LF Hypotek

Pillar III Quarterly Report - Q1 2026

Not applicable disclosure requirements

EU CCR7 - RWEA flow statements of CCR exposures under the IMM

EU MR2-B - RWA flow statements of market risk exposures under the IMA

EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach

Capital position

EU OV1 – Owerview of total risk exposure amounts

Disclosure according to point (d) of Article 438 in EU Regulation No 575/2013

SEK m		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		2026-03-31	2025-12-31	2026-03-31
1	Credit risk (excluding CCR)	93 890	92 528	7 511
2	Of which the standardised approach	999	1 001	80
3	Of which the foundation IRB (FIRB) approach	4 084	4 083	327
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the advanced IRB (AIRB) approach	9 121	8 940	730
6	Counterparty credit risk - CCR	123	27	10
7	Of which the standardised approach	123	27	10
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
9	Of which other CCR			
10	Credit valuation adjustments risk - CVA risk	42	25	3
10a	Of which the standardised approach (SA)			
10b	Of which the basic approach (F-BA and R-BA)	42	25	3
10c	Of which the simplified approach			
11	Empty set in the EU			
12	Empty set in the EU			
13	Empty set in the EU			
14	Empty set in the EU			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250%/ deduction			
20	Position, foreign exchange and commodities risks (Market risk)			
21	Of which the Alternative standardised approach (A-SA)			
21a	Of which the Simplified standardised approach (S-SA)			
22	Of which the Alternative Internal Models Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between trading and non-trading books			
24	Operational risk	4 543	5 138	363
24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	66	63	5
26	Output floor applied (%)	55%	50%	
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total	98 598	97 719	7 888

EU KM1 – Key metrics template

Disclosure according to points (a) to (g) of Article 447 and point (b) of Article 438 in EU Regulation No 575/2013

SEK m		a	b	c	d	e
		2026-03-31	2025-12-31	2025-09-30	2025-06-30	2025-03-31
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	17 665	17 433	17 840	17 741	17 625
2	Tier 1 capital	17 665	17 433	17 840	17 741	17 625
3	Total capital	17 665	17 433	17 840	17 741	17 625
	Risk-weighted exposure amounts					
4	Total risk exposure amount	98 598	97 719	97 002	96 193	94 179
4a	Total risk exposure pre-floor	98 598	97 719	97 002	96 193	94 179
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17,92%	17,84%	18,39%	18,44%	18,71%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17,92%	17,84%	18,39%	18,44%	18,71%
6	Tier 1 ratio (%)	17,92%	17,84%	18,39%	18,44%	18,71%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	17,92%	17,84%	18,39%	18,44%	18,71%
7	Total capital ratio (%)	17,92%	17,84%	18,39%	18,44%	18,71%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	17,92%	17,84%	17,84%	18,44%	18,44%
	Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,74%	1,74%	1,74%	1,17%	1,17%
EU 7e	of which: to be made up of CET1 capital (percentage points)	0,98%	0,98%	0,98%	0,66%	0,66%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,31%	1,31%	1,31%	0,88%	0,88%
EU 7g	Total SREP own funds requirements (%)	9,74%	9,74%	9,74%	9,17%	9,17%
	Combined buffer requirement (as a percentage of riskweighted exposure amount)					
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	2,00%	2,00%	2,00%	2,00%	2,00%
EU 9a	Systemic risk buffer (%)					
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer					
11	Combined buffer requirement (%)	4,50%	4,50%	4,50%	4,50%	4,50%
EU 11a	Overall capital requirements (%)	14,24%	14,24%	14,24%	13,67%	13,67%
12	CET1 available after meeting the total SREP own funds requirements (%)	9,92%	8,10%	8,65%	9,27%	9,54%
	Leverage ratio					
13	Leverage ratio total exposure measure	397 347	383 260	382 793	383 242	369 990
14	Leverage ratio	4,45%	4,55%	4,66%	4,63%	4,76%
	Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)					
EU 16a	Cash outflows - Total weighted value					
EU 16b	Cash inflows - Total weighted value					
16	Total net cash outflows (adjusted value)					
17	Liquidity coverage ratio (%)					
	Net Stable Funding Ratio					
18	Total available stable funding					
19	Total required stable funding					
20	NSFR ratio (%)					

Note: Länsförsäkringar Hypotek is a liquidity subgroup and has a waiver from the SFSA according to Article 8 (EU) 575/2013. It is therefore to be exempted from the minimum liquidity requirements on Liquidity Coverage Ratio (LCR) and Net Stable

EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

Disclosure according to points (da) of Article 438 in EU Regulation No 575/2013

	SEK m	a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	13 205	999	14 204	123 165	123 067
2	Counterparty credit risk	0	123	123	123	123
3	Credit valuation adjustment		42	42	42	42
4	Securitisation exposures in the banking book					
5	Market risk	0	0	0	0	0
6	Operational risk		4 543	4 543	4 543	4 543
7	Other risk weighted exposure amounts		79 686	79 686	0	0
8	Total	13 205	85 394	98 598	127 873	127 775

EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

Disclosure according to points (da) of Article 438 in EU Regulation No 575/2013

	SEK m	a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks					
EU 1a	Regional governments or local authorities					
EU 1b	Public sector entities					
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions			3	3	3
3	Equity					
4	Not applicable					
5	Corporates	4 084	6 548	4 084	6 646	6 548
5.1	Of which: F-IRB is applied	4 084	6 548	4 084	6 646	6 548
5.2	Of which: A-IRB is applied					
EU 5a	Of which: Corporates - General	5	12	5	14	12
EU 5b	Of which: Corporates - Specialised lending					
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail	8 910	115 214	8 910	115 214	115 214
6.1	Of which: Retail - Qualifying revolving					
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other	214	2 175	214	2 175	2 175
6.2	Of which: Retail - Secured by residential real estate	8 696	113 039	8 696	113 039	113 039
7	Not aplicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	17 452	120 933	17 452	120 933	120 933
EU 7b	Collective investment undertakings (CIU)					
EU 7c	Categorised as exposures in default in SA	211	306	211	306	306
EU 7d	Categorised as subordinated debt exposures in SA					
EU 7e	Categorised as covered bonds in SA			926	926	926
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Others			69	69	69
9	Total	13 205	122 068	14 204	123 165	123 067

Credit risk

EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach

Disclosure according to point (h) of Article 438 in EU Regulation No 575/2013

SEK m		Risk weighted exposure amount
		a
1	**Risk weighted exposure amount as at the end of the previous reporting period**	13 023
2	Asset size (+/-)	184
3	Asset quality (+/-)	-2
4	Model updates (+/-)	
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	
8	Other (+/-)	
9	**Risk weighted exposure amount as at the end of the reporting period**	13 205

Liquidity risk

EU LIQB - On qualitative information on LCR, which complements template EU LIQ1

Disclosure according to Article 451a(2) in EU Regulation No 575/2013

Note: Länsförsäkringar Hypotek is a liquidity subgroup and has a waiver from the SFSA according to Article 8 (EU) 575/2013. It is therefore to be exempted from the minimum liquidity requirements on Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) as liquidity risk is managed in Länsförsäkringar Bank AB (LFAB). Hence, EU LIQB is excluded.

EU LIQ1 - Quantitative information of LCR

Disclosure according to Article 451a(2) in EU Regulation No 575/2013

Note: Länsförsäkringar Hypotek is a liquidity subgroup and has a waiver from the SFSA according to Article 8 (EU) 575/2013. It is therefore to be exempted from the minimum liquidity requirements on Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) as liquidity risk is managed in Länsförsäkringar Bank AB (LFAB). Hence, EU LIQ1 is excluded.

This report constitutes LF Hypotek’s Pillar 3 disclosures and has been prepared in accordance with the requirements set out in Part Eight of Regulation (EU) No 575/2013 (CRR), the Commission Implementing Regulation (EU) 2024/3172 regarding public disclosure. The disclosures have been compiled in accordance with LF ’s internal policies, procedures, systems and controls for Pillar 3 reporting.

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Risk Control LF Hypotek

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