2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Länsförsäkringar Bank AB (publ)

		1	2	3	4	5	6	7	8
		Actual	**Restatement CRR3**	**Baseline Scenario**			**Adverse Scenario**		
RowNum	(mln EUR, %)	**31/12/2024**	**31/12/2024**	**31/12/2025**	**31/12/2026**	**31/12/2027**	**31/12/2025**	**31/12/2026**	**31/12/2027**
1	Net interest income	590		651	602	589	575	589	587
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	0		0	0	0	0	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-16		-29	-12	-12	-92	-73	-88
4	**Profit or (-) loss for the year**	**155**		**168**	**143**	**130**	**59**	**82**	**67**
5	Coverage ratio: non-performing exposure (%)	29.84%		20.04%	18.69%	17.72%	18.80%	14.01%	10.04%
6	Common Equity Tier 1 capital	1,792	1,798	1,905	1,993	2,052	1,829	1,897	1,910
7	Total Risk exposure amount (all transitional adjustments included)	11,715	11,771	11,821	11,821	11,875	11,841	11,855	12,066
8	**Common Equity Tier 1 ratio, %**	**15.30%**	**15.27%**	**16.12%**	**16.86%**	**17.28%**	**15.44%**	**16.00%**	**15.83%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**15.30%**	**15.27%**	**16.12%**	**16.86%**	**17.28%**	**15.44%**	**14.94%**	**13.95%**
10	Tier 1 capital	2,015	2,021	2,128	2,216	2,275	2,052	2,120	2,133
11	Total leverage ratio exposures	43,716		43,716	43,716	43,716	43,716	43,716	43,716
12	**Leverage ratio, %**	**4.61%**	**4.62%**	**4.87%**	**5.07%**	**5.20%**	**4.69%**	**4.85%**	**4.88%**
13	**Fully loaded leverage ratio, %**	**4.61%**	**4.62%**	**4.87%**	**5.07%**	**5.20%**	**4.69%**	**4.85%**	**4.88%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	0

2025 EU-wide Stress Test: Credit risk IRB

Länsförsäkringar Bank AB (publ)

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			0	0			0	0	0	0	0	0	0	0	-
6		Corporates	0	0	3,125	19	0	0	939	0	2,929	196	19	1	1	4	18.58%
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	3,031	18	0	0	817	0	2,848	183	18	1	1	3	16.61%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62.42%
10	Länsförsäkringar Bank AB (publ)	Retail	33,199	78			1,883	80			32,268	925	83	4	8	25	30.01%
11		Retail - Secured by residential estate property	28,670	27			772	25			28,149	520	29	0	0	0	1.53%
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	4,528	51			1,111	56			4,120	405	55	4	8	25	44.90%
15		Retail - Other Retail - Of Which: SME	2,441	31			484	35			2,224	214	34	2	3	13	38.19%
16		Retail - Other Retail - Of Which: non-SME	2,087	20			627	21			1,896	191	21	2	5	12	55.90%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	15	0			5	0			0	0	0	0	0	0	-
21		**TOTAL**	**33,213**	**78**	**3,125**	**19**	**1,888**	**80**	**939**	**0**	35,198	1,121	102	5	9	29	27.88%

* Restated 31/12/2024:

			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			0	0			0	0	0	0	0	0	0	0	-
27		Corporates	0	0	3,125	19	0	0	939	0	2,929	196	19	1	1	4	18.58%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	3,031	18	0	0	817	0	2,848	183	18	1	1	3	16.61%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62.42%
31		Retail	33,199	78			1,883	80			32,268	925	83	4	8	25	30.01%
32	SWEDEN	Retail - Secured by residential estate property	28,670	27			772	25			28,149	520	29	0	0	0	1.53%
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	4,528	51			1,111	56			4,120	405	55	4	8	25	44.90%
36		Retail - Other Retail - Of Which: SME	2,441	31			484	35			2,224	214	34	2	3	13	38.19%
37		Retail - Other Retail - Of Which: non-SME	2,087	20			627	21			1,896	191	21	2	5	12	55.90%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	15	0			5	0			0	0	0	0	0	0	-
42		**TOTAL**	**33,213**	**78**	**3,125**	**19**	**1,888**	**80**	**939**	**0**	35,198	1,121	102	5	9	29	27.88%

2025 EU-wide Stress Test: Credit risk IRB

Länsförsäkringar Bank AB (publ)

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Länsförsäkringar Bank AB (publ)	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	2,781	320	43	1	2	6	13.25%	2,676	405	63	1	2	8	12.32%	2,638	421	85	1	1	10	11.72%
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	2,711	299	39	0	2	4	11.45%	2,613	381	55	0	2	6	10.48%	2,578	396	74	0	1	7	9.90%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	62.18%	0	0	0	0	0	0	61.92%	0	0	0	0	0	0	61.71%
10		Retail	31,451	1,653	173	3	19	36	20.72%	30,819	2,204	254	3	15	48	18.86%	30,479	2,444	353	3	10	62	17.48%
11		Retail - Secured by residential estate property	27,577	1,048	73	0	1	1	1.55%	27,118	1,472	108	0	2	2	1.52%	26,857	1,686	154	0	2	2	1.51%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	3,874	605	100	3	18	35	34.65%	3,701	732	146	3	14	46	31.58%	3,622	759	199	3	8	59	29.85%
15		Retail - Other Retail - Of Which: SME	2,074	335	64	1	6	18	28.02%	1,977	403	92	1	4	23	24.75%	1,928	421	122	1	2	28	22.85%
16		Retail - Other Retail - Of Which: non-SME	1,800	271	37	2	12	17	46.17%	1,724	329	55	1	10	24	42.98%	1,693	337	77	1	6	31	41.03%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	34,231	1,973	216	4	22	42	19.23%	33,495	2,609	317	4	17	56	17.56%	33,117	2,866	439	3	11	72	16.36%

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	SWEDEN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	2,781	320	43	1	2	6	13.25%	2,676	405	63	1	2	8	12.32%	2,638	421	85	1	1	10	11.72%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	2,711	299	39	0	2	4	11.45%	2,613	381	55	0	2	6	10.48%	2,578	396	74	0	1	7	9.90%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	62.18%	0	0	0	0	0	0	61.92%	0	0	0	0	0	0	61.71%
31		Retail	31,451	1,653	173	3	19	36	20.72%	30,819	2,204	254	3	15	48	18.86%	30,479	2,444	353	3	10	62	17.48%
32		Retail - Secured by residential estate property	27,577	1,048	73	0	1	1	1.55%	27,118	1,472	108	0	2	2	1.52%	26,857	1,686	154	0	2	2	1.51%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	3,874	605	100	3	18	35	34.65%	3,701	732	146	3	14	46	31.58%	3,622	759	199	3	8	59	29.85%
36		Retail - Other Retail - Of Which: SME	2,074	335	64	1	6	18	28.02%	1,977	403	92	1	4	23	24.75%	1,928	421	122	1	2	28	22.85%
37		Retail - Other Retail - Of Which: non-SME	1,800	271	37	2	12	17	46.17%	1,724	329	55	1	10	24	42.98%	1,693	337	77	1	6	31	41.03%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	34,231	1,973	216	4	22	42	19.23%	33,495	2,609	317	4	17	56	17.56%	33,117	2,866	439	3	11	72	16.36%

2025 EU-wide Stress Test: Credit risk IRB

Länsförsäkringar Bank AB (publ)

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Länsförsäkringar Bank AB (publ)	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	2,709	382	53	1	8	6	11.99%	2,185	884	75	1	12	9	11.53%	1,538	1,486	120	0	13	13	10.55%
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	2,642	359	48	1	7	5	10.37%	2,136	847	67	0	11	7	9.85%	1,504	1,438	107	0	13	10	8.96%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	62.16%	0	0	0	0	0	0	61.89%	0	0	0	0	0	0	61.60%
10		Retail	31,031	2,043	203	6	58	40	19.56%	27,825	5,002	449	11	89	60	13.30%	22,626	9,408	1,243	7	108	111	8.96%
11		Retail - Secured by residential estate property	27,242	1,361	94	3	12	4	3.83%	24,765	3,651	281	8	28	11	3.81%	20,419	7,331	948	5	49	36	3.78%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	3,789	682	109	3	46	36	33.16%	3,060	1,351	168	3	61	49	29.25%	2,207	2,078	295	2	59	76	25.62%
15		Retail - Other Retail - Of Which: SME	2,027	376	69	1	14	18	26.62%	1,637	736	100	1	16	24	23.72%	1,174	1,144	154	1	12	32	21.04%
16		Retail - Other Retail - Of Which: non-SME	1,762	306	39	2	32	18	44.68%	1,424	616	68	2	45	25	37.38%	1,033	933	141	1	48	43	30.60%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	33,741	2,425	255	7	66	46	18.00%	30,011	5,886	524	11	101	68	13.05%	24,163	10,894	1,363	8	121	124	9.10%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	SWEDEN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	2,709	382	53	1	8	6	11.99%	2,185	884	75	1	12	9	11.53%	1,538	1,486	120	0	13	13	10.55%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	2,642	359	48	1	7	5	10.37%	2,136	847	67	0	11	7	9.85%	1,504	1,438	107	0	13	10	8.96%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	62.16%	0	0	0	0	0	0	61.89%	0	0	0	0	0	0	61.60%
31		Retail	31,031	2,043	203	6	58	40	19.56%	27,825	5,002	449	11	89	60	13.30%	22,626	9,408	1,243	7	108	111	8.96%
32		Retail - Secured by residential estate property	27,242	1,361	94	3	12	4	3.83%	24,765	3,651	281	8	28	11	3.81%	20,419	7,331	948	5	49	36	3.78%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	3,789	682	109	3	46	36	33.16%	3,060	1,351	168	3	61	49	29.25%	2,207	2,078	295	2	59	76	25.62%
36		Retail - Other Retail - Of Which: SME	2,027	376	69	1	14	18	26.62%	1,637	736	100	1	16	24	23.72%	1,174	1,144	154	1	12	32	21.04%
37		Retail - Other Retail - Of Which: non-SME	1,762	306	39	2	32	18	44.68%	1,424	616	68	2	45	25	37.38%	1,033	933	141	1	48	43	30.60%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	33,741	2,425	255	7	66	46	18.00%	30,011	5,886	524	11	101	68	13.05%	24,163	10,894	1,363	8	121	124	9.10%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

Länsförsäkringar Bank AB (publl)

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Länsförsäkringar Bank AB (publ)	Central banks	440	0	0	0	0	0	0	0	0	0	0.00%
2		Central governments	2,772	0	38	0	1	7	0	0	0	0	0.00%
3		Regional governments or local authorities	501	0	17	0	10	1	0	0	0	0	0.00%
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	152	0	0	0	0	0	0	0	0	0	0.00%
6		International Organisations	62	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	255	0	55	0	2	0	0	0	0	0	53.33%
8		Corporates	1	0	1	0	1	0	0	0	0	0	0.00%
9		of which: Other - SME	1	0	1	0	1	0	0	0	0	0	0.00%
10		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11		Retail	325	1	201	2	483	79	5	1	3	1	29.72%
12		of which: SME	6	0	3	0	6	2	0	0	0	0	54.93%
13		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
14		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
15		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18		Covered bonds	3,318	0	332	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
21		Equity	18	0	45	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	133	0	142	0	0	0	0	0	0	0	0.00%
24		TOTAL	7,976	1	830	2	497	87	5	1	3	1	29.73%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	SWEDEN	Central banks	440	0	0	0	0	0	0	0	0	0	0.00%
26		Central governments	2,558	0	38	0	1	7	0	0	0	0	0.00%
27		Regional governments or local authorities	471	0	17	0	10	1	0	0	0	0	0.00%
28		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	152	0	28	0	2	0	0	0	0	0	53.33%
32		Corporates	1	0	1	0	1	0	0	0	0	0	0.00%
33		of which: Other - SME	1	0	1	0	1	0	0	0	0	0	0.00%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	325	1	201	2	483	79	5	1	3	1	29.72%
36		of which: SME	6	0	3	0	6	2	0	0	0	0	54.93%
37		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
38		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
39		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		Covered bonds	3,026	0	303	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	18	0	45	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	133	0	142	0	0	0	0	0	0	0	0.00%
48		TOTAL	7,124	1	774	2	497	87	5	1	3	1	29.73%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Länsförsäkringar Bank AB (publ)

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Länsförsäkringar Bank AB (publ)	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	3	4	1	0	0	0	17.95%	3	3	2	0	0	0	17.96%	3	2	3	0	0	1	17.97%
3		Regional governments or local authorities	9	2	1	0	0	0	23.69%	8	2	1	0	0	0	23.67%	8	2	2	0	0	0	23.66%
4		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	1	0	0	0	0	0	23.23%	1	1	0	0	0	0	22.31%	1	1	0	0	0	0	21.82%
8		Corporates	1	0	0	0	0	0	16.26%	0	0	0	0	0	0	16.26%	0	0	0	0	0	0	16.27%
9		of which: Other - SME	0	0	0	0	0	0	16.01%	0	0	0	0	0	0	16.01%	0	0	0	0	0	0	16.01%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	437	119	11	1	5	4	36.39%	407	141	18	1	4	7	37.84%	395	144	28	1	3	11	38.73%
12		of which: SME	5	2	1	0	0	0	46.37%	5	2	1	0	0	0	42.57%	5	2	1	0	0	0	40.32%
13		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	1.54%	0	0	0	0	0	0	1.54%	0	0	0	0	0	0	1.54%
14		of which: Residential immovable property	0	0	0	0	0	0	1.54%	0	0	0	0	0	0	1.54%	0	0	0	0	0	0	1.54%
15		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		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	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		TOTAL	451	126	13	1	5	4	33.71%	421	147	22	1	5	8	34.90%	408	149	33	1	3	12	35.97%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Central governments	3	4	1	0	0	0	17.95%	3	3	2	0	0	0	17.96%	3	2	3	0	0	1	17.97%
27		Regional governments or local authorities	9	2	1	0	0	0	23.69%	8	2	1	0	0	0	23.67%	8	2	2	0	0	0	23.66%
28		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	1	0	0	0	0	0	23.23%	1	1	0	0	0	0	22.31%	1	1	0	0	0	0	21.82%
32		Corporates	1	0	0	0	0	0	16.26%	0	0	0	0	0	0	16.26%	0	0	0	0	0	0	16.27%
33		of which: Other - SME	0	0	0	0	0	0	16.01%	0	0	0	0	0	0	16.01%	0	0	0	0	0	0	16.01%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	437	119	11	1	5	4	36.39%	407	141	18	1	4	7	37.84%	395	144	28	1	3	11	38.73%
36		of which: SME	5	2	1	0	0	0	46.37%	5	2	1	0	0	0	42.57%	5	2	1	0	0	0	40.32%
37		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	1.54%	0	0	0	0	0	0	1.54%	0	0	0	0	0	0	1.54%
38		of which: Residential immovable property	0	0	0	0	0	0	1.54%	0	0	0	0	0	0	1.54%	0	0	0	0	0	0	1.54%
39		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		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	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		TOTAL	451	126	13	1	5	4	33.71%	421	147	22	1	5	8	34.90%	408	149	33	1	3	12	35.97%

2025 EU-wide Stress Test: Credit risk STA

Länsförsäkringar Bank AB (publ)

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Länsförsäkringar Bank AB (publ)	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	3	4	1	0	0	0	17.95%	2	4	2	0	0	0	17.96%	2	3	3	0	0	1	17.99%
3		Regional governments or local authorities	9	2	1	0	0	0	23.68%	7	4	1	0	0	0	23.67%	5	5	2	0	0	0	23.64%
4		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	1	0	0	0	0	0	23.07%	1	1	0	0	0	0	22.22%	1	1	0	0	0	0	21.52%
8		Corporates	1	0	0	0	0	0	16.26%	0	0	0	0	0	0	16.26%	0	0	0	0	0	0	16.29%
9		of which: Other - SME	0	0	0	0	0	0	16.01%	0	0	0	0	0	0	16.01%	0	0	0	0	0	0	16.01%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	426	130	11	1	15	4	36.59%	300	247	20	1	23	8	38.05%	171	355	41	0	29	16	39.51%
12		of which: SME	5	2	1	0	0	0	46.00%	4	3	1	0	0	0	42.20%	2	4	1	0	0	0	39.28%
13		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	4.22%	0	0	0	0	0	0	4.22%	0	0	0	0	0	0	4.22%
14		of which: Residential immovable property	0	0	0	0	0	0	4.22%	0	0	0	0	0	0	4.22%	0	0	0	0	0	0	4.22%
15		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		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	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		**TOTAL**	**439**	**137**	**14**	**1**	**15**	**5**	**33.89%**	**310**	**256**	**24**	**1**	**23**	**8**	**35.16%**	**178**	**364**	**47**	**0**	**29**	**17**	**37.22%**

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Central governments	3	4	1	0	0	0	17.95%	2	4	2	0	0	0	17.96%	2	3	3	0	0	1	17.99%
27		Regional governments or local authorities	9	2	1	0	0	0	23.68%	7	4	1	0	0	0	23.67%	5	5	2	0	0	0	23.64%
28		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	1	0	0	0	0	0	23.07%	1	1	0	0	0	0	22.22%	1	1	0	0	0	0	21.52%
32		Corporates	1	0	0	0	0	0	16.26%	0	0	0	0	0	0	16.26%	0	0	0	0	0	0	16.29%
33		of which: Other - SME	0	0	0	0	0	0	16.01%	0	0	0	0	0	0	16.01%	0	0	0	0	0	0	16.01%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		Retail	426	130	11	1	15	4	36.59%	300	247	20	1	23	8	38.05%	171	355	41	0	29	16	39.51%
36		of which: SME	5	2	1	0	0	0	46.00%	4	3	1	0	0	0	42.20%	2	4	1	0	0	0	39.28%
37		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	4.22%	0	0	0	0	0	0	4.22%	0	0	0	0	0	0	4.22%
38		of which: Residential immovable property	0	0	0	0	0	0	4.22%	0	0	0	0	0	0	4.22%	0	0	0	0	0	0	4.22%
39		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		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	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		**TOTAL**	**439**	**137**	**14**	**1**	**15**	**5**	**33.89%**	**310**	**256**	**24**	**1**	**23**	**8**	**35.16%**	**178**	**364**	**47**	**0**	**29**	**17**	**37.22%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Länsförsäkringar Bank AB (publ)

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		**Total**	**0**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

Länsförsäkringar Bank AB (publ)

RowNum	(mln EUR)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline scenario 31/12/2025	4 Baseline scenario 31/12/2026	5 Baseline scenario 31/12/2027	6 Adverse scenario 31/12/2025	7 Adverse scenario 31/12/2026	8 Adverse scenario 31/12/2027
1	Risk exposure amount for credit risk	4,257	3,721	3,798	3,784	3,839	4,021	4,659	6,112
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	4,257	3,721	3,798	3,784	3,839	4,021	4,659	6,112
4	Risk exposure amount for market risk	31	80	80	80	80	80	80	80
5	Risk exposure amount for operational risk	693	1,164	1,164	1,164	1,164	1,164	1,164	1,164
6	Other risk exposure amounts	6,733	6,807	6,779	6,794	6,792	6,577	5,953	4,710
7	**Total Risk exposure amount before Output floor**	**11,715**	**11,771**	**11,821**	**11,821**	**11,875**	**11,841**	**11,855**	**12,066**
8	**Unfloored Total Risk exposure amount (transitional)**		**11,771**	**11,821**	**11,821**	**11,875**	**11,841**	**11,855**	**12,066**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**11,771**	**11,821**	**11,821**	**11,875**	**11,841**	**11,855**	**12,066**
10	Standardised Risk exposure amount for credit risk exposures		14,115	13,690	13,473	13,276	14,636	16,273	17,644
11	Standardised Risk exposure amount for market risk exposures		80	80	80	80	80	80	80
12	Standardised Risk exposure amount for operational risk		1,164	1,164	1,164	1,164	1,164	1,164	1,164
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**15,358**	**14,934**	**14,717**	**14,520**	**15,880**	**17,517**	**18,888**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**15,358**	**14,934**	**14,717**	**14,520**	**15,880**	**17,517**	**18,888**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**11,715**	**11,771**	**11,821**	**11,821**	**11,875**	**11,841**	**11,855**	**12,066**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**11,715**	**11,771**	**11,821**	**11,821**	**11,875**	**11,841**	**12,700**	**13,694**

2025 EU-wide Stress Test: Capital

Länsförsäkringar Bank AB (publ)

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**2,285**	**2,291**	**2,398**	**2,486**	**2,545**	**2,322**	**2,390**	**2,403**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**1,792**	**1,798**	**1,905**	**1,993**	**2,052**	**1,829**	**1,897**	**1,910**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		250		250	250	250	250	250	250
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		981		1,099	1,199	1,290	1,022	1,079	1,126
6		A.1.3	Accumulated other comprehensive income		-18		-18	-18	-18	-62	-62	-62
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-18		-18	-18	-18	-62	-62	-62
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0		0	0	0	0	0	0
9		A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10		A.1.4	Other Reserves		720		720	720	720	720	720	720
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		12	12	12	12	12	12	12	12
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-6	-6	-6	-6	-6	-6	-6	-6
15		A.1.7.2	Cash flow hedge reserve		18		18	18	18	18	18	18
16		A.1.7.3	Other adjustments		0		0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-97		-97	-97	-97	-97	-97	-97
18		A.1.8.1	of which: Goodwill (-)		0		0	0	0	0	0	0
19		A.1.8.2	of which: Software assets (-)		-64		-64	-64	-64	-64	-64	-64
20		A.1.8.3	of which: Other intangible assets (-)		-33		-33	-33	-33	-33	-33	-33
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0	0
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-57	-51	-61	-69	-79	-16	0	-10
23		A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		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
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		0	0	-1	-5	-27	-1	-6	-31
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36		A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		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							
39		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							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		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							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		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	0
49		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	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Länsförsäkringar Bank AB (publ)

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**223**	**223**	**223**	**223**	**223**	**223**	**223**	**223**
52		A.2.1	Additional Tier 1 Capital instruments		223	223	223	223	223	223	223	223
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**2,015**	**2,021**	**2,128**	**2,216**	**2,275**	**2,052**	**2,120**	**2,133**
58		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**270**	**270**	**270**	**270**	**270**	**270**	**270**	**270**
59		A.4.1	Tier 2 Capital instruments		270	270	270	270	270	270	270	270
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			11,771	11,821	11,821	11,875	11,841	11,855	12,066
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			11,771	11,821	11,821	11,875	11,841	11,855	12,066
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			15,358	14,934	14,717	14,520	15,880	17,517	18,888
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			15,358	14,934	14,717	14,520	15,880	17,517	18,888
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		11,715	11,771	11,821	11,821	11,875	11,841	11,855	12,066
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		11,715	11,771	11,821	11,821	11,875	11,841	12,700	13,694
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		15.30%	15.27%	16.12%	16.86%	17.28%	15.44%	16.00%	15.83%
70		C.2	Tier 1 Capital ratio (transitional)		17.20%	17.17%	18.00%	18.75%	19.16%	17.33%	17.88%	17.68%
71		C.3	Total Capital ratio (transitional)		19.50%	19.46%	20.29%	21.03%	21.43%	19.61%	20.16%	19.92%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		1,792	1,798	1,905	1,993	2,052	1,829	1,897	1,910
73		D.2	TIER 1 CAPITAL (fully loaded)		2,015	2,021	2,128	2,216	2,275	2,052	2,120	2,133
74		D.3	TOTAL CAPITAL (fully loaded)		2,285	2,291	2,398	2,486	2,545	2,322	2,390	2,403
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		15.30%	15.27%	16.12%	16.86%	17.28%	15.44%	14.94%	13.95%
76		E.2	Tier 1 Capital ratio (fully loaded)		17.20%	17.17%	18.00%	18.75%	19.16%	17.33%	16.69%	15.58%
77		E.3	Total Capital ratio (fully loaded)		19.50%	19.46%	20.29%	21.03%	21.43%	19.61%	18.82%	17.55%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		43,716		43,716	43,716	43,716	43,716	43,716	43,716
79		H.2	Total leverage ratio exposures (fully loaded)		43,716		43,716	43,716	43,716	43,716	43,716	43,716
80		H.3	Leverage ratio (transitional)		4.61%	4.62%	4.87%	5.07%	5.20%	4.69%	4.85%	4.88%
81		H.4	Leverage ratio (fully loaded)		4.61%	4.62%	4.87%	5.07%	5.20%	4.69%	4.85%	4.88%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		2.00%		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
84		P.3	O-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		P.6	Combined buffer		4.50%		4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%
89		R.1.1	of which: CET1		1.18%	1.18%	1.18%	1.18%	1.18%	1.18%	1.18%	1.18%
90		R.1.2	of which: AT1		1.58%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.10%	10.10%	10.10%	10.10%	10.10%	10.10%	10.10%	10.10%
92		R.2.1	of which: CET1		5.68%	5.68%	5.68%	5.68%	5.68%	5.68%	5.68%	5.68%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.60%	14.60%	14.60%	14.60%	14.60%	14.60%	14.60%	14.60%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.18%	10.18%	10.18%	10.18%	10.18%	10.18%	10.18%	10.18%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		1.17%	1.18%	1.19%	1.19%	1.20%	1.19%	1.20%	1.23%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Länsförsäkringar Bank AB (publ)

		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
RowNum	(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	590	651	602	589	575	589	587
2	Interest income	1,960	1,642	1,594	1,637	1,955	2,068	2,018
3	Interest expense	-1,371	-991	-992	-1,048	-1,381	-1,425	-1,420
4	**Dividend income**	0	0	0	0	0	0	0
5	**Net fee and commission income**	-96	-96	-96	-96	-96	-96	-96
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	0	0	0	0	0	0	0
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-3		
8	**Other operating income not listed above, net**	-12	-15	-15	-15	0	-16	-16
9	**Total operating income, net**	482	540	491	479	476	477	476
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-16	-29	-12	-12	-92	-73	-88
11	**Other income and expenses not listed above, net**	-266	-270	-275	-280	-301	-288	-292
12	**Profit or (-) loss before tax from continuing operations**	200	241	204	186	84	117	96
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-45	-72	-61	-56	-25	-35	-29
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**155**	**168**	**143**	**130**	**59**	**82**	**67**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	25	51	43	39	18	25	20
17	**Attributable to owners of the parent net of estimated dividends**	130	118	100	91	41	57	47
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	43,374						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Länsförsäkringar Bank AB (publ)

		(mln EUR) 1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	**Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025**	**Impact on Additional Tier 1 and Tier 2**
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	**Realised losses 01 January to 31 March 2025**	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0