio -
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central newernments														
	Institutions														
	Corporates	0	0	. 0	0	0				0	0	. 0	0		
	Corporates - Of Which: Specialised Lending														
	Corposities - Of Which: SME														
	Retail	٥		0	0	0						0	0	0	
	Retail - Secured on real estate property														
NORWAY	Retail - Secured on real estate property - Of Which: SME														
HORWAI	Retail - Secured on real estate property - Of Which: non-	٥		0	0	0						0	0	0	
	Retail - Qualifying Revolving														
	Betail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Faulty														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure 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 Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		0	0	0	0	0	0	0		0	0	0	0	
	Corposites - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail		0	0	0	0	0	0	0		0	0	0	0	
	Retail - Secured on real estate property														
FINLAND	Retail - Secured on real estate property - Of Which: SME														
TINDAND	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0		0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

AUTHORITY												20	23 EU-	wide S	Swe	est: Cr dbank — g	roup	SK COV.	ID-19 I	IKB											
																Public guarantees	- Baseline Scena	ario													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Institutions																														
	Corporates										196							0 0			1966									_	1200
	Cornerates - Of Whith: Specialised Landing		<u> </u>			_		_			12.0							·			12.0						_			-	
	Corponitos - Of Which: SME																													-	
	Retail		0 0		0 0		0	0	0	0	11%	0	0	0	0	0		0 0	0	0	11%	0		0	0	0	0	0	0	0	11%
	Retail - Secured on real estate property																														
Swedbank - group																															
Swedbank — group	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0		0	2		0	0		13.57%				0	4		0 0			12.72%				0	- 6	2			1	10.54%
																Nublic guarantees	- Baseline Scena	ario													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure

	[Public guarantees	- Baseline Scenar	rio													
						31/1	2/2023									31/1:	2/2024									31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates												-																		
	Corporates - Of Which: Socialised Lending							0	0		13%		0 0	0		٥	0			0	13%				0		2				13%
	Corponites - Of Which: Solicialised Linding Corponites - Of Which: SME		-	-	_		_											-	-				-								$\overline{}$
	Retail										1100										1166										1180
	Retail - Secured on real estate property				·		- i		Ů		1 11/2			·	·		Ů				11.00							·			
SWEDEN	Rutal - Secured on real estate property - Of Which: SME																														
SWEDEN	Retail - Secured on real estate property - Of Which: non-		0		0	0		0	0				0 0	0	0		0			0		0		0	0	0	0	0	0	0 -	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitivation												-																		
	Other non-credit obligation assets IRB TOTAL																				1941										
	IRS TOTAL					2					14%		0			- 4					13%								•	- 1	11%

																Public guarantees	- Baseline Scenar	rio													
						31/	12/2023									31/1	2/2024									31/1	2/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments Institutions																														
	Institutions Corporates													_	_					_			_								
	Corporates - Of Which: Socialised Lending		0				0	_			-							_			_				,	_					+
	Corporates - Of Which: SME		-	+	-			-	-	-		-	-		_			-	-		-			-		-	-		-	-	-
	Dated .	0	0	0 6			0 0																							_	4.
	Retail - Secured on real estate property						1																								
LITHUANIA	Rutal - Secured on real estate property - Of Which: SME																														_
LITHUANIA	Retail - Secured on real estate property - Of Which; non-	0	0	0 0	0		0 0		0) -		0		0	0					*	0) (0	0	0		4 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														4
	Coulty																														4
	Securitisation																														4
	Other non-credit obligation assets																														4
	IRS TOTAL		OJ .	0] 6		<u> </u>	0 0		1 0	1 0	11-							1 .			11-			1 .		1 .					4

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 | ublic guarantees | - Baseline Scenar | rio | |
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| | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
amount | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed
amount | Stage 3
exposure | Stage 3
exposure, of
which
guaranteed
amount
 | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
amount | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed
amount
 | Stage 3
exposure | Stage 3
exposure, of
which
guaranteed
amount | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure
 | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
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exposure | Stage 2
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amount
 | Stage 3
exposure | Stage 3
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amount | Stock of
provisions for
Stage 1
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Stage 2
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provisions for
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exposure
 | Coverage Ratio -
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exposure |
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| Retail | 0 | | | 0 | 0 | 0
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 | 0 | 0 | 0 | 0 | 0
 | _ |
Retail - Secured on real estate property						
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Retail - Secured on real estate property - Of Which: SME						
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| Retail - Secured on real estate property - Of Which: non- | 0 | 1 | 0 | 0 | | 0
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 | | 0 | 0 | 0 | 0
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Retail - Other Retail						
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| | Central lawls Central coverments Ensilhibities Cornerates Cornerat | Control Seales Contro | Separation of the second of th | Control hooks (no. 15.4), and the contro | | Suppl Supp | Supple S | Supple S | Section Sect | Suppl. Supple S | Control bands | Page | Page | Sept Sept | Section Sect | Section Sect | Second | Second Second Control Contro | Supplement Sup | The contract of the contract | The control of the | The control of the | The color of the | The control of the | The color of the | The color of the | The column The | The column The | The column The | This part This |

EBA AUTHORITY												202	23 EU-\	wide S	tress To Swe	est: Cr	edit ris roup	k COV	ID-19 I	RB											
						31/1	2/2023										- Baseline Scenar 2/2024	io								31/1	2/2025				
	(min Bill Bill	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 Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	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 Ratio - Stage 3 exposure
LATVIA	Commission (commission commission		guaranteed entount	6	guaranteed amount of the count	0	gueranteed amount	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0	guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	guaranteed amount	0	guar intend amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	esposure	0	gueranteed amount	0	guaranteed amount 0	0	guaranteed amount 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0	exposure
																Public guarantees	- Baseline Scenar	io													
			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of				Stage 1		Stage 2	31/1:	2/2024 Stage 3	Stock of	Stock of				Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of	
	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	Control seals Control of Control		0 0	\$	0	0	0	9	0	0		0	0	0	9	0	0	0	0	0		0	0	0	0	0	0	0	9	0	
						***	2/2023									Public guarantees	- Baseline Scenar 2/2024	io									2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Control services Control services Companies 100 100-100 services Companies 100 100-100 services Companies 100 100-100 services Read		0 0	6	0 0	0	0	0 0 0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

ASSAULT												20.	23 LU-1	wide 5	Swe	edbank — g	roup	or COV.	.D-191	KD.											
						31/11	2/2023									Public guarantees	- Adverse Scenar 2/2024	lo								31/12	/2025				
			Stage 1 exposure, of		Stage 2 exposure, of	1	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of			Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of			Stock of	Stock of	Stock of Con	verage Ratio -
	(min BJR, %)	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	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
	Central banks Central covernments		amount		ameunt		Amount						amcont		amount		amount						Amount		ancone		amount				
	Institutions Corporates		0 0		0 0			٥	0	0	14%	0	0	0		0	2	0	0	0	14%	٥	٥	0	0	0	3	0	0	0	14%
	Committee . Of Which: Specialised Landison Committee . Of Which: SME Betail																				***										- 24
Consideration and	Retail - Secured on real estate property										13%			-						,	13%	Ů					Ů			-	1376
Swedbank — grou	Batail - Oualifeine Berelvine																														
	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			3	1	0	0	0	15.26%		0			6	2		0	1	15.18%	0	0	•	0	11	3	•	•	1	13.47%
																Public guarantees															
						31/12	2/2023										1/2024	~								31/12					
		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	Coverage Ratio -	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	Coverage Ratio -	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	verage Ratio - Stage 3 exposure
	(min BUR, %)	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central covernments Institutions																														
	Institutions Corporates Corporates - Of Which: Specialised Lending		0 0		0 0				0	0	14%	0	0	٥				0		0	14%	٥		٥	0	0	3	٥	٥		24%
	Corporates - Of Which: SME		0 0						0	0	19%	0									196			0		0		0	0		196
SWEDEN	Retail - Secured on real estate property Retail - Secured on each estate property - Of Which: SHE Retail - Secured on each estate property - Of Which: pro-																														
SWEDEN			0 0					۰												۰		٥	۰			0	0				
	Retail - Oualifying Revolving Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Equity Securithetion																														
	Other non-credit obligation assets IRB TOTAL		0 0			3	1		0	0	15%		0	۰		6	2			1	15%	0	۰	۰	0	11	3	•		1	13%
		1														Public guarantees															
						31/12	2/2023										2/2024									31/12	/2025				
		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 - Stace 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of Con	verage Ratio - Stage 3 exposure
	(min BUR, %)	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central covernments																														
	Institutions Corporates 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 -	
	Corporates - Of Which: SME Retail		0 0						0	0		0	0													0	0			0 -	
LITHUANIA	Retail - Secured on real estate property Rutal - Secured on real estate property - Of Which: SME																														
LITTOANIA	Retail - Secured on real estate property - Of Which: non- Retail - Other Retail Retail - Other Retail		0 0		0 0	0		٥	0	0			0				0	0	0	0		٥	۰	0	0	0	0	٥	٥	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		6	0	0			0	0	0	0		0	0	0	0	0	6	0	0	0 -	
		1														Public guarantees	- Arbeerse Sconer	h													
						31/12	2/2023										2/2024									31/12					
		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 Stage 3	Coverage Ratio - Stage 3 exposure	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 Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Cor	verage Ratio - Stage 3 exposure
	(min EUR, %)	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	exposure
	Central banks Central covernments Facility States																														
	Corporates Corporates - Of Which: Socialised Lending		0 0		0 6			۰		0			0						6	0		٥	۰		0	0	0	0		0 -	
	Corporates - Of Which: SME Retail		0 0		0 0		0	0	0	0		6	0	0			0	0	6	0		0	0	0	0	0	0	0	0	6 -	
ESTONIA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-								ń			6														0					
	Retail - Qualifying Revolving					ľ							, and the second			Ů		Ü	Ü			Ů				Ů	v				
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME																														

EBA ALTHOUSE												202	23 EU-\	wide S	Swe	dbank — q	roup		ID-19 I	RB											
						31/1	2/2023								,	Public guarantees	- Adverse Scenari	io								31/1	2/2025				
	(min BJR, %)	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 Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	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 Ratio - Stage 3 exposure
LATVIA	Control Contro		emount emount of the control of the		amount of the control	0	amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	-	0	amount 0	0	0 0 0	0	0	0	0 0 0 0 0 0	0 0		0	amount 0	0	0 0	0	amount 0	0 0	0 0	0 0	
																Public guarantees		io													
	(min EUR, %)	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 Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 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 Ratio - Stage 3 exposure
NORWAY	Control sealed Formation Control of State Sealed periods Read Sealed Sealed Sealed of State Sealed periods Read Sealed Seale		0 0		0	0	0	2	0	0		0	0	0	9	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
																Public guarantees		lo													
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Control services Control services Companies 100 100-100 services Companies 100 100-100 services Companies 100 100-100 services Read		0 0		0 0	0	0	0 0 0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

EBA SUPERFUNDING

2023 EU-wide Stress Test: Credit risk COVID-19 STA
Swedbank — group Suppl. Su

EBA ENCOPEN

EBA SANCOS		202	23 EU-1	wide S			edit ris	k COV	ID-19	STA			
					Swi	edbank — q	Public guara	ntees - Actual					_
							31/1	1/2022					
	(min EUR, W	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments												
	Reviews and accompany to the standard built and the standard built a												
	Public sector entities Multilateral Development Banks												
	International Consolections												
	Institutions Corporates					0				0			
	of which Off		0	ő	ő	0	0	, ,	ő	0			-
LATVIA	Retail of which Cat'	0				0	0	0		0			
LATVIA	Secured by mortoses on immovable property of which pop-SME	- O	0			0	0			0		· ·	
	of which: non-SME Theres associated with nacticularly blob risk	۰	0										-
	Covered bonds												
	Claims on institutions and connectes with a ST credit assessment Collective investments undertakings (CIU)												
	Securitisation Other exposures												
	Standardised Total	٥	0	0		0	0	0		0			
							Public guara	ntara - Batrad					
								/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio Stage 3
	(min EUR. %		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks				2.7551167		***************************************		2107.17				
	Central governments Replansi governments or local authorities		-									_	
	Public sector entities												
	Multilateral Development Banks Seternational Organizations		-									_	
	Enternational Organisations Enatitutions					0				0			
	Corporates of which: SME					0				0			
NORWAY	Retail of which SME			0		0		0	0	0			
NORWAT	of which: SME Secured by mortospes on immovable property					0				0			
	of which results	۰	0			0	0	0	0	0	0		
	Stems associated with particularly high risk Covered bonds											_	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity												
	Securitization Other exposures												
	Standardised Total		0	0		0		0		0			-
			•	•			Public guara	ntara - Batrad		•			•
								1/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage Ratio Stage 3
	(min EUR. %		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks												
	Central governments Replanal governments or local authorities												
	Public sector antities											_	
	Multilatural Development Sanks Enternational Organisations												
	Institutions												
	Corporates of which: SVE	0	o	0		0	0	0 0	0	0	0		
FINLAND	Retail of which SML			0		0	0	0		0			
FINDAND	Secured by mortospes on immovable property	0	0			0	- 0			0	0		-
	of which: non-SME Sterms associated with particularly high risk	۰	0			0	0	0		0			
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII) Equity												
	Securitisation											-	
	Other exposures												

EBA MINORITY												20	23 EU-	wide S	tress T	est: Cro edbank — qr	edit ris	sk COV	ID-19 9	STA											
						31/	12/2023									Public guarantees 31/12	- Baseline Scenar /2024	to								31/	2/2025				
		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	Coverage Ratio	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	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 exposure	Coverage Ratio - Stage 3
	Central banks Central ocvernments	5						exposure	exposure	exposure	exposite							exposure	exposure	exposure	цил							exposure	exposure	exposure	exponent
	Public sector entities Multilateral Development Banks International Organisations																														
	Institutions Corcontes vf whole the		0 0		0 0			-									0	۰		0		0			0						
Swedbank — group	of which: SME Secured by moderance on immersible economic of which non-SME		0 0		0 0				0		-	0				0	0		0	0		0			0				0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Toulty Securitization Other excourses Sandardized Total																														
				•		31/3	12/2023				•					Public guarantees	- Baseline Scenar /2024	to						•		31/	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stock 1	Stock of provisions for Share 2	Stock of provisions for Stock 1	Coverage Ratio - 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 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 1	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Store 3	Coverage Ratio - Stage 3 exposure
	Central hands Central overnments) 	guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		gusranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Seolonal povernments or local authorities Seolin various antilius Multilateral Development Banks International Consequences																														
	Institutions Consorates of which: SME		0 0		0 (٥		0	۰			0	0	0	0	0	-	0	0		0				0	۰	
SWEDEN	Rated of which SML Secured to mortouses on immovable property of which pro-QME		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																														
	Collection investments undertakings (CIII) Equity Security asion Other programs																														
	Standardised Total		0 0		0 0				0	٥	1					Public guarantees	0 - Baseline Scenar	to 0	0	0	-	0			0				0		
		Stage 1	Stage 1 exposure, of which guaranteed	States 2	Stage 2 exposure, of	31/: Stage 3	Stage 3 exposure, of which guaranteed	Stock of grovisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of	Stroe 2	Stage 2 exposure, of	31/12 Stage 3	/2024 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio -	State 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of	31/: Stage 3	2/2025 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio -
	Central banks	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central dovernments Beninasi novernments or local authorities Public sector entities Multisteral Development Banks																														
	International Organisations Institutions Corporates of white 1985		0 0		0 0						-					0	0			0		0	0		0						
LITHUANIA	Retail // whole the Secured by mortopes on immovable property		0 0		0 0							0				0	0		0	0		0	0		0				0		
	Thems associated with particularly Nich risk Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective Investments undertakings (CIU) Equity Security action Other programs																														
	Standardised Total		0 0		0 (۰			0			0 Public guarantees	0 - Baseline Scenar	to e	0	0		0	۰		0						
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Stage 3
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Stage 3 | Stock of | Stock of | Stock of | 10.94% |
| | Standard and Total | Stage 1 | Stage 1 exposure, of which | Stage 2 | Stage 2
exposure, of
which | 31/12
Stage 3
exposure | 2/2023
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exposure, of
which
 | Stock of provisions for Stage 1 | Stock of provisions for Stage 2 | Stock of provisions for Stage 3 | Coverage Ratio -
Stage 3
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exposure | Stage 1 exposure, of which guaranteed | Stage 2
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exposure, of
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exposure | Stage 1 exposure | 2 Stage 1 exposure, of which guaranteed | Stage 2
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exposure, of
which
guaranteed | Stock of provisions for Stage 1 exposure | Shock of provisions for Stage 2 exposure | Stack of provisions for Stage 3 exposure | 10.94% |
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exposure | Stage 1 exposure, of which guranteed | Stage 2
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exposure | Coverage Ratio -
Stage 3
exposure | Stage 1 exposure | Stage 1 exposure, of which guaranteed | Stage 2
exposure | Stage 2 expenses, of which guaranteed
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Stage 3
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exposure, of
which
guaranteed | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stack of provisions for Stage 3 exposure
 | 10.94% |
LITHUANIA	Control tools Control Contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 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 Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 supcours, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed guaranteed	O Dublic guarantees 31/12 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O - Adverse Scenario /2024 - 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 Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of povovious for tities a exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stope 3 Stope	10.94%
LITHUANIA	Control forms (con Co. N. N. Amendment of the Co. N	Singe 1 exposure	Stops 1 sopours, of which guaranteed	Stage 2 exposure	Stage 2 separate, of which guaranteed	0 31/12 Stage 3 exposure 0 0 0 0 0	2/2023 Stage 3 exposure, of working guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 stage 2 exposure, of guaranteed G G G G G G G G G G G G G G G G G G	O Date guarantees 31/12 Stage 3 exposure O O O O O O O O O O O O O O O O O O O	0 - Adverse Scenari /2024 - Stage 3 exposure, of which guaranteed	Stock of provisions for Stops 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Days I spoure, of switch guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Steps 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of postelline for Stock of postelline for Stock of exposure	Shock of provisions for Stage 2 Stage	Stock of provisions for Stope 3 Stope 4 Stope	10.94%
LITHUANIA	Control banks (rich Edit, 1)	Stage 1 exposure	Stage 1 exposure, of exposure, of exposure, of guaranteed	Stage 2 exposure	Stage 2 exposure, of white, of gamesteed	23/32 28age 3 exposure	O 2/2023 Saye 3	Stock of provisions for Stage 1 suppossure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 expensive	Stage 2 stage 2 exposure, of mich guaranteed	O bbic guarantees 31/82 Stage 3 exposure	0 Adverse Scenario (2024 Staye 3 exposure, of where, of guaranteed	Stock of provisions for Stage I exposure	Stock of provisions for Days 2 exposure	Stock of provisions for 2args 3 expenses	Coverage Ballo . Slays 3 exposure	Stage 1 exposure	Stage 1 exposures, of exposures, of guaranteed	Stage 2 explosure	Stage 2 Stage 2 spease, of while of guaranteed	51/1 Stage 3 exposure	2/2025 Stage 7 exposure, of which guaranteed	Stock of provisions for Step 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Steps 3 exposure	10,99%
LITHUANIA	Control basis Senior basis Control	Stage 1 exposure	Stopp 1 stopp 1 sepreser, of which guaranteed	Stage 2 exposure	Chapter 2 of exposure, of exposure, of exposure, of exposure 2 of exposu	23/22 23/22 23/23 23/23 23/23 24/23	0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Pasck of provisions for Steps 1 exposure control of the control of	2 sack of providing for a support of the support of	Dasck of provision for Stage 1 separates	Coverage Ratio - Stage 3 exposers	Stage I exposure	Shape 1 expount, of which which services a service of the services of the serv	Stage 2 supposure	Stage 2 expesses, of white and a stage of the stage of th	O tublic guerantess 32/12 Stage 3 exposure control of tublic guerantess 3 of tublic guerant	O . Advance Scenario	Stock of provisions for provisions for exposure	Dack of products o	Dack of provision for Step 1 are provided in the step 1 are posture and step 1 are posture and step 1 are posture	Coverage Ratio - Stage 3 - exposure exposure	2 Zage 1 exposure	Stage 1 exposure, of exposure, of exposure, of exposure, of exposure, of exposure, of exposure, or exposure,	Stage 2 exposure	Stage 2 speam, of which which guaranteed	31/1 Stage 3 exposure	2/2025 Stage-3 exposure, of which garanteed	Stock of provisions for Stage 1 exposure	Stock of provision for Stope 2 exposure exposure of 0 o 0	Stock of provisions for for provisions for	10,94%
LITHUANIA	Control banks Contro	Singe 1 exposure	Shape 1 expenses a september of the sept	Stage 2 exposure	Steps 2 steps	21/12 22aga 2 2aga 2 2aga 2 2 2aga 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	C STATE OF THE STA	Stock of provisions for Steps 1 supporter to the state of	2 sock of provisions for Sage 2 sages	2 Section for Septiments of Se	Coverage References Stage 2 Reporters	Steps 1 exposers	Stope 1 of expends of	Stage 2 expenses	Stage 2 expenses, of white the stage of the	O tubble gours stress of the control	O Adversa Scenario (2024 grant programme of the control of the con	Stock of provisions of approximate of approximate of explanation of approximate of the ap	Dock of providing to a separate of the separat	Plack of provision for Saga 3 suparase	Coverage Ratio - Stage 3 - exposure exposure	2 Saye 1 exposure	Stage 1 Stage	Stage 2 exposure	Stoge 2 express, of express, o	31/1 Stage 3 exposure	2/2025 Shap-3 superare superar	Stock of provisions for groups of the groups	Stock of previous 2 days 2 day	Stock of previous fee grant of the stock of previous fee grant of the stock of the	10.04%
LITHUANIA	Security Sec	Stage 1 exposure	Stopp 1 expours (which garanteed)	Stage 2 exposure	Group 2 especia 2 especia 2 especia 3 especia	31/22 31/22 51-24-3 419-31-11 419-31 419-31-11 419-31-11 419-31-11 419-31-11 419-31-11 419-31-11 419-31-11 419-31-11 419-31-11 419-31-11 419-31-11 419-31-11 419-31 419-31-11 419-31 41-31 41-31 41-31 41-31 41-31 41-31 41-31 41-31 41-31 41-31	C Stage 3 exposure of control of the	Stock of previous to the control of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of provisions for Stock of a superstance of the stock	Coverage Radio - Stage 2 exposure - exposure	O C C C C C C C C C C C C C C C C C C C	disparal control of the control of t	Stage 2 spoule	Stage 2 responsible of guaranteed guaranteed	O vable government	O Advance Scenario	Stock of provision for carbon for	Stock of provisions for Zage 2 exposure	Stock of provisions for Zaga 3 appearure	Coverage Ratio - Stage 3 -	Dage 1 exposure	Stage 1 exposed of exp	Stage 2 exposure	Stage 2 separate of which of w	31/1 Stage 3 exposure of the control	2/2025 Shap 3 express, of control	Stock of provident for providing to a support of stopp 1 exposure of control of the support of control of the support of control of the support of control	Stock of previous for Stope 2 exposure	Dask of provisions for provisions for Stage 3 sapeurs	10.04%
LITHUANIA	Control banks Contro	Stage 1 exposure	Stopp 1 spoons, of spoons and spoons, of spoons and spoons are spoons and spoons and spoons and spoons and spoons and spoons are spoons and spoons are spoons and spoons and spoons are spoons are spoons and spoons are spoons are spoons and spoons are spo	Stage 2 expension	Stopp 2 exposure, of which of grands of the control	9	9 9	Stock of provisions for Days I say the	Stock of Stock of provisions for Stock of Provisions for Stock of	Stock of provision for Cage 3 department of Cage 3	Coverage Relic. Stage 3 exposure	Stage 1 exposure	Stage 1 Special Control of Spec	Stage 2 explaints	Stage 2 explains, of white stage 2 control of the stage 2 control of	O O O O O O O O O O O O O O O O O O O	Q Q	Stock of provisions for provisions for approximation of approximation of approximation of the	Stock of provision for provision for provision for provision for stock of s	Stock of provision for Care 3 and	Coverage Ballo - Stage 3 exposure	Dage 1 supplies	Orașe I. Sepora I. Sepora I. Sepora I. Sepora I. Sepora II. O	Stage 2 explosure	Stage 2 exposure, of which guaranteed guaran	9		State of participal pa	Discoked provisions for Stage 2 exposure 0 0 0 0	Stack of provisions for Stage 3 supposers	10.04%
LITHUANIA	Secretary and the secretary an		0 0 0		0 0	9	g g g	9 9	0 0	9 9		0 0 0	9 9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 - Adversa Scannel	0 0	0 0	9 9		0	0 0	\$	0 0 0	9	2/2025	0 0 0	9	9 9	
LITHUANIA	Control banks (cal DLA, N) Control banks Control		0 0 0		0 0	9	g g g	9 9	0 0	9 9		0 0 0	9 9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 - Adversa Scannel	0 0	0 0	9 9		0	0 0	\$	0 0 0	9	2/2025	0 0 0	9	9 9	
LITHUANIA	Control Name (con CLA, N.) Section of Section (N.) Section (N.	Singe 1 exposure	Steps 1 or special control of the co	Steps 2 expension	Stage 2 exposure of substance o	9	g g g	Stack of Stack of Patrick for	0 0	9 9	Coverage Ratio Slape 1 Reposers Reposers Coverage Ratio Slape 1 Coverage Ratio Slape 1	Stepsis O O Stepsis Exposure	Siege 1 exposers, of which is provided in the control of the contr	0 0 0	Steps 2 exposure, of which a generated of the steps of the step	O O O O O O O O O O O O O O O O O O O	0 0 0 0 - Adversa Scannel	0	0 0	9 9	Coverage Ratio - Skep 3 exposure - Skep 3 exposure - Coverage Ratio - Skep 3 exposure	0	Seguit of seguing of s	\$	Stage 2 exposure, of exposure,	9	2/2025	0 0 0	9	9 9	Coverage Battle
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LITHUANIA	Security from the control of the con		0 0 0		0 0	9	g g g	9 9	0 0	9 9		0 0 0	9 9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 - Adversa Scannel	0 0	0 0	9 9		0	0 0	\$	0 0 0	9	2/2025	0 0 0	9	9 9	
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	Security from the control of the con		0 0 0		0 0	9	g g g	9 9	0 0	9 9		0 0 0	9 9	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 - Adversa Scannel	0 0	0 0	9 9		0	0 0	\$	0 0 0	9	2/2025	0 0 0	9	9 9	
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E BY A BARCOS													20	23 EU-	wide S	Stress T	edbank — q	roup		1D-19	SIA											
							31/	2/2023					_				Public guarantees 31/1	i - Adverse Scenai 2/2024	rio								31/1	2/2025		_		
	(min)	Stay expo	pe 1 ext	Stage 1 posure, of which paranteed	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 Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	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
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		Stay expo	ge 1 ex	Stage 1 posure, of which saranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed errount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed emount	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
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	Other exposures Standardised Total		0	0	0					0						0 0	0					-	0			0		0			0	
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	Central banks	Star expo	pe 1 ⁶⁰⁰	Stage 1 posure, of which saranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed arround	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	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 Ratio - Stage 3 exposure
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	or well-or con-own or control of the																															
	Other exposures Standardised Total		0	0	0	0				0						0 0	0				0		0	0		0	0	0	0		0	



2023 EU-wide Stress Test: Securitisations

		Actual	Baseline Scenario					
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	41						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	41						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	6	8	9	10	11	37	83
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	6	8	9	10	11	37	83
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	35,291	36,433	36,420	36,319	39,285	40,515	40,941
Risk exposure amount for securitisations and re-securitisations	6	8	9	10	11	37	83
Risk exposure amount other credit risk	35,284	36,425	36,411	36,308	39,274	40,478	40,857
Risk exposure amount for market risk	2,277	2,277	2,277	2,277	2,647	2,661	2,664
Risk exposure amount for operational risk	7,208	7,208	7,208	7,208	7,208	7,208	7,208
Other risk exposure amounts	28,160	28,045	28,010	28,005	27,744	26,939	26,339
Total risk exposure amount	72,936	73,963	73,915	73,809	76,885	77,323	77,152
Total Risk exposure amount (transitional)	72,936	73,963	73,915	73,809	76,885	77,323	77,152
Total Risk exposure amount (fully loaded)	72,936	73,963	73,915	73,809	76,885	77,323	77,152



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
A	OWN FUNDS		15,889	16,774	17,936	19,081	15,087	15,104	15,379	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		12,985	13,871	15,032	16,178	12,183	12,201	12,475	
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,337	3,337	3,337	3,337	3,337	3,337	3,337	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		8,082	9,090	10,264	11,493	7,394	7,447	7,810	
A.1.3	Accumulated other comprehensive income		-204	-204	-204	-204	-370	-370	-370	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-537	-537	-537	-537	-537	-537	-537	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		334	334	334	334	167	167	167	
A.1.3.3	Other OCI contributions		-1	-1	-1	-1	-1	-1	-1	
A.1.4	Other Reserves		3,661	3,661	3,661	3,661	3,661	3,661	3,661	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	
A.1.7	Adjustments to CET1 due to prudential filters		-84	-84	-84	-84	-98	-98	-98	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-52	-52	-52	-52	-66	-66	-66	
A.1.7.2	Cash flow hedge reserve		-1	-1	-1	-1	-1	-1	-1	
A.1.7.3	Other adjustments		-31	-31	-31	-31	-31	-31	-31	
A.1.8	(-) Intangible assets (including Goodwill)		-1,610	-1,610	-1,610	-1,610	-1,610	-1,610	-1,610	
A.1.8.1	of which: Goodwill (-)		-1,249	-1,249	-1,249	-1,249	-1,249	-1,249	-1,249	
A.1.8.2	of which: Software assets (-)		-346	-346	-346	-346	-346	-346	-346	
A.1.8.3	of which: Other intangible assets (-)		-15	-15	-15	-15	-15	-15	-15	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-10	-10	-10	-10	-10	-10	-10	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	
A.1.11	(-) Defined benefit pension fund assets		-174	-174	-174	-174	-8	-8	-8	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-1	-123	-135	-219	-99	-135	-224
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-10	-10	-10	-10	-10	-10	-10
	A.1.20	CET1 capital elements or deductions - other		-4	-4	-4	-4	-4	-4	-4
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	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



			IFRS 9 first implementation	Actual	Baseline Scenario					
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	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
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		830	830	830	830	830	830	830
	A.2.1	Additional Tier 1 Capital instruments		835	835	835	835	835	835	835
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		-5	-5	-5	-5	-5	-5	-5
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		13,815	14,701	15,863	17,008	13,014	13,031	13,305
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,073	2,073	2,073	2,073	2,073	2,073	2,073
	A.4.1	Tier 2 Capital instruments		1,958	1,958	1,958	1,958	1,958	1,958	1,958
	A.4.2	Other Tier 2 Capital components and deductions		115	115	115	115	115	115	115
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		72,936	73,963	73,915	73,809	76,885	77,323	77,152
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		17.80%	18.75%	20.34%	21.92%	15.85%	15.78%	16.17%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		18.94%	19.88%	21.46%	23.04%	16.93%	16.85%	17.25%
	C.3	Total Capital ratio		21.78%	22.68%	24.27%	25.85%	19.62%	19.53%	19.93%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		12,985	13,871	15,032	16,178	12,183	12,201	12,475
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		13,815	14,701	15,863	17,008	13,014	13,031	13,305
	D.3	TOTAL CAPITAL (fully loaded)		15,889	16,774	17,936	19,081	15,087	15,104	15,379



			IFRS 9 first implementation	Actual	Baseline Scenario					
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		17.80%	18.75%	20.34%	21.92%	15.85%	15.78%	16.17%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		18.94%	19.88%	21.46%	23.04%	16.93%	16.85%	17.25%
	E.3	Total Capital ratio		21.78%	22.68%	24.27%	25.85%	19.62%	19.53%	19.93%
	H.1	Total leverage ratio exposures (transitional)		246,445	246,445	246445	246445	246445	246445	246445
Loverno vatios (9/1)	H.2	Total leverage ratio exposures (fully loaded)		246,445	246,445	246445	246445	246445	246445	246445
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		5.61%	5.97%	6.44%	6.90%	5.28%	5.29%	5.40%
	H.4	Leverage ratio (fully loaded)		5.61%	5.97%	6.44%	6.90%	5.28%	5.29%	5.40%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.88%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%
Transitional combined	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		3.03%	3.03%	3.03%	3.03%	3.03%	3.03%	3.03%
	P.6	Combined buffer		7.41%	7.41%	7.41%	7.41%	7.41%	7.41%	7.41%
	R.1	Pillar 2 capital requirement		2.27%	2.27%	2.27%	2.27%	2.27%	2.27%	2.27%
	R.1.1	of which: CET1		1.49%	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%
	R.1.2	of which: AT1		0.26%	0.26%	0.26%	0.26%	0.26%	0.26%	0.26%
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)		10.27%	10.27%	10.27%	10.27%	10.27%	10.27%	10.27%
	R.2.1	of which: CET1		5.99%	5.99%	5.99%	5.99%	5.99%	5.99%	5.99%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		17.68%	17.68%	17.68%	17.68%	17.68%	17.68%	17.68%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		13.40%	13.40%	13.40%	13.40%	13.40%	13.40%	13.40%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		12,985						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		72,936						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		17.80%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario			
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	3,274	4,172	4,421	4,560	3,240	3,218	3,204	
Interest income	5,135	10,847	11,410	11,253	14,669	15,168	14,181	
Interest expense	-1,861	-6,675	-6,989	-6,693	-10,370	-10,370	-9,388	
Dividend income	11	11	11	11	5	5	5	
Net fee and commission income	1,231	1,209	1,197	1,210	861	861	861	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	69	81	81	81	-196	0	0	
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					-7			
Other operating income not listed above, net	150	144	144	144	321	144	144	
Total operating income, net	4,734	5,617	5,854	6,005	4,225	4,229	4,214	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-172	-543	-349	-287	-2,578	-1,744	-763	
Other income and expenses not listed above, net	-2,087	-2,177	-2,133	-2,181	-2,632	-2,332	-2,405	
Profit or (-) loss before tax from continuing operations	2,476	2,896	3,372	3,537	-985	153	1,046	
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-489 0	-881	-1,024	-1,078	297	-47	-319	
Profit or (-) loss for the year	1,987	2,015	2,348	2,459	-688	106	727	
Amount of dividends paid and minority interests after MDA-related adjustments	1,147	1,008	1,174	1,229	0	53	363	
Attributable to owners of the parent net of estimated dividends	840	1,008	1,174	1,229	-688	53	363	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
Total post-tax MDA-related adjustment		0	0	0	0	0	0	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		0	0	0	0	0	0	



Issuance of CET 1 Inst Raising of capital instrume Repayment of CET1 capita

Conversion to CET1 of hybrid instruments (+)

2023 EU-wide Stress Test: Major capital measures and realised losses

(min Eui	()
truments 01 January to 31 March 2023	Impact on Common Equity Tier 1
nents eligible as CET1 capital (+)	0
tal, buybacks (-)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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
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 (+/-)	411.38

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	76.59106678
Other material losses and provisions (-)	0