



2018 EU-wide Stress Test

Bank Name	Swedbank - group
LEI Code	M312WZV08Y7LYUC71685
Country Code	SE

2018 EU-wide Stress Test: Summary

Swedbank - group

	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
			31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)								
Net interest income	2,699		2,954	2,973	3,249	2,428	2,173	2,146
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	150		195	195	195	43	134	134
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-106		-390	-148	-143	-1,448	-1,038	-408
Profit or (-) loss for the year	1,951		1,764	1,922	2,093	199	509	934
Coverage ratio: non-performing exposure (%)	32.62%	29.22%	38.49%	36.26%	34.74%	37.67%	33.35%	31.31%
Common Equity Tier 1 capital	10,231	10,188	10,629	11,109	11,632	10,310	10,437	10,670
Total Risk exposure amount (all transitional adjustments included)	41,567	41,450	41,888	42,282	42,609	47,132	47,480	48,545
Common Equity Tier 1 ratio, %	24.61%	24.58%	25.37%	26.27%	27.30%	21.88%	21.98%	21.98%
Fully loaded Common Equity Tier 1 ratio, %	24.61%	24.58%	25.37%	26.27%	27.30%	21.88%	21.98%	21.98%
Tier 1 capital	11,356	11,313	11,754	12,234	12,757	11,435	11,562	11,795
Total leverage ratio exposures	216,495	216,268	216,268	216,268	216,268	216,268	216,268	216,268
Leverage ratio, %	5.25%	5.23%	5.43%	5.66%	5.90%	5.29%	5.35%	5.45%
Fully loaded leverage ratio, %	5.20%	5.18%	5.39%	5.61%	5.85%	5.24%	5.30%	5.41%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			1,037	1,037	1,037	1,037	1,037	1,037
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Restated										31/12/2017				
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Swedbank - group	(min EUR, %)															
	Central banks and central governments	0	0	32,805	0	0	0	501	0	18,292	0	1	0	75.2%		
	Institutions	0	0	6,522	0	0	0	1,144	0	993	0	1	0	85.7%		
	Corporates	42,581	650	8,404	167	11,577	423	5,207	0	43,949	818	485	256	31.3%		
	Corporates - Of Which: Specialised Lending	0	0	87	32	0	0	116	0	87	32	9	9	28.0%		
	Corporates - Of Which: SME	2,824	0	1,228	0	771	0	817	0	4,028	0	8	0	81.1%		
	Retail	112,519	229	0	0	7,518	178	0	0	110,498	252	117	60	23.8%		
	Retail - Secured on real estate property	101,889	162	0	0	4,756	82	0	0	101,737	178	68	32	18.0%		
	Retail - Secured on real estate property - Of Which: SME	10,091	0	0	0	679	0	0	0	10,091	0	4	0	3.9%		
	Retail - Secured on real estate property - Of Which: non-SME	91,798	162	0	0	4,077	82	0	0	91,646	178	64	32	18.0%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail	10,629	67	0	0	2,762	96	0	0	8,761	74	49	28	37.8%		
	Retail - Other Retail - Of Which: SME	3,479	0	0	0	1,209	0	0	0	3,337	5	10	1	26.6%		
	Retail - Other Retail - Of Which: non-SME	7,150	67	0	0	1,553	96	0	0	5,424	69	39	27	38.5%		
	Equity									0	0	0	0	-		
Securitisation													-			
Other non-credit obligation assets													-			
IRB TOTAL		155,099	878	47,731	167	19,096	601	6,852	0	173,860	1,071	604	316	29.5%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										31/12/2017				
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Sweden	(min EUR, %)															
	Central banks and central governments	0	0	11,817	0	0	0	249	0	2,616	0	0	0	-		
	Institutions	0	0	4,341	0	0	0	459	0	595	0	0	0	-		
	Corporates	33,725	124	861	43	8,284	59	434	0	29,958	170	114	55	32.6%		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Corporates - Of Which: SME	2,826	0	291	0	766	0	124	0	3,088	0	6	0	15.8%		
	Retail	103,828	121	0	0	5,239	100	0	0	101,859	142	74	34	24.1%		
	Retail - Secured on real estate property	95,158	70	0	0	3,401	40	0	0	95,007	86	37	13	14.9%		
	Retail - Secured on real estate property - Of Which: SME	9,972	0	0	0	653	0	0	0	9,972	0	3	0	3.9%		
	Retail - Secured on real estate property - Of Which: non-SME	85,186	70	0	0	2,748	40	0	0	85,035	86	34	13	15.0%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail	8,669	51	0	0	1,838	60	0	0	6,851	56	37	21	38.1%		
	Retail - Other Retail - Of Which: SME	3,003	0	0	0	990	0	0	0	2,874	4	9	1	20.0%		
	Retail - Other Retail - Of Which: non-SME	5,667	51	0	0	848	60	0	0	3,978	52	28	21	39.5%		
	Equity									0	0	0	0	-		
Securitisation													-			
Other non-credit obligation assets													-			
IRB TOTAL		137,553	245	17,020	43	13,523	159	1,141	0	135,028	312	188	90	28.7%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										31/12/2017				
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹		
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Finland	(min EUR, %)															
	Central banks and central governments	0	0	9,686	0	0	0	104	0	8,940	0	0	0	-		
	Institutions	0	0	13	0	0	0	4	0	0	0	0	0	-		
	Corporates	1,848	0	97	0	447	0	33	0	1,073	0	2	0	104.9%		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail	14	0	0	0	4	0	0	0	13	0	0	0	13.1%		
	Retail - Secured on real estate property	11	0	0	0	3	0	0	0	11	0	0	0	7.4%		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Secured on real estate property - Of Which: non-SME	11	0	0	0	3	0	0	0	11	0	0	0	7.4%		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	64.5%		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-		
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	58.3%		
	Equity									0	0	0	0	-		
Securitisation													-			
Other non-credit obligation assets													-			
IRB TOTAL		1,862	0	9,796	0	451	0	142	0	10,026	0	3	0	51.0%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Swedbank - group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Estonia	Central banks and central governments	0	0	2,303	0	0	0	28	0	2,207	0	0	0	0	75.2%
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	3,075	73	0	0	1,824	0	3,011	73	37	29	39.8%	
	Corporates - Of Which: Specialised Lending	0	0	44	18	0	0	66	0	44	18	5	5	28.1%	
	Corporates - Of Which: SME	0	0	437	0	0	0	301	0	436	0	1	0	86.0%	
	Retail	3,955	24	0	0	885	29	0	0	3,951	25	6	3	13.7%	
	Retail - Secured on real estate property	3,085	19	0	0	498	14	0	0	3,085	19	3	2	10.0%	
	Retail - Secured on real estate property - Of Which: SME	40	0	0	0	11	0	0	0	40	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	3,045	19	0	0	487	14	0	0	3,045	19	3	2	10.0%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	869	5	0	0	387	15	0	0	866	5	3	1	27.2%	
	Retail - Other Retail - Of Which: SME	211	0	0	0	96	0	0	0	209	0	0	0	86.0%	
	Retail - Other Retail - Of Which: non-SME	658	5	0	0	291	15	0	0	657	5	3	1	25.8%	
	Equity									0	0	0	0	-	
Securitisation															
Other non-credit obligation assets									128	0	0	0	31.7%		
IRB TOTAL		3,955	24	5,379	73	885	29	1,852	0	9,296	98	44	33	33.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Lithuania	Central banks and central governments	0	0	2,647	0	0	0	35	0	2,502	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	1,958	33	0	0	1,189	0	1,899	33	10	9	26.1%
	Corporates - Of Which: Specialised Lending	0	0	8	4	0	0	8	0	8	4	2	2	30.8%
	Corporates - Of Which: SME	0	0	240	0	0	0	172	0	239	0	0	0	86.1%
	Retail	2,750	44	0	0	648	32	0	0	2,747	46	15	9	20.2%
	Retail - Secured on real estate property	2,209	39	0	0	450	25	0	0	2,208	40	11	7	17.7%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	3	0	0	0	4	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2,205	39	0	0	448	25	0	0	2,204	40	11	7	17.7%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	541	5	0	0	198	7	0	0	538	5	4	2	38.8%
	Retail - Other Retail - Of Which: SME	117	0	0	0	51	0	0	0	116	0	0	0	86.0%
	Retail - Other Retail - Of Which: non-SME	424	5	0	0	147	7	0	0	423	5	4	2	37.6%
	Equity									0	0	0	0	-
Securitisation														
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		2,750	44	4,605	33	648	32	1,224	0	7,148	79	24	18	22.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Latvia	Central banks and central governments	0	0	1,750	0	0	0	38	0	1,591	0	0	0	-
	Institutions	0	0	1	0	0	0	2	0	0	0	0	0	-
	Corporates	0	0	1,555	13	0	0	1,220	0	1,548	13	6	3	27.0%
	Corporates - Of Which: Specialised Lending	0	0	34	5	0	0	40	0	34	5	1	1	21.8%
	Corporates - Of Which: SME	0	0	259	0	0	0	218	0	259	0	1	0	86.0%
	Retail	1,797	35	0	0	687	17	0	0	1,793	36	19	11	31.2%
	Retail - Secured on real estate property	1,312	29	0	0	383	3	0	0	1,311	29	14	8	28.6%
	Retail - Secured on real estate property - Of Which: SME	8	0	0	0	3	0	0	0	8	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1,304	29	0	0	380	3	0	0	1,303	29	14	8	28.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	486	6	0	0	303	14	0	0	481	7	5	3	41.7%
	Retail - Other Retail - Of Which: SME	127	0	0	0	62	0	0	0	124	0	0	0	86.0%
	Retail - Other Retail - Of Which: non-SME	359	6	0	0	241	14	0	0	358	7	4	3	40.7%
	Equity									0	0	0	0	-
Securitisation														
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		1,797	35	3,306	13	687	17	1,260	0	4,931	49	25	15	30.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Norway	Central banks and central governments	0	0	451	0	0	0	5	0	436	0	0	0	-
	Institutions	0	0	132	0	0	0	31	0	24	0	0	0	-
	Corporates	4,351	230	12	0	1,519	53	14	0	4,166	230	167	84	36.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	4	0	0	0	4	0	0	0	2	0	0	0	-
	Retail	49	0	0	0	11	0	0	0	46	0	1	0	17.8%
	Retail - Secured on real estate property	37	0	0	0	5	0	0	0	37	0	0	0	17.1%
	Retail - Secured on real estate property - Of Which: SME	34	0	0	0	5	0	0	0	34	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	17.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	12	0	0	0	5	0	0	0	9	0	0	0	51.5%
	Retail - Other Retail - Of Which: SME	11	0	0	0	5	0	0	0	9	0	0	0	84.6%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	40.9%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	4,399	230	594	0	1,529	53	50	0	4,672	230	168	84	36.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
United States	Central banks and central governments	0	0	4,079	0	0	0	38	0	0	0	0	0	-
	Institutions	0	0	504	0	0	0	165	0	82	0	0	0	-
	Corporates	99	0	158	0	41	0	103	0	101	0	1	0	86.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	86.0%
	Retail	38	0	0	0	23	0	0	0	4	0	0	0	12.9%
	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	4	0	0	0	12.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	1	0	0	0	4	0	0	0	12.5%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	35	0	0	0	22	0	0	0	1	0	0	0	85.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	80.4%
	Retail - Other Retail - Of Which: non-SME	34	0	0	0	22	0	0	0	0	0	0	0	85.6%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	138	0	4,742	0	64	0	307	0	188	1	1	0	63.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Swedbank - group	Central banks and central governments	18,282	10	4	4	40.9%	18,272	19	8	8	40.4%	18,262	29	12	12	40.3%
	Institutions	993	0	3	0	60.2%	992	1	3	0	60.2%	992	1	10	1	60.2%
	Corporates	43,643	1,124	785	517	46.0%	43,355	1,412	867	630	44.6%	43,068	1,698	943	739	43.5%
	Corporates - Of Which: Specialised Lending	36	33	20	20	61.1%	85	34	21	20	60.8%	84	35	21	21	60.7%
	Corporates - Of Which: SME	4,003	25	13	5	20.8%	3,975	53	22	12	21.8%	3,944	84	28	19	22.2%
	Retail	110,255	496	173	101	20.4%	109,993	758	231	148	19.5%	109,709	1,041	282	200	19.3%
	Retail - Secured on real estate property	101,549	367	108	59	16.0%	101,348	568	143	88	15.5%	101,130	786	175	121	15.4%
	Retail - Secured on real estate property - Of Which: SME	10,078	13	5	1	8.3%	10,064	28	7	2	8.9%	10,048	44	8	4	8.9%
	Retail - Secured on real estate property - Of Which: non-SME	91,471	354	103	58	16.3%	91,284	540	136	86	15.9%	91,082	742	167	117	15.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	8,706	129	66	42	32.8%	8,645	190	88	60	31.5%	8,580	255	107	79	31.1%
	Retail - Other Retail - Of Which: SME	3,309	33	17	8	23.4%	3,278	63	26	15	24.0%	3,245	96	34	24	24.6%
	Retail - Other Retail - Of Which: non-SME	5,397	96	48	35	36.0%	5,367	126	62	45	35.3%	5,334	159	73	56	35.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	127	1	0	0	19.3%	127	1	1	0	22.4%	126	2	1	0	23.9%	
IRB TOTAL	173,300	1,631	966	623	38.2%	172,759	2,191	1,110	787	35.9%	172,158	2,772	1,249	953	34.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Sweden	Central banks and central governments	2,616	0	0	0	-	2,616	0	0	0	40.1%	2,616	0	0	0	40.1%
	Institutions	595	0	0	0	60.0%	595	0	0	0	60.0%	595	1	1	0	60.0%
	Corporates	29,837	291	151	83	28.5%	29,700	429	197	117	27.3%	29,549	580	232	155	26.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	3,071	17	9	3	16.9%	3,052	36	13	7	18.3%	3,033	56	17	10	18.8%
	Retail	101,664	337	97	51	15.0%	101,452	548	124	71	13.0%	101,222	779	149	96	12.3%
	Retail - Secured on real estate property	94,854	239	48	19	8.0%	94,689	405	59	28	6.9%	94,507	586	70	39	6.6%
	Retail - Secured on real estate property - Of Which: SME	9,961	11	3	1	5.2%	9,949	24	4	1	5.4%	9,935	38	5	2	5.5%
	Retail - Secured on real estate property - Of Which: non-SME	84,893	228	44	19	8.2%	84,740	381	54	26	7.0%	84,573	548	65	37	6.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6,810	98	49	31	32.1%	6,764	144	65	43	30.2%	6,714	193	79	57	29.7%
	Retail - Other Retail - Of Which: SME	2,851	27	14	6	22.7%	2,826	52	22	12	23.7%	2,800	78	28	19	24.4%
	Retail - Other Retail - Of Which: non-SME	3,959	71	35	25	35.7%	3,938	92	43	31	33.9%	3,914	116	51	38	33.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	12.4%	0	0	0	0	12.1%	0	0	0	0	15.1%	
IRB TOTAL	134,712	628	248	133	21.2%	134,363	978	322	189	19.3%	133,980	1,360	382	251	18.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
		(mln EUR, %)														
Finland	Central banks and central governments	8,938	2	1	1	40.0%	8,937	3	1	1	40.0%	8,935	5	2	2	40.0%
	Institutions	0	0	0	0	85.2%	0	0	0	0	84.5%	0	0	0	0	83.7%
	Corporates	1,070	3	6	2	54.3%	1,066	7	9	4	53.9%	1,061	12	11	6	54.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	10.8%	0	0	0	0	87.4%	0	0	0	0	87.3%
	Retail	13	0	0	0	49.6%	13	0	0	0	50.6%	13	0	0	0	51.2%
	Retail - Secured on real estate property	11	0	0	0	49.5%	11	0	0	0	51.5%	11	0	0	0	52.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	3.5%	0	0	0	0	3.7%	0	0	0	0	3.8%
	Retail - Secured on real estate property - Of Which: non-SME	11	0	0	0	50.2%	11	0	0	0	52.8%	11	0	0	0	54.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	50.2%	3	0	0	0	45.1%	3	0	0	0	43.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	76.7%	0	0	0	0	71.3%	0	0	0	0	67.8%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	45.1%	2	0	0	0	41.2%	2	0	0	0	39.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	12.1%	0	0	0	0	19.7%	0	0	0	0	21.1%	
IRB TOTAL	10,021	5	7	3	49.3%	10,016	11	10	5	49.5%	10,009	17	14	9	49.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Estonia	Central banks and central governments	2,205	2	1	1	43.6%	2,202	5	2	2	41.9%	2,200	7	3	3	41.3%
	Institutions	0	0	0	0	61.7%	0	0	0	0	62.9%	0	0	0	0	64.1%
	Corporates	2,999	85	67	54	62.9%	2,983	100	74	61	60.6%	2,967	117	79	68	58.7%
	Corporates - Of Which: Specialised Lending	43	19	12	12	65.1%	42	20	13	13	63.8%	41	21	13	13	62.4%
	Corporates - Of Which: SME	433	3	2	1	27.4%	429	7	3	2	29.1%	425	12	5	3	28.4%
	Retail	3,949	36	11	9	22.6%	3,926	51	21	15	29.5%	3,910	67	29	23	33.9%
	Retail - Secured on real estate property	3,078	27	7	6	21.0%	3,069	36	15	11	29.8%	3,059	46	21	17	35.8%
	Retail - Secured on real estate property - Of Which: SME	40	0	0	0	83.6%	40	1	1	1	90.3%	39	1	1	1	81.4%
	Retail - Secured on real estate property - Of Which: non-SME	3,038	26	7	5	20.2%	3,029	35	14	10	28.4%	3,020	45	19	15	34.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	862	9	4	3	27.2%	857	15	6	4	29.0%	851	20	8	6	29.5%
	Retail - Other Retail - Of Which: SME	207	3	1	0	22.5%	204	4	1	1	21.2%	202	7	2	2	21.4%
	Retail - Other Retail - Of Which: non-SME	655	7	3	2	28.4%	652	10	5	3	32.4%	649	13	6	4	34.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	127	1	0	0	19.3%	126	1	1	1	22.5%	126	2	1	0	23.9%	
IRB TOTAL	9,271	124	79	63	50.6%	9,238	157	98	78	49.8%	9,203	192	112	94	49.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Lithuania	Central banks and central governments	2,498	4	2	2	40.0%	2,493	9	4	4	40.0%	2,488	14	6	6	40.0%
	Institutions	0	0	0	0	60.6%	0	0	0	0	60.6%	0	0	0	0	60.6%
	Corporates	1,896	36	14	13	34.8%	1,891	41	15	14	34.3%	1,886	46	17	16	34.3%
	Corporates - Of Which: Specialised Lending	8	6	3	3	42.4%	8	6	3	3	43.0%	8	6	3	3	43.9%
	Corporates - Of Which: SME	237	2	1	0	24.6%	235	4	2	1	26.2%	233	6	2	2	27.7%
	Retail	2,726	66	28	19	29.0%	2,708	84	37	28	33.5%	2,691	101	45	37	36.7%
	Retail - Secured on real estate property	2,193	56	22	16	27.9%	2,180	69	30	23	33.4%	2,167	81	36	30	37.4%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	47.6%	4	0	0	0	46.1%	4	0	0	0	47.1%
	Retail - Secured on real estate property - Of Which: non-SME	2,189	56	22	15	27.9%	2,176	68	30	23	33.4%	2,163	81	36	30	37.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	533	11	5	4	34.6%	528	15	7	5	34.0%	524	20	9	7	34.0%
	Retail - Other Retail - Of Which: SME	114	1	1	0	28.7%	113	3	1	1	27.3%	111	5	2	1	27.6%
	Retail - Other Retail - Of Which: non-SME	419	9	5	3	35.6%	416	12	6	4	35.6%	413	15	7	6	36.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	12.1%	0	0	0	0	9.4%	0	0	0	0	13.4%	
IRB TOTAL	7,120	107	43	34	31.4%	7,093	134	56	46	34.2%	7,065	161	68	59	36.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Latvia	Central banks and central governments	1,589	1	1	1	40.0%	1,588	2	1	1	40.0%	1,587	3	2	1	40.0%
	Institutions	0	0	0	0	65.5%	0	0	0	0	65.8%	0	0	0	0	66.1%
	Corporates	1,543	18	10	8	45.3%	1,536	24	13	10	41.0%	1,529	32	16	12	38.9%
	Corporates - Of Which: Specialised Lending	34	5	4	4	77.5%	34	6	4	4	78.2%	33	6	5	5	80.3%
	Corporates - Of Which: SME	256	3	1	1	26.4%	253	6	3	2	27.0%	249	9	4	3	27.8%
	Retail	1,778	50	30	20	39.1%	1,762	67	43	30	44.4%	1,745	84	54	40	48.0%
	Retail - Secured on real estate property	1,301	40	24	15	38.1%	1,289	52	35	23	44.8%	1,277	64	43	32	49.7%
	Retail - Secured on real estate property - Of Which: SME	8	0	0	0	94.6%	8	0	0	0	83.3%	8	0	0	0	84.4%
	Retail - Secured on real estate property - Of Which: non-SME	1,293	40	24	15	38.0%	1,281	51	34	23	44.7%	1,269	63	42	31	49.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	477	11	6	5	42.5%	473	15	9	6	42.8%	468	20	11	8	42.7%
	Retail - Other Retail - Of Which: SME	122	2	1	0	27.5%	120	4	1	1	26.0%	118	6	2	1	26.1%
	Retail - Other Retail - Of Which: non-SME	355	9	6	4	45.2%	353	11	8	6	47.9%	350	14	9	7	49.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	12.1%	0	0	0	0	16.8%	0	0	0	0	18.5%	
IRB TOTAL	4,910	70	41	28	40.7%	4,887	93	58	41	43.4%	4,861	119	71	54	45.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

(mIn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
Norway	Central banks and central governments	436	0	0	0	436	0	0	0	436	0	0	0	0	0	
	Institutions	24	0	0	0	24	0	0	0	24	0	0	0	0	0	
	Corporates	4,068	329	267	167	4,000	396	274	204	51.4%	3,944	453	286	235	52.0%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	-	0	0	0	0	-	
	Corporates - Of Which: SME	2	0	0	0	2	0	0	0	45.5%	2	0	0	0	46.1%	
	Retail	45	1	1	1	44	2	1	1	16.4%	43	3	1	1	16.4%	
	Retail - Secured on real estate property	36	1	0	0	35	2	1	1	10.9%	35	3	1	1	10.4%	
	Retail - Secured on real estate property - Of Which: SME	34	1	0	0	33	1	0	0	6.1%	32	2	0	0	6.2%	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	2	0	0	0	25.6%	2	0	0	0	28.5%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	-	0	0	0	0	-	
	Retail - Other Retail	9	0	0	0	9	0	0	0	38.1%	9	1	0	0	38.2%	
	Retail - Other Retail - Of Which: SME	9	0	0	0	9	0	0	0	38.0%	8	1	0	0	38.1%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	41.7%	0	0	0	0	42.4%	
	Equity	0	0	0	0	0	0	0	0	-	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	18.9%	0	0	0	0	21.2%		
IRB TOTAL	4,573	330	267	167	50.6%	4,504	398	275	204	51.2%	4,447	456	287	236	51.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mIn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	82	0	0	0	60.3%	82	0	0	60.8%	82	0	0	0	61.1%	
	Corporates	101	1	1	1	70.7%	100	1	1	64.9%	100	2	2	1	62.8%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Corporates - Of Which: SME	1	0	0	0	85.5%	1	0	0	84.2%	1	0	0	0	83.6%	
	Retail	4	0	0	0	55.5%	4	0	0	55.9%	4	0	0	0	56.1%	
	Retail - Secured on real estate property	4	0	0	0	55.5%	4	0	0	55.9%	4	0	0	0	56.1%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	3.6%	0	0	0	3.8%	0	0	0	0	3.8%	
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	56.3%	3	0	0	57.4%	3	0	0	0	58.2%	
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Retail - Other Retail	1	0	0	0	55.7%	1	0	0	56.0%	1	0	0	0	56.0%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	52.4%	1	0	0	55.0%	1	0	0	0	55.7%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	75.9%	0	0	0	65.8%	0	0	0	0	59.7%	
	Equity	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
	Securitisation	0	0	0	0	-	0	0	0	-	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	12.3%	0	0	0	16.4%	0	0	0	0	17.9%		
IRB TOTAL	187	1	1	1	67.5%	186	2	1	1	63.5%	186	2	2	1	62.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mIn EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ³
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Swedbank - group	Central banks and central governments	18,277	14	31	6	40.6%	18,263	29	18	12	40.3%	18,250	42	23	17	40.2%
	Institutions	993	0	3	0	60.2%	992	1	3	0	60.2%	992	1	4	1	60.2%
	Corporates	43,583	1,184	1,024	536	45.3%	43,057	1,710	1,153	722	42.3%	42,504	2,263	1,232	921	40.7%
	Corporates - Of Which: Specialised Lending	86	33	20	20	61.3%	84	34	21	21	60.6%	83	36	22	22	60.4%
	Corporates - Of Which: SME	3,956	32	26	7	21.0%	3,945	83	37	18	21.9%	3,891	137	44	21	22.4%
	Retail	110,170	580	291	123	21.1%	109,606	1,144	384	218	19.0%	108,952	1,799	449	333	18.5%
	Retail - Secured on real estate property	101,482	434	181	75	17.3%	101,037	878	234	133	15.1%	100,517	1,398	271	204	14.6%
	Retail - Secured on real estate property - Of Which: SME	10,074	17	11	1	8.5%	10,043	48	13	4	8.0%	10,008	83	12	7	8.1%
	Retail - Secured on real estate property - Of Which: non-SME	91,408	417	170	74	17.7%	90,994	830	221	129	15.6%	90,509	1,316	259	198	15.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	8,689	146	111	48	32.5%	8,569	266	151	85	31.8%	8,434	400	178	129	32.2%
	Retail - Other Retail - Of Which: SME	3,301	40	32	10	23.7%	3,245	97	46	25	25.5%	3,185	157	55	41	26.2%
	Retail - Other Retail - Of Which: non-SME	5,387	106	79	38	35.9%	5,324	169	105	60	35.4%	5,249	244	123	88	36.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	127	1	1	0	19.0%	126	2	1	0	22.2%	125	3	1	1	23.5%
	IRB TOTAL	173,150	1,780	1,350	665	37.4%	172,044	2,866	1,559	953	33.0%	170,822	4,108	1,709	1,273	31.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Sweden	Central banks and central governments	2,616	0	0	0	40.1%	2,615	1	1	0	40.0%	2,615	1	1	0	40.0%
	Institutions	595	0	0	0	60.0%	595	0	0	0	60.0%	595	1	1	0	60.0%
	Corporates	29,789	339	331	94	27.8%	29,441	687	397	184	26.7%	29,061	1,067	431	284	26.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	3,066	22	20	4	17.3%	3,029	59	26	11	19.4%	2,989	99	29	20	19.9%
	Retail	101,593	408	187	58	14.1%	101,105	896	238	113	12.6%	100,530	1,471	272	185	12.6%
	Retail - Secured on real estate property	94,797	296	97	22	7.6%	94,407	687	119	48	7.1%	93,943	1,150	132	85	7.4%
	Retail - Secured on real estate property - Of Which: SME	9,958	15	8	1	5.3%	9,930	43	9	2	5.6%	9,899	73	8	4	5.8%
	Retail - Secured on real estate property - Of Which: non-SME	84,839	282	89	22	7.7%	84,477	644	109	46	7.1%	84,044	1,077	123	81	7.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6,796	111	89	35	31.6%	6,698	209	120	64	30.7%	6,587	321	140	100	31.1%
	Retail - Other Retail - Of Which: SME	2,844	34	28	8	23.2%	2,796	81	40	21	25.5%	2,746	132	47	35	26.3%
	Retail - Other Retail - Of Which: non-SME	3,952	78	61	27	35.3%	3,902	128	80	43	34.0%	3,841	189	93	65	34.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	12.8%	0	0	0	0	9.3%	0	0	0	0	12.3%
	IRB TOTAL	134,593	748	518	152	20.4%	133,756	1,584	637	297	18.7%	132,800	2,540	704	470	18.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Finland	Central banks and central governments	8,938	2	21	1	40.0%	8,936	4	2	2	40.0%	8,934	6	3	2	40.0%
	Institutions	0	0	0	0	85.1%	0	0	0	0	84.3%	0	0	0	0	83.6%
	Corporates	1,069	4	7	2	54.8%	1,065	8	9	5	56.6%	1,060	12	12	7	57.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	10.5%	0	0	0	0	71.2%	0	0	0	0	60.9%
	Retail	13	0	0	0	50.2%	13	0	0	0	51.4%	13	1	0	0	52.2%
	Retail - Secured on real estate property	11	0	0	0	50.5%	11	0	0	0	53.0%	11	1	0	0	54.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	3.6%	0	0	0	0	3.9%	0	0	0	0	4.0%
	Retail - Secured on real estate property - Of Which: non-SME	11	0	0	0	51.4%	10	0	0	0	54.8%	10	0	0	0	56.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	48.5%	3	0	0	0	43.2%	2	0	0	0	42.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	75.2%	0	0	0	0	59.7%	0	0	0	0	51.7%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	43.8%	2	0	0	0	41.0%	2	0	0	0	41.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	12.5%	0	0	0	0	18.2%	0	0	0	0	19.5%
	IRB TOTAL	10,021	6	28	3	49.7%	10,014	12	12	6	51.2%	10,008	19	16	10	51.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(m€ EUR, %)																
Estonia	Central banks and central governments	2,204	3	2	1	43.0%	2,201	6	4	2	41.5%	2,198	9	5	4	41.0%
	Institutions	0	0	0	0	61.9%	0	0	0	0	63.2%	0	0	0	0	64.3%
	Corporates	2,995	88	73	55	62.6%	2,974	110	82	65	59.4%	2,952	132	86	75	57.1%
	Corporates - Of Which: Specialised Lending	43	19	13	12	65.0%	42	20	13	13	63.0%	40	22	14	13	61.6%
	Corporates - Of Which: SME	433	4	2	1	28.0%	426	10	5	3	27.3%	419	17	6	3	27.6%
	Retail	3,937	40	18	11	26.9%	3,912	64	34	23	35.4%	3,881	86	50	39	41.0%
	Retail - Secured on real estate property	3,076	29	12	8	26.6%	3,060	45	24	17	37.3%	3,039	66	36	30	44.8%
	Retail - Secured on real estate property - Of Which: SME	40	0	1	0	85.7%	39	1	1	1	74.7%	38	2	2	1	74.1%
	Retail - Secured on real estate property - Of Which: non-SME	3,036	29	11	7	25.7%	3,020	44	22	16	36.4%	3,000	64	35	28	44.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	861	11	6	3	27.6%	852	19	10	6	30.7%	842	29	13	9	32.3%
	Retail - Other Retail - Of Which: SME	206	2	1	1	21.9%	203	6	2	1	21.5%	199	10	3	2	22.2%
	Retail - Other Retail - Of Which: non-SME	654	8	5	2	29.3%	649	13	8	5	35.1%	643	19	10	7	37.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	127	1	1	0	19.0%	126	2	1	0	22.2%	125	3	1	1	23.5%	
IRB TOTAL	9,263	132	94	67	51.2%	9,213	182	120	91	49.9%	9,156	239	141	119	49.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(m€ EUR, %)																
Lithuania	Central banks and central governments	2,495	7	3	3	40.0%	2,488	14	8	6	40.0%	2,482	20	11	8	40.0%
	Institutions	0	0	0	0	60.6%	0	0	0	0	60.6%	0	0	0	0	60.6%
	Corporates	1,895	37	14	13	34.8%	1,890	42	16	14	34.2%	1,885	47	17	16	34.4%
	Corporates - Of Which: Specialised Lending	8	6	3	3	42.5%	8	6	3	3	43.2%	8	6	3	3	44.0%
	Corporates - Of Which: SME	237	2	1	1	25.0%	235	5	2	1	26.7%	232	7	2	2	27.8%
	Retail	2,721	71	37	24	34.1%	2,697	95	47	37	38.6%	2,677	116	55	48	41.4%
	Retail - Secured on real estate property	2,189	59	30	20	34.0%	2,171	77	38	31	39.6%	2,156	92	45	40	43.1%
	Retail - Secured on real estate property - Of Which: SME	4	0	0	0	48.3%	4	0	0	0	47.2%	4	0	0	0	48.0%
	Retail - Secured on real estate property - Of Which: non-SME	2,185	59	30	20	34.0%	2,167	77	38	31	39.6%	2,152	92	45	40	43.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	532	12	7	4	34.5%	526	18	8	6	34.2%	520	23	10	8	34.5%
	Retail - Other Retail - Of Which: SME	114	2	1	0	28.2%	112	3	1	1	27.3%	111	5	2	1	27.6%
	Retail - Other Retail - Of Which: non-SME	418	10	6	4	35.5%	414	15	7	5	35.8%	410	18	8	7	36.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	12.5%	0	0	0	0	7.5%	0	0	0	0	11.6%	
IRB TOTAL	7,112	115	54	40	34.7%	7,075	152	71	57	37.5%	7,045	182	83	72	39.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(m€ EUR, %)																
Latvia	Central banks and central governments	1,588	2	3	1	40.0%	1,586	5	3	2	40.0%	1,583	7	4	3	40.0%
	Institutions	0	0	0	0	65.7%	0	0	0	0	66.0%	0	0	0	0	66.2%
	Corporates	1,541	20	12	9	44.3%	1,531	29	16	12	39.5%	1,520	41	19	15	37.6%
	Corporates - Of Which: Specialised Lending	34	5	4	4	78.3%	33	6	5	5	78.4%	33	6	5	5	80.2%
	Corporates - Of Which: SME	255	3	2	1	27.2%	251	8	4	2	28.1%	245	13	5	4	29.0%
	Retail	1,773	55	43	26	47.7%	1,750	79	58	41	51.9%	1,726	102	69	56	54.8%
	Retail - Secured on real estate property	1,297	43	35	21	49.0%	1,280	46	33	33	54.7%	1,263	77	56	45	58.6%
	Retail - Secured on real estate property - Of Which: SME	8	0	0	0	97.9%	8	0	0	0	84.2%	8	1	1	0	83.3%
	Retail - Secured on real estate property - Of Which: non-SME	1,289	43	35	21	48.9%	1,272	46	33	33	54.5%	1,256	77	55	45	58.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	476	12	8	5	42.8%	470	18	11	8	42.9%	463	25	14	11	43.3%
	Retail - Other Retail - Of Which: SME	122	2	1	1	26.8%	119	5	2	1	26.2%	116	8	3	2	26.9%
	Retail - Other Retail - Of Which: non-SME	355	10	7	5	46.3%	351	13	9	7	49.0%	347	17	11	9	50.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	12.5%	0	0	0	0	16.6%	0	0	0	0	18.1%	
IRB TOTAL	4,903	77	57	36	46.6%	4,867	113	76	55	48.2%	4,830	150	93	74	49.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Norway	Central banks and central governments	436	0	1	0		436	0	0	0		436	0	0	0	
	Institutions	24	0	0	0	60.0%	24	0	0	0	60.0%	24	0	0	0	60.0%
	Corporates	4,064	332	306	170	51.0%	3,982	414	330	217	52.5%	3,903	493	347	265	53.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	2	0	0	0	45.1%	2	0	0	0	46.3%	2	0	0	0	47.1%
	Retail	45	1	1	0	16.5%	43	3	1	1	16.7%	41	5	1	1	16.8%
	Retail - Secured on real estate property	36	1	1	0	11.7%	35	3	1	0	10.4%	33	4	1	0	10.1%
	Retail - Secured on real estate property - Of Which: SME	34	1	1	0	6.0%	32	2	1	0	6.6%	31	3	1	0	6.9%
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	23.1%	2	0	0	0	27.7%	2	0	0	0	31.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	9	0	0	0	37.9%	9	1	0	0	38.7%	8	1	1	0	39.1%
	Retail - Other Retail - Of Which: SME	9	0	0	0	37.8%	8	1	0	0	38.7%	8	1	1	0	39.0%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	41.4%	0	0	0	0	42.9%	0	0	0	0	44.5%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	13.1%	0	0	0	0	16.5%	0	0	0	0	19.2%
	IRB TOTAL	4,569	334	309	170	50.8%	4,485	417	331	218	52.2%	4,404	498	348	266	53.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United States	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	82	0	0	0	60.3%	82	0	0	0	60.8%	82	0	0	0	61.1%
	Corporates	101	1	1	1	70.2%	100	1	1	1	66.5%	100	2	2	1	66.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	85.4%	1	0	0	0	82.6%	1	0	0	0	81.5%
	Retail	4	0	0	0	56.3%	4	0	0	0	56.3%	4	0	0	0	56.6%
	Retail - Secured on real estate property	4	0	0	0	56.3%	4	0	0	0	56.3%	3	0	0	0	56.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	3.7%	0	0	0	0	3.9%	0	0	0	0	4.0%
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	57.3%	3	0	0	0	58.4%	3	0	0	0	59.6%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	56.0%	1	0	0	0	56.0%	1	0	0	0	56.6%
	Retail - Other Retail - Of Which: SME	1	0	0	0	53.7%	1	0	0	0	55.7%	1	0	0	0	56.8%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	73.1%	0	0	0	0	61.1%	0	0	0	0	53.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	12.7%	0	0	0	0	16.4%	0	0	0	0	17.6%
	IRB TOTAL	187	1	1	1	67.3%	186	2	2	1	64.9%	186	2	2	2	64.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Swedbank - group

		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(min EUR, %)																	
N.A.	Central banks and central governments																
	Institutions																
	Corporates																
	Corporates - Of Which: Specialised Lending																
	Corporates - Of Which: SME																
	Retail																
	Retail - Secured on real estate property																
	Retail - Secured on real estate property - Of Which: SME																
	Retail - Secured on real estate property - Of Which: non-SME																
	Retail - Qualifying Revolving																
	Retail - Other Retail																
	Retail - Other Retail - Of Which: SME																
	Retail - Other Retail - Of Which: non-SME																
	Equity																
	Securitisation																
Other non-credit obligation assets																	
IRB TOTAL																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(min EUR, %)																	
N.A.	Central banks and central governments																
	Institutions																
	Corporates																
	Corporates - Of Which: Specialised Lending																
	Corporates - Of Which: SME																
	Retail																
	Retail - Secured on real estate property																
	Retail - Secured on real estate property - Of Which: SME																
	Retail - Secured on real estate property - Of Which: non-SME																
	Retail - Qualifying Revolving																
	Retail - Other Retail																
	Retail - Other Retail - Of Which: SME																
	Retail - Other Retail - Of Which: non-SME																
	Equity																
	Securitisation																
Other non-credit obligation assets																	
IRB TOTAL																	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Swedbank - group	Central governments or central banks	15	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	192	0	223	0	101	0	0	0	0.0%
	Public sector entities	395	0	111	0	19	0	0	0	85.7%
	Multilateral Development Banks	390	0	0	0	0	0	0	0	0.0%
	International Organisations	44	0	0	0	0	0	0	0	0.0%
	Institutions	1,367	0	36	0	0	0	0	0	0.0%
	Corporates	527	0	482	1	236	0	2	0	3.2%
	of which: SME	180	0	137	0	125	0	0	0	0.0%
	Retail	1,444	130	1,028	52	156	11	1	1	6.5%
	of which: SME	152	0	87	0	128	0	0	0	81.3%
	Secured by mortgages on immovable property	611	0	213	0	352	3	2	0	0.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	12	0	1	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0	0	0.0%
	Equity			1,728	0	0	0	0	0	0.0%
Securitisation										
Other exposures			280	0	1	0	0	0	0.0%	
Standardised Total		6,098	131	3,804	53	956	14	5	1	5.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Sweden	Central governments or central banks	2	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	72	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	589	0	13	0	0	0	0	0	0.0%
	Corporates	163	0	163	0	118	0	1	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	695	62	505	19	1	0	0	0	29.7%
	of which: SME	25	0	14	0	1	0	0	0	29.7%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		2,269	62	2,350	19	119	0	1	0	29.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Finland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	180	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	10	0	5	0	0	0	0	0	0.0%
	Corporates	34	0	34	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		227	0	41	0	0	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Estonia	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	99	0	20	0	98	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	127	0	101	0	127	0	0	0	100.0%
	of which: SME	109	0	83	0	109	0	0	0	0.0%
	Retail	111	0	63	0	111	0	0	0	5.5%
	of which: SME	111	0	63	0	111	0	0	0	86.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					-1	0	0	0	0.0%	
Standardised Total	540	0	372	0	337	0	0	0	5.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Lithuania	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	9	0	5	0	9	0	0	0	84.6%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	54	0	51	1	52	0	0	0	3.1%
	of which: SME	8	0	6	0	8	0	0	0	0.0%
	Retail	15	8	10	8	15	8	0	0	3.6%
	of which: SME	4	0	2	0	4	0	0	0	86.0%
	Secured by mortgages on immovable property	285	0	99	0	283	2	1	0	0.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	456	9	259	9	358	11	2	0	2.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Latvia	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	6	0	1	0	3	0	0	0	0.0%
	Public sector entities	10	0	5	0	10	0	0	0	85.7%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	15	0	13	0	14	0	0	0	85.7%
	of which: SME	7	0	6	0	7	0	0	0	85.7%
	Retail	26	2	17	2	26	2	1	0	15.8%
	of which: SME	12	0	7	0	12	0	0	0	86.0%
	Secured by mortgages on immovable property	65	0	23	0	65	1	1	0	0.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	133	2	69	2	117	3	1	0	12.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Norway	Central governments or central banks	2	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	14	0	1	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	1	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	0	0	0	0	0.0%
	Corporates	19	0	18	0	12	0	1	0	38.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	430	45	313	20	4	4	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	12	0	11	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures										0.0%
Standardised Total		491	45	345	20	16	0	1	0	38.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
United States	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	4	0	4	0	0	0	0	0	82.2%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										0.0%
Other exposures										0.0%
Standardised Total		14	0	14	0	0	0	0	0	0.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA
Swedbank - group

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Swedbank - group	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	101	0	0	0	40.0%	101	0	0	0	40.0%	101	0	0	0	40.0%
	Public sector entities	19	0	0	0	75.2%	19	0	0	0	46.9%	19	0	0	0	63.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	60.8%	0	0	0	0	61.0%	0	0	0	0	61.2%
	Corporates	224	2	3	1	32.9%	222	4	4	2	34.8%	319	7	4	2	35.2%
	of which: SME	124	0	0	0	14.5%	124	1	0	0	15.8%	123	2	0	0	16.4%
	Retail	155	12	11	10	77.0%	154	14	11	10	74.1%	152	15	12	11	71.2%
	of which: SME	127	1	0	0	16.0%	127	1	1	0	16.2%	125	3	1	0	16.9%
	Secured by mortgages on immovable property	346	9	6	4	41.7%	340	15	11	8	51.9%	394	21	14	11	55.1%
	of which: SME	0	0	0	0	18.3%	0	0	0	0	21.6%	0	0	0	0	23.9%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	1	0	0	0	29.1%	1	0	0	0	34.6%	1	0	0	0	36.9%
	Standardised Total	946	24	20	14	59.1%	936	34	26	20	58.8%	927	43	31	25	57.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Sweden	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	117	1	0	0	40.0%	116	2	2	1	41.5%	115	3	2	1	42.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	39.0%	1	0	0	0	41.6%	1	0	0	0	42.8%
	of which: SME	1	0	0	0	39.5%	1	0	0	0	42.0%	1	0	0	0	43.3%
	Secured by mortgages on immovable property	0	0	0	0	55.3%	0	0	0	0	56.6%	0	0	0	0	57.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	118	1	0	0	40.3%	117	2	2	1	41.7%	116	3	2	1	42.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(min EUR, %)		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Finland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	61.7%	0	0	0	0	63.2%	0	0	0	0	64.5%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	64.0%	0	0	0	0	82.2%	0	0	0	0	89.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	64.0%	0	0	0	0	82.0%	0	0	0	0	88.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Estonia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	98	0	0	0	40.0%	98	0	0	0	40.0%	98	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	61.7%	0	0	0	0	62.9%	0	0	0	0	64.1%
	Corporates	126	0	0	0	16.1%	126	1	0	0	17.2%	125	1	0	0	17.4%
	of which: SME	109	0	0	0	16.5%	108	1	0	0	17.6%	108	1	0	0	17.8%
	Retail	110	1	0	0	10.9%	110	1	0	0	13.0%	109	2	0	0	14.4%
	of which: SME	110	0	0	0	12.0%	110	1	0	0	13.6%	109	2	0	0	14.8%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	1	1	0	0	29.1%	1	0	0	0	34.6%	1	0	0	0	36.9%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	336	1	0	0	15.8%	335	2	1	0	17.0%	334	4	1	1	17.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Lithuania	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	9	0	0	0	75.4%	9	0	0	0	72.4%	9	0	0	0	80.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	60.6%	0	0	0	0	60.6%	0	0	0	0	60.6%
	Corporates	52	1	0	0	18.4%	52	1	0	0	16.0%	52	1	0	0	14.6%
	of which: SME	8	0	0	0	8.8%	8	0	0	0	7.9%	8	0	0	0	7.7%
	Retail	15	9	7	7	78.2%	14	9	7	7	79.3%	14	9	7	7	80.1%
	of which: SME	4	0	0	0	13.7%	4	0	0	0	10.3%	4	0	0	0	9.4%
	Secured by mortgages on immovable property	277	8	5	3	40.8%	273	12	8	6	48.1%	288	16	10	8	51.3%
	of which: SME	0	0	0	0	17.4%	0	0	0	0	19.6%	0	0	0	0	20.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	353	17	12	10	59.2%	348	22	15	13	59.7%	343	26	18	16	59.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Latvia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	3	0	0	0	40.0%	3	0	0	0	40.0%	3	0	0	0	40.0%
	Public sector entities	10	0	0	0	75.1%	10	0	0	0	43.4%	10	0	0	0	60.9%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	65.5%	0	0	0	0	65.8%	0	0	0	0	66.1%
	Corporates	14	0	0	0	19.1%	14	0	0	0	19.4%	14	0	0	0	21.2%
	of which: SME	7	0	0	0	18.6%	7	0	0	0	18.7%	7	0	0	0	20.6%
	Retail	25	3	3	2	86.1%	25	3	3	2	82.7%	25	3	3	3	80.4%
	of which: SME	12	0	0	0	28.9%	12	0	0	0	27.3%	12	0	0	0	27.4%
	Secured by mortgages on immovable property	64	2	2	1	45.7%	62	3	3	2	67.7%	61	4	4	3	70.0%
	of which: SME	0	0	0	0	71.9%	0	0	0	0	72.8%	0	0	0	0	76.2%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	116	4	4	3	69.4%	114	6	6	4	73.7%	112	8	8	6	72.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Swedbank - group	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	101	0	0	0	40.0%	101	0	0	0	40.0%	101	0	0	0	40.0%
	Public sector entities	19	0	0	0	75.1%	19	0	0	0	47.8%	19	0	0	0	66.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	69.9%	0	0	0	0	61.1%	0	0	0	0	61.3%
	Corporates	223	31	4	1	23.9%	200	6	5	2	36.4%	216	10	6	4	37.3%
	of which: SME	124	1	0	0	15.0%	123	1	0	0	15.9%	122	3	1	0	17.3%
	Retail	155	13	11	10	76.3%	152	15	12	11	71.6%	150	17	13	12	67.6%
	of which: SME	127	1	1	0	16.0%	126	2	1	0	16.7%	124	4	1	1	17.8%
	Secured by mortgages on immovable property	344	11	9	5	45.0%	336	19	14	10	54.0%	330	26	17	15	56.8%
	of which: SME	0	0	0	0	20.0%	0	0	0	0	22.1%	0	0	0	0	24.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	1	0	0	0	27.8%	1	0	0	0	32.0%	1	0	0	0	34.4%
	Standardised Total	944	26	25	16	58.9%	930	40	32	23	57.7%	917	54	37	30	56.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Sweden	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	117	1	2	1	41.1%	115	3	3	1	42.8%	114	5	3	2	43.8%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	40.3%	1	0	0	0	43.7%	1	0	0	0	45.4%
	of which: SME	1	0	0	0	40.8%	1	0	0	0	44.3%	1	0	0	0	45.9%
	Secured by mortgages on immovable property	0	0	0	0	56.1%	0	0	0	0	57.7%	0	0	0	0	59.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	118	1	2	1	41.4%	116	3	3	1	43.1%	115	5	3	2	44.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Finland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	61.9%	0	0	0	0	63.6%	0	0	0	0	64.7%
	Corporates	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	65.0%	0	0	0	0	82.5%	0	0	0	0	89.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	64.9%	0	0	0	0	82.4%	0	0	0	0	89.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
Estonia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	98	0	0	0	40.0%	98	0	0	0	40.0%	98	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	61.9%	0	0	0	0	63.2%	0	0	0	0	64.3%
	Corporates	126	0	0	0	16.1%	125	1	0	0	16.5%	125	2	1	0	17.6%
	of which: SME	108	0	0	0	16.5%	108	1	0	0	16.9%	107	2	1	0	18.0%
	Retail	110	1	0	0	11.4%	109	2	0	0	13.8%	108	3	1	0	15.4%
	of which: SME	110	1	0	0	12.3%	109	2	0	0	14.2%	108	3	1	0	15.6%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	1	0	0	0	27.8%	1	0	0	0	32.0%	1	0	0	0	34.4%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	336	1	1	0	15.9%	334	3	1	1	16.9%	332	6	2	1	18.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
Lithuania	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	9	0	0	0	75.3%	9	0	0	0	72.9%	9	0	0	0	81.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	60.6%	0	0	0	0	60.6%	0	0	0	0	60.6%
	Corporates	52	1	0	0	18.6%	52	1	0	0	16.1%	52	1	0	0	14.9%
	of which: SME	8	0	0	0	9.0%	8	0	0	0	8.1%	8	0	0	0	7.8%
	Retail	15	9	7	7	78.5%	14	9	7	7	79.5%	14	9	8	7	80.4%
	of which: SME	4	0	0	0	12.7%	4	0	0	0	9.9%	4	0	0	0	9.4%
	Secured by mortgages on immovable property	276	9	7	4	43.6%	270	15	10	7	50.0%	265	20	12	11	53.0%
	of which: SME	0	0	0	0	18.7%	0	0	0	0	19.1%	0	0	0	0	19.4%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	351	18	14	11	59.6%	345	25	17	15	59.6%	339	30	20	18	60.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mth EUR, %)																
Latvia	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	3	0	0	0	40.0%	3	0	0	0	40.0%	3	0	0	0	40.0%
	Public sector entities	10	0	0	0	75.1%	10	0	0	0	44.4%	10	0	0	0	64.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	65.7%	0	0	0	0	66.0%	0	0	0	0	66.2%
	Corporates	14	0	0	0	19.6%	14	0	0	0	19.9%	13	0	0	0	21.8%
	of which: SME	7	0	0	0	19.2%	7	0	0	0	19.2%	7	0	0	0	21.2%
	Retail	25	3	3	2	84.5%	25	3	3	3	80.2%	24	4	4	3	77.8%
	of which: SME	12	0	0	0	28.5%	12	0	0	0	27.6%	12	1	1	0	28.2%
	Secured by mortgages on immovable property	63	2	2	1	50.4%	62	4	4	3	69.6%	60	5	5	4	70.6%
	of which: SME	0	0	0	0	73.2%	0	0	0	0	73.8%	0	0	0	0	77.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	115	5	6	3	68.9%	113	7	8	5	72.6%	110	10	9	7	71.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Norway	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	12	0	2	0	52.2%	11	1	2	1	57.4%	11	2	2	1	57.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	3	0	0	0	48.0%	3	0	0	0	49.5%	3	0	0	0	50.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	63.1%	0	0	0	0	82.9%	0	0	0	0	83.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	15	0	2	0	51.4%	15	1	2	1	55.8%	14	2	3	1	56.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	0	0	0	0	83.3%	0	0	0	0	83.3%	0	0	0	0	83.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	36.1%	0	0	0	0	44.0%	0	0	0	0	48.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	64.7%	0	0	0	0	77.6%	0	0	0	0	81.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	39.6%	0	0	0	0	51.9%	0	0	0	0	58.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Swedbank - group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Risk exposure amounts

Swedbank - group

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	30,943	30,826	31,264	31,658	31,985	35,646	35,994	37,059
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
Risk exposure amount other credit risk	30,943	30,826	31,264	31,658	31,985	35,646	35,994	37,059
Risk exposure amount for market risk	1,265	1,265	1,265	1,265	1,265	2,128	2,128	2,128
Risk exposure amount for operational risk	6,462	6,462	6,462	6,462	6,462	6,462	6,462	6,462
Other risk exposure amounts	2,897	2,897	2,897	2,897	2,897	2,897	2,897	2,897
Total risk exposure amount	41,567	41,450	41,888	42,282	42,609	47,132	47,480	48,545

2018 EU-wide Stress Test: Capital

Swedbank - group

		Actual	Restated	Baseline Scenario			Adverse Scenario			
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020	
		(m€ EUR,%)								
OWN FUNDS	A	OWN FUNDS	12,790	12,735	13,176	13,656	14,179	12,857	12,984	13,217
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,231	10,188	10,629	11,109	11,632	10,310	10,437	10,670
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,538	3,538	3,538	3,538	3,538	3,538	3,538	3,538
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	5,666	5,453	5,893	6,373	6,896	5,502	5,629	5,862
	A.1.3	Accumulated other comprehensive income	-227	-227	-227	-227	-227	-154	-154	-154
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	3	-1	-1	-1	-1	-1	-1	-1
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	73	73	73
	A.1.3.3	Other OCI contributions	-230	-226	-226	-226	-226	-226	-226	-226
	A.1.4	Other Reserves	3,110	3,109	3,109	3,109	3,109	3,109	3,109	3,109
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	7	7	7	7	7	7	7	7
	A.1.7	Adjustments to CET1 due to prudential filters	-60	-56	-56	-56	-56	-56	-56	-56
	A.1.8	(-) Intangible assets (including Goodwill)	-1,617	-1,617	-1,617	-1,617	-1,617	-1,617	-1,617	-1,617
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-14	-14	-14	-14	-14	-14	-14	-14
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-168	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-5	-5	-5	-5	-5	-5	-5	-5
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-15						
	A.1.21.1	Of which: subject to transitional arrangements		0						
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0						
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0						
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0						
	A.1.22	Transitional adjustments	0	0	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL	0	0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital	0	0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						

2018 EU-wide Stress Test: Capital

Swedbank - group

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
	A.2.1	Additional Tier 1 Capital instruments							
	A.2.2	(-) Excess deduction from T2 items over T2 capital							
	A.2.3	Other Additional Tier 1 Capital components and deductions							
	A.2.4	Additional Tier 1 transitional adjustments							
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements							
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)							
	A.4.1	Tier 2 Capital instruments							
	A.4.2	Other Tier 2 Capital components and deductions							
	A.4.3	Tier 2 transitional adjustments							
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements							
A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2								
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT							
	B.1	Of which: Transitional adjustments included							
	B.2	Adjustments due to IFRS 9 transitional arrangements							
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio							
	C.2	Tier 1 Capital ratio							
	C.3	Total Capital ratio							
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)							
	D.2	TIER 1 CAPITAL (fully loaded)							
	D.3	TOTAL CAPITAL (fully loaded)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio							
	E.2	Tier 1 Capital ratio							
	E.3	Total Capital ratio							
Memorandum Items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) (1)							
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CSR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)							
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)							
	H.1	Total leverage ratio exposures (transitional)							
	H.2	Total leverage ratio exposures (fully loaded)							
	H.3	Leverage ratio (transitional)							
	H.4	Leverage ratio (fully loaded)							
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer							
	P.2	Countercyclical capital buffer							
	P.3	O-SII buffer							
	P.4	G-SII buffer							
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV							
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV							
P.6	Combined buffer								

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Swedbank - group

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	2,699	2,954	2,973	3,249	2,428	2,173	2,146
Interest income	4,708	4,524	4,937	5,816	6,107	6,595	7,536
Interest expense	-2,008	-1,570	-1,964	-2,568	-3,668	-4,405	-5,363
Dividend income	29	29	29	29	14	14	14
Net fee and commission income	1,163	1,163	1,163	1,163	931	931	931
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	150	195	195	195	43	134	134
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					7		
Other operating income not listed above, net	34	122	122	122	153	122	122
Total operating income, net	4,075	4,463	4,483	4,757	3,577	3,373	3,347
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-106	-390	-148	-143	-1,448	-1,038	-408
Other income and expenses not listed above, net	-1,497	-1,553	-1,589	-1,624	-1,844	-1,608	-1,604
Profit or (-) loss before tax from continuing operations	2,472	2,520	2,745	2,991	285	728	1,334
Tax expenses or (-) income related to profit or loss from continuing operations	-521	-756	-824	-897	-85	-218	-400
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	1,951	1,764	1,922	2,093	199	509	934
Amount of dividends paid and minority interests after MDA-related adjustments	1,498	1,323	1,442	1,570	150	382	701
Attributable to owners of the parent net of estimated dividends	453	441	480	523	49	127	233
Memo row: Impact of one-off adjustments		31	31	31	31	31	31
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

2018 EU-wide Stress Test: Major capital measures and realised losses

Swedbank - group

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	230

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Swedbank - group

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	6,950	0	0	0	0	0	0
Central banks	6,617	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0
Credit institutions	334	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	179,073	107	1,133	1,075	120	345	360
Central banks	20,089	0	0	0	0	0	0
General governments	1,474	0	0	0	0	0	0
Credit institutions	1,625	0	0	0	0	0	0
Other financial corporations	1,568	1	16	16	0	16	0
Non-financial corporations	55,138	13	743	713	75	218	153
Households	99,180	93	374	345	44	111	208
DEBT INSTRUMENTS other than HFT	186,023	107	1,133	1,075	120	345	360
OFF-BALANCE SHEET EXPOSURES	33,180		19	15	3	10	0

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Swedbank - group

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,784	679	202	192	1,353
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	7	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	1,611	588	182	172	1,223
Households	165	91	20	20	131
DEBT INSTRUMENTS other than HFT	1,784	679	202	192	1,353
Loan commitments given	141	1	0	0	49

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30