2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

SBAB Bank AB – group

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	Net interest income	469		510	475	484	469	467	465
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	19		0	0	0	-14	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	0		-16	-3	-3	-274	-217	-274
4	**Profit or (-) loss for the year**	**200**		**193**	**175**	**177**	**-40**	**11**	**-25**
5	Coverage ratio: non-performing exposure (%)	21.75%		20.11%	18.32%	17.34%	33.76%	31.20%	30.38%
6	Common Equity Tier 1 capital	1,869	1,883	1,995	2,086	2,178	1,805	1,799	1,757
7	Total Risk exposure amount (all transitional adjustments included)	14,773	13,106	13,123	13,120	13,188	12,928	13,173	13,208
8	**Common Equity Tier 1 ratio, %**	**12.65%**	**14.37%**	**15.20%**	**15.90%**	**16.52%**	**13.96%**	**13.66%**	**13.30%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**12.65%**	**14.37%**	**15.20%**	**15.90%**	**16.52%**	**13.96%**	**13.12%**	**11.93%**
10	Tier 1 capital	2,401	2,416	2,527	2,618	2,710	2,337	2,331	2,289
11	Total leverage ratio exposures	57,306		57,306	57,306	57,306	57,306	57,306	57,306
12	**Leverage ratio, %**	**4.19%**	**4.22%**	**4.41%**	**4.57%**	**4.73%**	**4.08%**	**4.07%**	**3.99%**
13	**Fully loaded leverage ratio, %**	**4.19%**	**4.22%**	**4.41%**	**4.57%**	**4.73%**	**4.08%**	**4.07%**	**3.99%**

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

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2025 EU-wide Stress Test: Credit risk IRB

SBAB Bank AB – group

RowNum		(mln EUR, %)	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								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	SBAB Bank AB – group	**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	14,975	3	0	0	3,097	0	13,902	1,108	3	1	2	2	46.58%
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	7,159	3	0	0	1,041	0	6,529	643	3	0	1	2	46.58%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		**Retail**	32,840	54			874	0			30,598	2,044	71	2	4	14	19.97%
11		**Retail - Secured by residential estate property**	32,840	54			874	0			30,598	2,044	71	2	4	14	19.97%
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**	0	0			0	0			0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
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**	0	0			0	0			0	0	0	0	0	0	-
21		**TOTAL**	**32,840**	**54**	**14,975**	**3**	**874**	**0**	**3,097**	**0**	44,500	3,153	74	3	6	16	21.22%

* Restated 31/12/2024:

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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	SWEDEN	**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	14,975	3	0	0	3,097	0	13,902	1,108	3	1	2	2	46.58%
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	7,159	3	0	0	1,041	0	6,529	643	3	0	1	2	46.58%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		**Retail**	32,840	54			874	0			30,598	2,044	71	2	4	14	19.97%
32		**Retail - Secured by residential estate property**	32,840	54			874	0			30,598	2,044	71	2	4	14	19.97%
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**	0	0			0	0			0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
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**	0	0			0	0			0	0	0	0	0	0	-
42		**TOTAL**	**32,840**	**54**	**14,975**	**3**	**874**	**0**	**3,097**	**0**	44,500	3,153	74	3	6	16	21.22%

2025 EU-wide Stress Test: Credit risk IRB

SBAB Bank AB – group

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		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	13,215	1,795	3	0	2	2	46.58%	12,896	2,114	3	0	2	2	46.58%	12,572	2,438	4	0	2	2	43.49%
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	6,237	935	3	0	1	2	46.59%	6,201	971	3	0	1	2	46.59%	6,253	919	4	0	1	2	43.49%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	28,482	4,145	86	0	19	16	18.16%	27,637	4,968	108	0	20	18	16.59%	27,022	5,564	127	0	21	20	15.74%
11	SBAB Bank AB – group	Retail - Secured by residential estate property	28,482	4,145	86	0	19	16	18.16%	27,637	4,968	108	0	20	18	16.59%	27,022	5,564	127	0	21	20	15.74%
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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
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	41,697	5,940	90	0	22	17	19.27%	40,533	7,082	112	0	22	20	17.53%	39,594	8,002	131	0	23	22	16.57%

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		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	13,215	1,795	3	0	2	2	46.58%	12,896	2,114	3	0	2	2	46.58%	12,572	2,438	4	0	2	2	43.49%
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	6,237	935	3	0	1	2	46.59%	6,201	971	3	0	1	2	46.59%	6,253	919	4	0	1	2	43.49%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	28,482	4,145	86	0	19	16	18.16%	27,637	4,968	108	0	20	18	16.59%	27,022	5,564	127	0	21	20	15.74%
32	SWEDEN	Retail - Secured by residential estate property	28,482	4,145	86	0	19	16	18.16%	27,637	4,968	108	0	20	18	16.59%	27,022	5,564	127	0	21	20	15.74%
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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
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	41,697	5,940	90	0	22	17	19.27%	40,533	7,082	112	0	22	20	17.53%	39,594	8,002	131	0	23	22	16.57%

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2025 EU-wide Stress Test: Credit risk IRB

SBAB Bank AB – group

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	SBAB Bank AB – group	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	13,038	1,876	100	36	14	80	79.93%	12,453	2,397	165	36	27	135	82.04%	11,928	2,794	292	29	22	229	78.39%
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	6,197	907	71	5	7	58	82.33%	5,990	1,095	90	34	11	74	82.26%	5,771	1,217	188	27	5	148	78.55%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	26,133	6,179	402	32	43	86	21.36%	22,073	9,646	994	28	58	219	22.04%	19,953	10,917	1,844	21	61	409	22.16%
11		Retail - Secured by residential estate property	26,133	6,179	402	32	43	86	21.36%	22,073	9,646	994	28	58	219	22.04%	19,953	10,917	1,844	21	61	409	22.16%
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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
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	39,171	8,055	502	68	57	166	33.06%	34,525	12,043	1,159	64	84	354	30.57%	31,881	13,710	2,136	50	83	638	29.85%

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	13,038	1,876	100	36	14	80	79.93%	12,453	2,397	165	36	27	135	82.04%	11,928	2,794	292	29	22	229	78.39%
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	6,197	907	71	5	7	58	82.33%	5,990	1,095	90	34	11	74	82.26%	5,771	1,217	188	27	5	148	78.55%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	26,133	6,179	402	32	43	86	21.36%	22,073	9,646	994	28	58	219	22.04%	19,953	10,917	1,844	21	61	409	22.16%
32		Retail - Secured by residential estate property	26,133	6,179	402	32	43	86	21.36%	22,073	9,646	994	28	58	219	22.04%	19,953	10,917	1,844	21	61	409	22.16%
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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
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	39,171	8,055	502	68	57	166	33.06%	34,525	12,043	1,159	64	84	354	30.57%	31,881	13,710	2,136	50	83	638	29.85%

* 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.

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

SBAB Bank AB – group

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	SBAB Bank AB – group	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
2		Central governments	296	0	0	0	0	0	0	0	0	0	0.00%
3		Regional governments or local authorities	2,928	0	0	0	0	0	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	139	0	0	0	0	0	0	0	0	0	0.00%
6		International Organisations	391	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	652	0	50	0	0	0	0	0	0	0	0.00%
8		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
9		of which: Other - SME	0	0	0	0	0	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	316	1	238	1	228	12	2	0	0	1	55.63%
12		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
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	5,121	0	512	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	19	0	4	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	9	0	9	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	73	0	0	0	0	0	0	0	0	0	0.00%
24		**TOTAL**	**9,943**	**1**	**813**	**1**	**228**	**12**	**2**	**0**	**0**	**1**	**55.63%**

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	0	0	0	0	0	0	0	0	0	0	0.00%
26		Central governments	296	0	0	0	0	0	0	0	0	0	0.00%
27		Regional governments or local authorities	2,928	0	0	0	0	0	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	139	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	391	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	652	0	50	0	0	0	0	0	0	0	0.00%
32		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
33		of which: Other - SME	0	0	0	0	0	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	316	1	238	1	228	12	2	0	0	1	55.63%
36		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
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	5,121	0	512	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	19	0	4	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	9	0	9	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	73	0	0	0	0	0	0	0	0	0	0.00%
48		**TOTAL**	**9,943**	**1**	**813**	**1**	**228**	**12**	**2**	**0**	**0**	**1**	**55.63%**

2025 EU-wide Stress Test: Credit risk STA

SBAB Bank AB – group

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							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	SBAB Bank AB – group	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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
3		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
8		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
9		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	212	27	2	0	1	1	53.99%	206	33	3	0	1	1	51.84%	201	38	3	0	1	2	50.88%
12		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC 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%
14		of which: Residential 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%
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	**212**	**27**	**2**	**0**	**1**	**1**	**53.99%**	**206**	**33**	**3**	**0**	**1**	**1**	**51.84%**	**201**	**38**	**3**	**0**	**1**	**2**	**50.88%**

			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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
32		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
33		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	212	27	2	0	1	1	53.99%	206	33	3	0	1	1	51.84%	201	38	3	0	1	2	50.88%
36		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Secured by mortgages on immovable property and ADC 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%
38		of which: Residential 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%
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	**212**	**27**	**2**	**0**	**1**	**1**	**53.99%**	**206**	**33**	**3**	**0**	**1**	**1**	**51.84%**	**201**	**38**	**3**	**0**	**1**	**2**	**50.88%**

2025 EU-wide Stress Test: Credit risk STA

SBAB Bank AB – group

RowNum		(mln EUR, %)	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						
			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	SBAB Bank AB – group	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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
3		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
8		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
9		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	205	29	8	2	1	6	80.63%	188	39	14	2	1	12	81.64%	175	44	22	1	1	18	80.95%
12		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
13		Secured by mortgages on immovable property and ADC 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%
14		of which: Residential 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%
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**	**205**	**29**	**8**	**2**	**1**	**6**	**80.63%**	**188**	**39**	**14**	**2**	**1**	**12**	**81.64%**	**175**	**44**	**22**	**1**	**1**	**18**	**80.95%**

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
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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
32		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
33		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
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	205	29	8	2	1	6	80.63%	188	39	14	2	1	12	81.64%	175	44	22	1	1	18	80.95%
36		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Secured by mortgages on immovable property and ADC 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%
38		of which: Residential 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%
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**	**205**	**29**	**8**	**2**	**1**	**6**	**80.63%**	**188**	**39**	**14**	**2**	**1**	**12**	**81.64%**	**175**	**44**	**22**	**1**	**1**	**18**	**80.95%**

* 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

SBAB Bank AB – group

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

SBAB Bank AB – group

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		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	Risk exposure amount for credit risk	7,346	4,825	5,068	5,134	5,195	5,436	6,836	7,637
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	7,346	4,825	5,068	5,134	5,195	5,436	6,836	7,637
4	Risk exposure amount for market risk	134	181	181	181	181	181	181	181
5	Risk exposure amount for operational risk	663	671	671	671	671	671	671	671
6	Other risk exposure amounts	6,629	7,430	7,203	7,134	7,141	6,640	5,485	4,719
7	**Total Risk exposure amount before Output floor**	**14,773**	**13,106**	**13,123**	**13,120**	**13,188**	**12,928**	**13,173**	**13,208**
8	**Unfloored Total Risk exposure amount (transitional)**		**13,106**	**13,123**	**13,120**	**13,188**	**12,928**	**13,173**	**13,208**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**13,106**	**13,123**	**13,119**	**13,188**	**12,928**	**13,173**	**13,208**
10	Standardised Risk exposure amount for credit risk exposures		15,678	14,623	14,269	13,946	15,840	18,055	19,461
11	Standardised Risk exposure amount for market risk exposures		181	181	181	181	181	181	181
12	Standardised Risk exposure amount for operational risk		671	671	671	671	671	671	671
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)**		**16,529**	**15,475**	**15,120**	**14,797**	**16,692**	**18,907**	**20,312**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**16,529**	**15,475**	**15,120**	**14,797**	**16,692**	**18,907**	**20,312**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**14,773**	**13,106**	**13,123**	**13,120**	**13,188**	**12,928**	**13,173**	**13,208**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**14,773**	**13,106**	**13,123**	**13,119**	**13,188**	**12,928**	**13,707**	**14,726**

2025 EU-wide Stress Test: Capital

SBAB Bank AB – group

RowNum			(mln EUR, %)	1 IFRS 9 first implementation 01/01/2018	2 Actual 31/12/2024	3 Restatement CRR3 31/12/2024	4 Baseline Scenario 2025	5 Baseline Scenario 2026	6 Baseline Scenario 2027	7 Adverse Scenario 2025	8 Adverse Scenario 2026	9 Adverse Scenario 2027
1		A	**OWN FUNDS**		**2,577**	**2,591**	**2,776**	**2,867**	**2,960**	**2,587**	**2,583**	**2,543**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**1,869**	**1,883**	**1,995**	**2,086**	**2,178**	**1,805**	**1,799**	**1,757**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		171		171	171	171	171	171	171
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		1,748		1,851	1,941	2,034	1,692	1,687	1,645
6		A.1.3	Accumulated other comprehensive income		-256		-256	-256	-256	-522	-522	-522
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-254		-254	-254	-254	-520	-520	-520
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-2		-2	-2	-2	-2	-2	-2
9		A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10		A.1.4	Other Reserves		0		0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		251	251	251	251	251	479	479	479
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-10	-10	-10	-10	-10	-10	-10	-10
15		A.1.7.2	Cash flow hedge reserve		263		263	263	263	491	491	491
16		A.1.7.3	Other adjustments		-2		-2	-2	-2	-2	-2	-2
17		A.1.8	(-) Intangible assets (including Goodwill)		-15		-15	-15	-15	-15	-15	-15
18		A.1.8.1	of which: Goodwill (-)		0		0	0	0	0	0	0
19		A.1.8.2	of which: Software assets (-)		-2		-2	-2	-2	-2	-2	-2
20		A.1.8.3	of which: Other intangible assets (-)		-14		-14	-14	-14	-14	-14	-14
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		-30	-15	-6	-6	-7	0	0	0
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	0	0	0	0	0	-1
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

SBAB Bank AB – group

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)		532	532	532	532	532	532	532	532
52		A.2.1	Additional Tier 1 Capital instruments		532	532	532	532	532	532	532	532
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)		2,401	2,416	2,527	2,618	2,710	2,337	2,331	2,289
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		176	176	248	248	249	249	252	254
59		A.4.1	Tier 2 Capital instruments		176	176	176	176	176	176	176	176
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	73	73	74	74	76	78
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)			13,106	13,123	13,120	13,188	12,928	13,173	13,208
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			13,106	13,123	13,119	13,188	12,928	13,173	13,208
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			16,529	15,475	15,120	14,797	16,692	18,907	20,312
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			16,529	15,475	15,120	14,797	16,692	18,907	20,312
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		14,773	13,106	13,123	13,120	13,188	12,928	13,173	13,208
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		14,773	13,106	13,123	13,119	13,188	12,928	13,707	14,726
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		12.65%	14.37%	15.20%	15.90%	16.52%	13.96%	13.66%	13.30%
70		C.2	Tier 1 Capital ratio (transitional)		16.26%	18.43%	19.26%	19.96%	20.55%	18.08%	17.70%	17.33%
71		C.3	Total Capital ratio (transitional)		17.45%	19.77%	21.15%	21.85%	22.44%	20.01%	19.61%	19.25%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		1,869	1,883	1,995	2,086	2,178	1,805	1,799	1,757
73		D.2	TIER 1 CAPITAL (fully loaded)		2,401	2,416	2,527	2,618	2,710	2,337	2,331	2,289
74		D.3	TOTAL CAPITAL (fully loaded)		2,577	2,591	2,776	2,867	2,960	2,587	2,583	2,543
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		12.65%	14.37%	15.20%	15.90%	16.52%	13.96%	13.12%	11.93%
76		E.2	Tier 1 Capital ratio (fully loaded)		16.26%	18.43%	19.26%	19.96%	20.55%	18.08%	17.01%	15.54%
77		E.3	Total Capital ratio (fully loaded)		17.45%	19.77%	21.15%	21.85%	22.44%	20.01%	18.85%	17.27%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		57,306		57,306	57,306	57,306	57,306	57,306	57,306
79		H.2	Total leverage ratio exposures (fully loaded)		57,306		57,306	57,306	57,306	57,306	57,306	57,306
80		H.3	Leverage ratio (transitional)		4.19%	4.22%	4.41%	4.57%	4.73%	4.08%	4.07%	3.99%
81		H.4	Leverage ratio (fully loaded)		4.19%	4.22%	4.41%	4.57%	4.73%	4.08%	4.07%	3.99%
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		1.87%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%	1.68%
89		R.1.1	of which: CET1		1.05%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%
90		R.1.2	of which: AT1		1.40%	1.26%	1.26%	1.26%	1.26%	1.26%	1.26%	1.26%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.87%	9.68%	9.68%	9.68%	9.68%	9.68%	9.68%	9.68%
92		R.2.1	of which: CET1		5.55%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%	5.45%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.37%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.05%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%	9.95%
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		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

SBAB Bank AB – group

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	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	**Net interest income**	469	510	475	484	469	467	465
2	Interest income	3,257	2,032	1,958	1,988	2,597	2,580	2,483
3	Interest expense	-2,788	-1,524	-1,485	-1,506	-2,064	-2,065	-2,006
4	**Dividend income**	0	0	0	0	0	0	0
5	**Net fee and commission income**	-4	-4	-4	-4	-4	-4	-4
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	19	0	0	0	-14	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**					0		
8	**Other operating income not listed above, net**	-11	0	0	0	9	0	0
9	**Total operating income, net**	472	506	471	480	459	463	461
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	0	-16	-3	-3	-274	-217	-274
11	**Other income and expenses not listed above, net**	-218	-215	-219	-224	-242	-219	-224
12	**Profit or (-) loss before tax from continuing operations**	255	276	249	254	-57	27	-36
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-54	-83	-75	-76	17	-16	11
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**200**	**193**	**175**	**177**	**-40**	**11**	**-25**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	80	91	84	85	16	17	16
17	**Attributable to owners of the parent net of estimated dividends**	120	102	91	93	-56	-6	-41
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	57,585						

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

SBAB Bank AB – group

		(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 (+/-)	140
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