LF Bank

Pillar III Report Q2 2026

Not applicable disclosure requirements

Table	Reason
EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries	NPL ratio is below 5%
EU CQ2 - Quality of forbearance	NPL ratio is below 5%
EU CQ4 - Quality of non-performing exposures by geography	Foreign exposure below 10%
EU CQ6 - Collateral valuation - loans and advances	NPL ratio is below 5%
EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown	NPL ratio is below 5%
EU CR10 - Specialised lending and equity exposures under the simple riskweighted approach	No exposures using simple RW approach
EU CCR4 - IRB approach – CCR exposures by exposure class and PD scale	Internal method for CCR not used
EU CCR6 - Credit derivatives exposures	No use of credit derivatives
EU CCR7 - RWEA flow statements of CCR exposures under the IMM	Internal method for CCR not used
EU SEC1 - Securitisation exposures in the non-trading book	No securitised loans or contribution to other institutions'
EU SEC2 - Securitisation exposures in the trading book	No securitised loans or contribution to other institutions'
EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor	No securitised loans or contribution to other institutions'
EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor	No securitised loans or contribution to other institutions'
EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments	No securitised loans or contribution to other institutions'
EU MR1 - Market risk under the standardised approach	Empty
EU MR2-A - Market risk under the internal Model Approach (IMA)	Internal method for MR not used
EU MR2-B - RWA flow statements of market risk exposures under the IMA	Internal method for MR not used
EU MR3 - IMA values for trading portfolios	Internal method for MR not used
ESG Template 6 – Summary of GAR KPIs	Not required
ESG Template 7 – Mitigation actions: Assets for the calculation of GAR	Not required
ESG Template 8 - GAR	Not required
ESG Template 9 - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G SIIs	Not required
ESG Template 10 – Other climate change mitigating actions that are not covered in the EU Taxonomy	Not required

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
		2026-06-30	2026-03-31	2026-06-30
1	**Credit risk (excluding CCR)**	132 197	125 904	10 576
2	Of which the standardised approach	8 851	8 622	708
3	Of which the foundation IRB (FIRB) approach	11 508	10 525	921
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the advanced IRB (AIRB) approach	35 674	22 259	2 854
6	**Counterparty credit risk - CCR**	337	627	27
7	Of which the standardised approach	318	602	25
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	19	25	2
9	Of which other CCR			
10	**Credit valuation adjustments risk - CVA risk**	609	801	49
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	609	801	49
EU 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)			
EU 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**	15 075	15 075	1 206
EU 24a	**Exposures to crypto-assets**			
25	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	119	106	10
26	Output floor applied (%)	55%	55%	
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	**Total**	148 218	142 407	11 857

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
		2026-06-30	2026-03-31	2025-12-31	2025-09-30	2025-06-30
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	20 841	20 890	20 581	20 799	20 961
2	Tier 1 capital	23 691	23 740	23 431	24 849	23 511
3	Total capital	26 382	26 431	27 617	27 939	26 601
	Risk-weighted exposure amounts					
4	Total risk exposure amount	148 218	142 407	140 616	139 633	139 513
4a	Total risk exposure pre-floor	148 218	142 407	140 616	139 633	139 513
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	14,06%	14,67%	14,64%	14,90%	15,02%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	14,06%	14,67%	14,64%	14,90%	15,02%
6	Tier 1 ratio (%)	15,98%	16,67%	16,66%	17,80%	16,85%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	15,98%	16,67%	16,66%	17,80%	16,85%
7	Total capital ratio (%)	17,80%	18,56%	19,64%	20,01%	19,07%
7b	Total capital ratio considering unfloored TREA (%)	17,80%	18,56%	19,64%	20,01%	19,07%
	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 (%)	1,96%	1,96%	1,96%	1,96%	2,10%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,10%	1,10%	1,10%	1,10%	1,18%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,47%	1,47%	1,47%	1,47%	1,58%
EU 7g	Total SREP own funds requirements (%)	9,96%	9,96%	9,96%	9,96%	10,10%
	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 (%)	14,46%	14,46%	14,46%	14,46%	14,46%
12	CET1 available after meeting the total SREP own funds requirements (%)	7,84%	8,60%	9,03%	9,29%	8,97%
	Leverage ratio					
13	Leverage ratio total exposure measure	564 392	548 533	528 931	541 460	531 775
14	Leverage ratio	4,20%	4,33%	4,43%	4,59%	4,42%
	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)	72 064	71 105	70 992	66 401	64 517
EU 16a	Cash outflows - Total weighted value	36 292	35 275	35 001	33 817	33 704
EU 16b	Cash inflows - Total weighted value	7 339	7 293	8 030	9 131	10 386
16	Total net cash outflows (adjusted value)	28 953	27 983	26 971	24 686	23 318
17	Liquidity coverage ratio (%)	251,52%	258,43%	269,38%	275,07%	282,11%
	Net Stable Funding Ratio					
18	Total available stable funding	469 248	442 630	446 504	442 013	451 644
19	Total required stable funding	363 085	358 198	350 783	351 080	355 020
20	NSFR ratio (%)	129,24%	123,57%	127,29%	125,90%	127,22%

EU KM2 - Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

Disclosure according to point (a) and (c) of Article 45i.3 in EU Regulation No 2014/59

SEK m		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
		2026-06-30	T	T-1	T-2	T-3	T-4
	Own funds and eligible liabilities, ratios and components						
1	Own funds and eligible liabilities	68 549					
EU-1a	Of which own funds and subordinated liabilities	39 894					
2	Total risk exposure amount of the resolution group (TREA)	148 218					
3	Own funds and eligible liabilities as a percentage of the TREA	46,25%					
EU-3a	Of which own funds and subordinated liabilities	26,92%					
4	Total exposure measure (TEM) of the resolution group	564 392					
5	Own funds and eligible liabilities as percentage of the TEM	12,15%					
EU-5a	Of which own funds or subordinated liabilities	7,07%					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks *pari passu* with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks *pari passu* with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
	Minimum requirement for own funds and eligible liabilities (MREL)						
EU-7	MREL expressed as a percentage of the TREA	22,42%					
EU-8	Of which to be met with own funds or subordinated liabilities	19,92%					
EU-9	MREL expressed as a percentage of the TEM	6,00%					
EU-10	Of which to be met with own funds or subordinated liabilities	6,00%					

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)	47 420	8 851	56 270	171 398	170 762
2	Counterparty credit risk		337	337	337	337
3	Credit valuation adjustment		609	609	609	609
4	Securitisation exposures in the banking book					
5	Market risk					
6	Operational risk		15 075	15 075	15 075	15 075
7	Other risk weighted exposure amounts		75 927	75 927		
8	Total	47 420	100 798	148 218	187 419	186 783

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			281	281	281
3	Equity			543	543	543
4	Not applicable					
5	Corporates	11 508	17 958	11 510	18 595	17 960
5.1	Of which: F-IRB is applied	11 508	17 958	11 508	18 595	17 960
5.2	Of which: A-IRB is applied					
EU 5a	Of which: Corporates - General	7 273	4 248	7 275	4 550	4 250
EU 5b	Of which: Corporates - Specialised lending					
EU 5c	Of which: Corporates - Purchased receivables					
6	Retail	34 927	153 958	37 093	156 123	156 123
6.1	Of which: Retail - Qualifying revolving			695	695	695
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other	16 220	32 853	17 690	34 324	34 324
6.2	Of which: Retail - Secured by residential real estate	18 707	121 105	18 707	121 105	121 105
7	Not applicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	28 296	138 333	28 296	138 333	138 333
EU 7b	Collective investment undertakings (CIU)					
EU 7c	Categorised as exposures in default in SA	747	565	755	574	574
EU 7d	Categorised as subordinated debt exposures in SA					
EU 7e	Categorised as covered bonds in SA			4 295	4 295	4 295
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Others	238	238	1 794	1 794	1 794
9	Total	47 420	311 052	56 270	171 398	170 762

EU CC1 - Composition of regulatory own funds

Disclosure according to points (a), (d), (e) and (f) of Article 437 in EU Regulation No 575/2013

SEK m		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	2 865	c1
	of which: Instrument type 1	2 865	c1
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	11 444	c6(a)
3	Accumulated other comprehensive income (and other reserves)	8 225	c2+c3+c4
EU-3a	Funds for general banking risk		
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in consolidated CET1)		
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	448	c6(b)*
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	22 982	c7-c5*
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-84	
8	Intangible assets (net of related tax liability) (negative amount)	-1 358	a10(b)+b6**
9	Empty set in the EU		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-86	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	160	c3
12	Negative amounts resulting from the calculation of expected loss amounts	-759	
13	Any increase in equity that results from securitised assets (negative amount)		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		
15	Defined-benefit pension fund assets (negative amount)		
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
20	Empty set in the EU		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)		
EU-20c	of which: securitisation positions (negative amount)		
EU-20d	of which: free deliveries (negative amount)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
22	Amount exceeding the 17,65% threshold (negative amount)		
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
24	Empty set in the EU		
25	of which: deferred tax assets arising from temporary differences		
EU-25a	Losses for the current financial year (negative amount)		
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		

26	Empty set in the EU		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
27a	Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant)	-14	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-2 141	
29	Common Equity Tier 1 (CET1) capital	20 841	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	2 850	c5
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) CRR		
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
35	of which: instruments issued by subsidiaries subject to phase out		
36	Additional Tier 1 (AT1) capital before regulatory adjustments	2 850	c5
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
41	Empty set in the EU		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42a	Other regulatory adjustments to AT1 capital		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		
44	Additional Tier 1 (AT1) capital	2 850	c5
45	Tier 1 capital (T1 = CET1 + AT1)	23 691	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	2 691	b10(b)
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		
EU-47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2		
EU-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2		
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments		
51	Tier 2 (T2) capital before regulatory adjustments	2 691	b10(b)
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		
53	Direct, indirect and synthetic goldings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
54a	Empty set in the EU		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
56	Empty set in the EU		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
EU-56b	Other regulatory adjustments to T2 capital		
57	Total regulatory adjustments to Tier 2 (T2) capital		
58	Tier 2 (T2) capital	2 691	b10(b)
59	Total capital (TC = T1 + T2)	26 382	
60	Total Risk exposure amount	148 218	
Capital ratios and buffers			

61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	14,06%
62	Tier 1 (as a percentage of total risk exposure amount)	15,98%
63	Total capital (as a percentage of total risk exposure amount)	17,80%
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)	10,07%
65	of which: capital conservation buffer requirement	2,50%
66	of which: countercyclical buffer requirement	1,96%
67	of which: systemic risk buffer requirement	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1,10%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	7,83%
69	[non relevant in EU regulation]	
70	[non relevant in EU regulation]	
71	[non relevant in EU regulation]	
Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	
74	Empty set in the EU	
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	48
Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	115
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	285
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
82	Current cap on AT1 instruments subject to phase out arrangements	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
84	Current cap on T2 instruments subject to phase out arrangements	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

* Equals the amount reported in EU CC2 reduced by the expected dividend.

** Part of deferred tax liability connected to intangible assets.

EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

Disclosure according to point (a) of Article 437 in EU Regulation No 575/2013

SEK m		a	c
		Balance sheet as in published financial statements & under regulatory scope of consolidation	Reference
		2026-06-30	
Assets - Breakdown by asset clases according to the balance sheet in the published financial statements			
1	Cash and balances with central banks	12 092	a1
2	Treasury bills and other eligible bills	22 529	a2
3	Loans to credit institutions	4 958	a3
4	Loans to the public	438 582	a4
5	Bonds and other interest-bearing securities	57 243	a5
6	Shares and participations	215	a6
7	Shares and participations in joint ventures	7	a7
8	Derivatives	3 947	a8
9	Fair value changes of interest-rate-risk hedged items in the portfolio hedge	75	a9
10(a)	Intangible assets - Software	301	a10(a)
10(b)	Intangible assets - Other	1 411	a10(b)
11	Property and equipment	539	a11
12	Deferred tax assets	133	a12
13	Other assets	833	a13
14	Prepaid expenses and accrued income	748	a14
15	**Total assets**	**543 613**	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
1	Due to credit institutions	8 190	b1
2	Deposits and borrowing from the public	169 731	b2
3	Debt securities in issue	325 247	b3
4	Derivatives	1 925	b4
5	Fair value changes of interest-rate-risk hedged items in the portfolio hedge	301	b5
6	Deferred tax liabilities	722	b6
7	Other liabilities	1 021	b7
8	Accrued expenses and deferred income	7 436	b8
9	Provisions	31	b9
10(a)	Subordinated liabilities	4	b10(a)
10(b)	Subordinated liabilities Own Funds	2 691	b10(b)
11	**Total liabilities**	**517 300**	
Shareholders' Equity			
1	Share capital	2 865	c1
2	Other capital contributed	8 243	c2
3	Fair value reserve - Cashflow hedges	-160	c3
4	Reserves	142	c4
5	Additional Tier 1 instruments	2 850	c5
6(a)	Retained earnings	11 444	c6(a)
6(b)	Retained earnings - Profit for the period	929	c6(b)
7	**Total shareholders' equity**	**26 313**	c7
	Total Assets and Shareholders Equity	**543 613**	

EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

Disclosure according to point (a) of Article 440 in EU Regulation No 575/2013

SEK m		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	Breakdown by country:													
	SWEDEN	50 274	457 888	0	0	0	508 162	4 424	0	0	4 424	55 213	100%	2,00%
020	**Total**	50 274	457 888	0	0	0	508 162	4 424	0	0	4 424	55 213	100%	

Exposure to other countries are below 2%, therefore all exposure are allocated to Sweden according to 2(5)(b) in (EU) 1152/2014.

EU CCyB2 - Amount of institution-specific countercyclical capital buffer

Disclosure according to point (b) of Article 440 in EU Regulation No 575/2013

SEK m		a
1	Total risk exposure amount	148 218
2	Institution specific countercyclical capital buffer rate	2,00%
3	Institution specific countercyclical capital buffer requirement	2 964

EU LR1 - Summary reconciliation of accounting assets and leverage ratio exposures

Disclosure according to point (b) of Article 451(1) in EU Regulation No 575/2013

SEK m		A
		Applicable amount
1	Total assets as per published financial statements	543 613
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	-42
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central bank (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with point (i) of point (i) of Article 429a(1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustments for derivative financial instruments	-1 629
9	Adjustment for securities financing transactions (SFTs)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	25 316
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11a	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
EU-11b	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	-2 866
13	Leverage ratio total exposure measure	564 392

EU LR2 - Leverage ratio common disclosure

Disclosure according to points (a), (b) and (c) of Article 451(1) and Article 451(2) in EU Regulation No 575/2013

SEK m		CRR leverage ratio exposures	
		A	B
		2026-06-30	2025-12-31
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	537 210	513 291
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-532	-805
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	-2 300	-2 067
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	534 377	510 419
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	452	923
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	1 867	1 926
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach		
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original exposure method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	**Total derivatives exposures**	2 318	2 848
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	2 381	
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets		
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	**Total securities financing transaction exposures**	2 382	
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	53 413	30 413
20	(Adjustments for conversion to credit equivalent amounts)	-28 097	-14 749
21	(General provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	**Off-balance sheet exposures**	25 316	15 664
Excluded exposures			
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks - Public sector investments)		
EU-22d	(Excluded promotional loans of public development banks: - Promotional loans granted by a public development credit institution - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units): - Promotional loans granted by a public development credit institution - Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State - Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution)		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	**(Total exempted exposures)**		
Capital and total exposure measure			
23	Tier 1 Capital	23 691	23 431
24	**Leverage ratio total exposure measure**	564 392	528 931
Leverage Ratio			
25	Leverage Ratio	4,20%	4,43%
EU-25	Leverage ratio (without the adjustment due to excluded exposures of public development banks - Public sector investments) (%)	4,20%	4,43%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	4,20%	4,43%

26	Regulatory minimum leverage ratio requirement (%)	3,00%	3,00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)		
EU-26b	of which: to be made up of CET1 capital (percentage points)		
27	Required leverage buffer (%)		
EU-27a	Overall leverage ratio requirement (%)	3,00%	3,00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7 452	4 139
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	2 381	
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	569 463	533 069
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	569 463	533 069
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4,16%	4,40%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	4,16%	4,40%

EU LR3 - Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

Disclosure according to point (b) of Article 451(1) in EU Regulation No 575/2013

SEK m		A
		CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	536 677
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	536 677
EU-4	Covered bonds	42 945
EU-5	Exposures treated as sovereigns	46 075
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	1 433
EU-7	Institutions	8 125
EU-8	Secured by mortgages of immovable properties	375 225
EU-9	Retail exposures	51 799
EU-10	Corporates	5 904
EU-11	Exposures in default	605
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	4 566

Credit risk

EU CR1 - Performing and non-performing exposures and related provisions

Disclosure according to points (c) and (e) of Article 442 in EU Regulation No 575/2013

	SEK m	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions							Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			Accumulated partial write-off	On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
005	**Cash balances at central banks and other demand deposits**	12 593	12 593													
010	**Loans and advances**	442 881	435 544	7 337	1 168	128	841	-167	-49	-118	-251	-1	-250		414 734	848
020	*Central banks*	1 236	1 236													
030	*General governments*	5 166	5 082	85				-2		-2					157	
040	*Credit institutions*	3 224	3 224												1	
050	*Other financial corporations*	357	351	6											89	
060	*Non-financial corporations*	30 333	28 405	1 928	297	5	265	-48	-17	-31	-123		-122		28 298	168
070	*Of which SMEs*	29 477	27 651	1 826	290	5	258	-44	-15	-29	-120		-120		27 506	164
080	*Households*	402 565	397 246	5 318	871	123	576	-116	-32	-84	-128	-1	-127		386 189	680
090	**Debt securities**	79 773	79 773					-1	-1							
100	*Central banks*	11 998	11 998													
110	*General governments*	15 678	15 678					-1	-1							
120	*Credit institutions*	51 931	51 931					-1	-1							
130	*Other financial corporations*	166	166													
140	*Non-financial corporations*															
150	**Off-balance-sheet exposures**	53 386	52 938	447	17		14	19	8	11	3		3		20 733	6
160	*Central banks*															
170	*General governments*	14	4	10											1	
180	*Credit institutions*															
190	*Other financial corporations*	42	41	1											5	
200	*Non-financial corporations*	3 107	3 016	90	10		9	2	1		1		1		1 198	6
210	*Households*	50 223	49 877	346	7		5	17	7	11	2		2		19 529	
220	**Total**	588 633	580 849	7 784	1 185	128	855	-187	-59	-129	-254	-1	-253		435 467	854

EU CR1-A - Maturity of exposures

Disclosure according to point (g) of Article 442 in EU Regulation No 575/2013

SEK m		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	2 083	62 504	49 085	383 194	28	496 894
2	Debt securities		35 289	43 834	650		79 772
3	**Total**	2 083	97 792	92 919	383 844	28	576 667

EU CR2 - Template EU CR2: Changes in the stock of non-performing loans and advances

Disclosure according to point (f) of Article 442 in EU Regulation No 575/2013

SEK m		a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	1 230
020	Inflows to non-performing portfolios	425
030	Outflows from non-performing portfolios	-487
040	Outflows due to write-offs	-139
050	Outflow due to other situations	-348
060	**Final stock of non-performing loans and advances**	1 168

EU CQ1 - Credit quality of forborne exposures

Disclosure according to point (c) of Article 442 in EU Regulation No 575/2013

SEK m		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	**Cash balances at central banks and other demand deposits**								
010	**Loans and advances**	2 206,79	74,88	59,25	68,79		-2	1 870	58
020	*Central banks*								
030	*General governments*								
040	*Credit institutions*								
050	*Other financial corporations*								
060	*Non-financial corporations*	49,43	30,89	29,48	29,48		-1	74	26
070	*Households*	2 157,36	43,99	29,77	39,31		-1	1 796	31
080	**Debt Securities**								
090	**Loan commitments given**								
100	**Total**	1 826	60	48	57		-2	1 870	58

EU CQ3: Credit quality of performing and non-performing exposures by past due days

Disclosure according to point (d) of Article 442 in EU Regulation No 575/2013

SEK m		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005	**Cash balances at central banks and other demand deposits**	12 593	12 593										
010	**Loans and advances**	442 881	442 525	356	1 168	726	125	161	127	24	5		853
020	*Central banks*	1 236	1 236										
030	*General governments*	5 166	5 166										
040	*Credit institutions*	3 224	3 224										
050	*Other financial corporations*	357	357										
060	*Non-financial corporations*	30 333	30 258	74	297	146	35	80	34	1			266
070	*Of which SMEs*	29 477	29 405	72	290	141	35	79	34	1			260
080	*Households*	402 565	402 283	281	871	579	90	80	93	23	5		586
090	**Debt securities**	79 773	79 773										
100	*Central banks*	11 998	11 998										
110	*General governments*	15 678	15 678										
120	*Credit institutions*	51 931	51 931										
130	*Other financial corporations*	166	166										
140	*Non-financial corporations*												
150	**Off-balance-sheet exposures**	53 386			17								10
160	*Central banks*												
170	*General governments*	14											
180	*Credit institutions*												
190	*Other financial corporations*	42											
200	*Non-financial corporations*	3 107			10								5
210	*Households*	50 223			7								5
220	**Total**	588 633	534 892	356	1 185	726	125	161	127	24	5		863

EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry

Disclosure according to points (c) and (e) of Article 442 in EU Regulation No 575/2013

SEK m		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing		Of which loans and advances subject to impairment		
				Of which defaulted			
010	Agriculture, forestry and fishing	2 232	33	32	2 232	-13	
020	Mining and quarrying	85			85		
030	Manufacturing	2 055	33	33	2 055	-27	
040	Electricity, gas, steam and air conditioning supply	53	5	5	53	-1	
050	Water supply	112			112		
060	Construction	3 691	69	48	3 691	-39	
070	Wholesale and retail trade	1 525	23	22	1 525	-17	
080	Transport and storage	1 301	12	12	1 301	-12	
090	Accommodation and food service activities	391	18	18	391	-16	
100	Information and communication	191	1	1	191	-1	
110	Real estate activities	119			119		
120	Financial and insurance actvities	16 350	49	42	16 350	-6	
130	Professional, scientific and technical activities	792	17	17	792	-11	
140	Administrative and support service activities	854	17	17	854	-9	
150	Public administration and defense, compulsory social security						
160	Education	154			154	-2	
170	Human health services and social work activities	98	2	2	98	-1	
180	Arts, entertainment and recreation	324	5	5	324	-4	
190	Other services	303	13	13	303	-12	
200	**Total**	30 629	297	266	30 629	-171	

EU CQ7 - Collateral obtained by taking possession and execution processes

Disclosure according to point (c) of Article 442 in EU Regulation No 575/2013

SEK m		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	**Property, plant and equipment (PP&E)**		
020	**Other than PP&E**	2	
030	*Residential immovable property*		
040	*Commercial Immovable property*		
050	*Movable property (auto, shipping, etc.)*	2	
060	*Equity and debt instruments*		
070	*Other collateral*		
080	**Total**	2	

EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

Disclosure according to point (f) of Article 453 in EU Regulation No 575/2013

SEK m		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	40 641	415 583	415 572	11	
2	Debt securities	79 772				
3	Total	120 413	415 583	415 572	11	
4	*Of which non-performing exposures*	68	848	848		
5	*Of which defaulted*	24	161			

EU CR4 - Standardised approach - Credit risk exposure and CRM effects, excluding counterparty credit exposures

Disclosure according to points (g), (h) and (i) of Article 453 and of point (e) of Article 444 in EU Regulation No 575/2013

SEK m	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet amount	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	42 531	13	43 891	5		
2	Non-central government public sector entities	1 433	1	6 402			
EU 2a	Regional governments or local authorities	73	1	6 402			
EU 2b	Public sector entities	1 360					
3	Multilateral development banks	2 423		2 423			
EU 3a	International organisations	1 122		1 122			
4	Institutions	7 633	2	1 304	1	281	21,56%
5	Covered bonds	42 945		42 945		4 295	10,00%
6	Corporates	2		2		2	100,00%
6.1	Of which: Specialised Lending						
7	Subordinated debt exposures and equity	220		220		543	246,27%
EU 7a	Subordinated debt exposures						
EU 7b	Equity	220		220		543	246,27%
8	Retail	1 859	4 117	1 859	1 647	2 165	61,76%
9	Secured by mortgages on immovable property and ADC exposures						
9.1	Secured by mortgages on residential immovable property - non IPRE						
9.2	Secured by mortgages on residential immovable property - IPRE						
9.3	Secured by mortgages on commercial immovable property - non IPRE						
9.4	Secured by mortgages on commercial immovable property - IPRE						
9.5	Acquisition, Development and Construction ADC						
10	Exposures in default	8	1	8	1	8	100,00%
EU 10a	Claims on institutions and corporates with a short-term credit assessment						
EU 10b	Collective investment undertakings CIU						
EU 10c	Other items	2 760		2 760		1 557	56,41%
11	not applicable						
12	TOTAL	102 936	4 135	102 936	1 654	8 851	8,46%

EU CR5 - Standardised approach, excluding counterparty credit exposures

Disclosure according to point (e) of Article 444 in EU Regulation No 575/2013

	Risk weight													
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%
	Exposure classes													
1	Central governments or central banks	43 896												
2	Non-central government public sector entities	6 403												
EU 2a	Regional governments or local authorities	6 403												
EU 2b	Public sector entities													
3	Multilateral development banks	2 423												
EU 3a	International organisations	1 122												
4	Institutions					1 289								
5	Covered bonds				42 945									
6	Corporates													
6.1	Of which: Specialised Lending													
7	Subordinated debt exposures and equity													
EU 7a	Subordinated debt exposures													
EU 7b	Equity													
8	Retail exposures									1 544				1 957
9	Secured by mortgages on immovable property and ADC exposures													
9.1	Secured by mortgages on residential immovable property - non IPRE													
9.1.1	no loan splitting applied													
9.1.2	loan splitting applied secured													
9.1.3	loan splitting applied unsecured													
9.2	Secured by mortgages on residential immovable property - IPRE													
9.3	Secured by mortgages on commercial immovable property - non IPRE													
9.3.1	no loan splitting applied													
9.3.2	loan splitting applied secured													
9.3.3	loan splitting applied unsecured													
9.4	Secured by mortgages on commercial immovable property - IPRE													
9.5	Acquisition, Development and Construction ADC													
10	Exposures in default													
EU 10a	Claims on institutions and corporates with a short-term credit assessment													
EU 10b	Collective investment undertakings CIU													
EU 10c	Other items	1 272									3			
11	not applicable													
EU 11c	TOTAL	55 115			42 945	1 289				1 544	3			1 957

	Risk weight														
		80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others	Total	Of which unrated
	Exposure classes														
1	Central governments or central banks													43 896	13 776
2	Non-central government public sector entities													6 403	6 403
EU 2a	Regional governments or local authorities													6 403	6 403
EU 2b	Public sector entities														
3	Multilateral development banks													2 423	
EU 3a	International organisations													1 122	
4	Institutions							16						1 305	-13 289
5	Covered bonds													42 945	
6	Corporates			2										2	2
6.1	Of which: Specialised Lending														
7	Subordinated debt exposures and equity			5					215					220	-9 963
EU 7a	Subordinated debt exposures														
EU 7b	Equity			5					215					220	-9 963
8	Retail exposures			5										3 506	3 506
9	Secured by mortgages on immovable property and ADC exposures														
9.1	Secured by mortgages on residential immovable property - non IPRE														
9.1.1	no loan splitting applied														
9.1.2	loan splitting applied secured														
9.1.3	loan splitting applied unsecured														
9.2	Secured by mortgages on residential immovable property - IPRE														
9.3	Secured by mortgages on commercial immovable property - non IPRE														
9.3.1	no loan splitting applied														
9.3.2	loan splitting applied secured														
9.3.3	loan splitting applied unsecured														
9.4	Secured by mortgages on commercial immovable property - IPRE														
9.5	Acquisition, Development and Construction ADC														
10	Exposures in default			8										8	8
EU 10a	Claims on institutions and corporates with a short-term credit assessment														
EU 10b	Collective investment undertakings CIU														
EU 10c	Other items			1 436					48				2	2 760	2 759
11	not applicable														
EU 11c	TOTAL			1 456				16	262				2	104 590	3 202

EU CR6 - IRB approach – Credit risk exposures by exposure class and PD range

Disclosure according to point (g) of Article 452 in EU Regulation No 575/2013

A-IRB

SEK m	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
1	**Retail exposures - Secured by residential real estate - with own estimates of LGD or conversion factors**												
2	0.00 to <0.15	304 816	23 334	48,31%	316 090	0,06%	441678	18,71%		9 807	3,10%	38	-1
3	0.00 to <0.10	259 931	19 456	47,87%	269 245	0,05%	377876	18,52%		7 267	2,70%	27	-1
4	0.10 to <0.15	44 885	3 878	50,54%	46 845	0,12%	63802	19,85%		2 540	5,42%	11	
5	0.15 to <0.25	20 479	15 187	44,18%	27 188	0,24%	36762	19,24%		2 401	8,83%	13	
6	0.25 to <0.50	8 687	1 376	47,72%	9 343	0,48%	13999	20,15%		1 422	15,22%	9	
7	0.50 to <0.75												
8	0.75 to <2.50	6 588	648	53,46%	6 934	1,31%	10615	19,98%		2 022	29,16%	18	
9	0.75 to <1.75	4 189	481	51,12%	4 435	0,96%	6832	20,20%		1 091	24,61%	9	
10	1.75 to <2.5	2 399	167	60,22%	2 499	1,92%	3783	19,58%		930	37,23%	9	
11	2.50 to <10.00	2 039	61	67,86%	2 080	5,18%	3323	19,40%		1 320	63,47%	21	-1
12	2.5 to <5	1 315	58	65,98%	1 353	3,84%	2123	19,47%		752	55,54%	10	
13	5 to <10	723	3	100,00%	727	7,68%	1200	19,28%		569	78,24%	11	
14	10.00 to <100.00	1 149	7	100,00%	1 156	24,99%	1889	19,22%		1 249	108,05%	55	-3
15	10 to <20	424	7	100,00%	431	15,36%	693	19,51%		444	102,92%	13	-1
16	20 to <30												
17	30.00 to <100.00	725			725	30,72%	1196	19,05%		805	111,11%	42	-2
18	100.00 (Default)	236			236	100,00%	446	20,00%		486	205,96%	8	-4
19	**Subtotal**	343 993	40 613	46,87%	363 027	0,28%	508712	18,82%		18 707	5,15%	162	-9
20	**Retail exposures - Other - with own estimates of LGD or conversion factors**												
21	0.00 to <0.15	15 864	3 472	90,56%	19 008	0,07%	142397	39,36%		1 401	7,37%	6	
22	0.00 to <0.10	11 194	2 378	91,13%	13 362	0,05%	82610	37,99%		752	5,63%	3	
23	0.10 to <0.15	4 670	1 094	89,34%	5 647	0,12%	59787	42,60%		649	11,49%	3	
24	0.15 to <0.25	5 300	601	74,12%	5 745	0,24%	28933	37,48%		895	15,58%	5	
25	0.25 to <0.50	7 589	627	76,10%	8 066	0,48%	39093	39,12%		2 010	24,92%	15	-1
26	0.50 to <0.75												
27	0.75 to <2.50	11 591	1 213	63,66%	12 364	1,41%	64032	42,18%		5 266	42,60%	74	-10
28	0.75 to <1.75	6 091	653	66,50%	6 525	0,96%	32460	41,18%		2 396	36,71%	26	-3
29	1.75 to <2.5	5 500	561	60,35%	5 839	1,92%	31572	43,29%		2 871	49,17%	49	-7
30	2.50 to <10.00	7 113	733	54,30%	7 511	5,23%	44050	45,01%		4 478	59,63%	176	-39
31	2.5 to <5	4 516	507	55,94%	4 800	3,84%	27314	45,50%		2 831	58,98%	84	-17
32	5 to <10	2 596	226	50,61%	2 711	7,68%	16736	44,15%		1 647	60,78%	92	-21
33	10.00 to <100.00	2 549	115	51,51%	2 608	22,20%	16739	43,61%		2 188	83,89%	253	-71
34	10 to <20	1 407	76	52,80%	1 447	15,36%	9165	43,29%		1 067	73,74%	96	-21
35	20 to <30												
36	30.00 to <100.00	1 142	39	48,99%	1 161	30,72%	7574	44,00%		1 121	96,54%	157	-50
37	100.00 (Default)	450	6	49,39%	453	100,00%	2940	45,40%		728	160,77%	227	-217
38	**Subtotal**	50 455	6 767	78,32%	55 755	2,99%	338184	40,77%		16 967	30,43%	756	-339
39	**Total**	394 448	47 380	51,36%	418 782	846896		35 674	8,52%	918	-348	394 448	47 380

F-IRB

SEK m	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjust-ments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
1	**Corporates - Other without own estimates of LGD or conversion factors**												
2	0.00 to <0.15	2 416	41	67,43%	2 443	0,10%	567	20,74%	2,50	206	8,45%	1	
3	0.00 to <0.10	732	14	87,40%	743	0,06%	256	20,69%	2,50	47	6,39%		
4	0.10 to <0.15	1 684	28	57,57%	1 700	0,12%	311	20,76%	2,50	159	9,35%		
5	0.15 to <0.25	7 353	296	55,05%	7 516	0,24%	779	21,04%	2,49	1 069	14,22%	4	
6	0.25 to <0.50	10 748	471	62,09%	11 040	0,48%	1327	21,87%	2,40	2 290	20,74%	12	
7	0.50 to <0.75												
8	0.75 to <2.50	12 507	732	48,59%	12 863	1,33%	2440	24,18%	2,18	4 361	33,91%	42	-2
9	0.75 to <1.75	7 621	446	50,44%	7 846	0,96%	1377	23,47%	2,26	2 338	29,80%	18	-1
10	1.75 to <2.5	4 885	287	45,71%	5 016	1,92%	1063	25,28%	2,05	2 023	40,34%	24	-1
11	2.50 to <10.00	3 716	275	52,49%	3 860	4,93%	1029	29,34%	1,72	2 459	63,71%	58	-5
12	2.5 to <5	2 646	207	56,26%	2 763	3,84%	706	27,57%	2,01	1 467	53,12%	29	-1
13	5 to <10	1 070	68	40,97%	1 097	7,68%	323	33,78%	1,00	992	90,39%	28	-3
14	10.00 to <100.00	846	74	42,72%	877	23,56%	316	34,54%	0,93	1 122	127,84%	70	-13
15	10 to <20	386	56	40,64%	409	15,36%	199	36,80%	0,72	535	130,87%	23	-2
16	20 to <30												
17	30.00 to <100.00	459	18	49,07%	468	30,72%	117	32,56%	1,11	586	125,19%	47	-10
18	100.00 (Default)	149	1	40,00%	149	100,00%	41	27,43%	1,80			41	-17
19	**Total**	37 734	1 890	53,71%	38 749	6499	2,25	11 508	29,70%	227	-37	37 734	1 890

EU CR7 - IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques, excluding counterparty credit exposures

Disclosure according to point (j) of Article 453 in EU Regulation No 575/2013

SEK m		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	Central governments and central banks - F-IRB		
EU 1a	Regional governments and local authorities -F-IRB		
EU 1b	Public sector entities - F-IRB		
2	Central governments and central banks - A-IRB		
EU 2a	Regional governments and local authorities A-IRB		
EU 2b	Public sector entities A-IRB		
3	Institutions - F-IRB		
4	not applicable		
5	Corporates – F-IRB	11 508	11 508
EU 5a	Corporates - General	11 508	11 508
EU 5b	Corporates - Specialised lending		
EU 5c	Corporates - Purchased receivables		
6	Corporate – A-IRB		
EU 6a	Corporates - General		
EU 6b	Corporates - Specialised lending		
EU 6c	Corporates - Purchased Receivables		
7	not applicable		
8	not applicable		
EU 8a	Retail - A-IRB	35 674	35 674
9	Retail – Qualifying revolving QRRE		
10	Retail – Secured by residential immovable property	18 707	18 707
EU 10a	Retail – Purchased receivables		
EU 10b	Retail- Other retail exposures	16 967	16 967
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	Exposures under F-IRB	11 508	11 508
18	Exposures under A-IRB	35 674	35 674
19	Total Exposures	47 182	47 182

EU CR7-A - IRB approach – Disclosure of the extent of the use of CRM techniques

Disclosure according to point (g) of Article 453 in EU Regulation No 575/2013

A-IRB

	SEK m		Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
		Total exposures	Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)			
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks														
2	Regional governments and local authorities														
3	Public sector entities														
5	Corporates														
5.1	Corporates – General														
5.2	Corporates – Specialised lending														
5.3	Corporates - Purchased Receivables														
6	Retail	418 782		86,66%	86,66%										35 674
6.1	Retail – Qualifying revolving														
6.2	Retail – secured by residential immovable property	363 027		99,97%	99,97%										18 707
6.3	Retail - Purchased Receivables														
6.4	Retail - Other retail exposures	55 755													16 967
7	Total	418 782		86,66%	86,66%										35 674

F-IRB

SEK m		Total exposures	Credit risk Mitigation techniques: Funded credit Protection (FCP)									Credit risk Mitigation techniques: Unfunded credit Protection (UFCP)		Credit risk Mitigation methods in the calculation of RWEAs	
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks														
2	Regional governments and local authorities														
3	Public sector entities														
4	Institutions														
5	Corporates	38 749		81,82%	81,82%										11 508
5.1	Corporates – General	38 749		81,82%	81,82%										11 508

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**	33 006
2	Asset size (+/-)	1 002
3	Asset quality (+/-)	-354
4	Model updates (+/-)	11 094
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	-27
7	Foreign exchange movements (+/-)	
8	Other (+/-)	2 700
9	**Risk weighted exposure amount as at the end of the reporting period**	47 420

EU CCR1 - Analysis of CCR exposure by approach, excluding exposures to central counterparties

Disclosure according to points (f), (g), (k) and (m) of Article 439 in EU Regulation No 575/2013

SEK m		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU1	EU - Original Exposure Method (for derivatives)				1,40				
EU2	EU - Simplified SA-CCR (for derivatives)				1,40				
1	SA-CCR (for derivatives)	199	635		1,40	3 110	1 168	1 168	294
2	IMM (for derivatives and SFTs)				1,40				
2a	*Of which securities financing transactions netting sets*								
2b	*Of which derivatives and long settlement transactions netting sets*								
2c	*Of which from contractual cross-product netting sets*								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					4 840	106	106	23
5	VaR for SFTs								
6	**Total**					7 950	1 274	1 274	318

EU CCR3 - Standardised approach – CCR exposures by regulatory exposure class and risk weights

Disclosure according to point (e) of Article 444 in EU Regulation No 575/2013

SEK m		Risk weight											
	Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1	Central governments or central banks												
2	Regional government or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organisations												
6	Institutions		967			665					2	607	2 240
7	Corporates												
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	**Total exposure value**		967			665					2	607	2 240

EU CCR5 - Composition of collateral for CCR exposures

Disclosure according to point (e) of Article 439 in EU Regulation No 575/2013

SEK m		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
	Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency		3 157	4 578	493		2 328		2 511
2	Cash – other currencies		3 157		493				
3	Domestic sovereign debt								
4	Other sovereign debt			689					
5	Government agency debt								
6	Corporate bonds			592					
7	Equity securities						2 328		2 511
8	Other collateral								
9	**Total**			3 298					

EU CCR8 - Exposures to CCPs

Disclosure according to point (i) of Article 439 in EU Regulation No 575/2013

SEK m		a	b
		Exposure value	RWEA
1	**Exposures to QCCPs (total)**		19
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	967	19
3	(i) OTC derivatives	967	19
4	(ii) Exchange-traded derivatives		
5	(iii) SFTs		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin	4 578	
8	Non-segregated initial margin		
9	Prefunded default fund contributions		
10	Unfunded default fund contributions		
11	**Exposures to non-QCCPs (total)**		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

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

Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time

LCR has remained on a high level due to the high quality composition and size of the liquidity buffer in relation to the relevant cash outflows. One key factor explaining the relatively stable level over time is the limited use of short term funding.

Explanations on the changes in the LCR over time

LCR is affected when larger bond issues approach maturity. Initially through a cash build up and then related to the cash outflow caused by the maturity.

Explanations on the actual concentration of funding sources

Funding is concentrated towards covered bonds and deposits.

High-level description of the composition of the institution`s liquidity buffer.

The liquidity buffer mainly consists of Swedish government risk, Swedish and to some extent Nordic covered bonds, Swedish municipality risk and some European SSA bonds.

Derivative exposures and potential collateral calls

Derivative exposures have limited effect on LCR.

Currency mismatch in the LCR

Cash outflows as well as liquidity buffer is concentrated to SEK.

Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile

None.

EU LIQ1 - Quantitative information of LCR

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

SEK m		Total unweighted value (12 month average)				Total weighted value (12 month average)			
		a	b	c	d	e	f	g	h
EU 1a	**Quarter ending on**	2026-06-30	2026-03-31	2025-12-31	2025-09-30	2026-06-30	2026-03-31	2025-12-31	2025-09-30
EU 1b	**Number of data points used in the calculation of averages**	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					72 064	71 105	70 992	66 401
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	144 464	140 801	139 226	137 478	6 995	6 769	6 670	6 539
3	Stable Deposits	101 359	98 809	97 445	95 574	5 068	4 940	4 872	4 779
4	Less stable Deposits	17 869	17 042	16 773	16 470	1 927	1 829	1 797	1 760
5	Unsecured Wholesale Funding	20 253	22 148	21 906	20 844	13 396	13 686	13 630	12 782
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks								
7	Non-operational deposits (all counterparties)	17 509	19 299	18 729	18 162	10 653	10 838	10 453	10 100
8	Unsecured debt	2 743	2 848	3 177	2 682	2 743	2 848	3 177	2 682
9	Secured Wholesale Funding					1 585	1 595	1 846	2 217
10	Additional requirements	40 825	37 113	35 919	35 169	9 232	8 852	8 351	7 946
11	Outflows related to derivative exposures and other collateral requirements	9 119	8 806	8 390	8 105	6 283	6 029	5 604	5 255
12	Outflows related to loss of funding on debt products	1 111	1 111	1 111	1 111	1 111	1 111	1 111	1 111
13	Credit and liquidity facilities	30 595	27 195	26 418	25 953	1 837	1 711	1 635	1 580
14	Other contractual funding obligations	992	1 126	1 470	1 513	507	651	1 005	1 035
15	Other contingent funding obligations	4 622	3 766	3 541	3 341	4 577	3 723	3 499	3 298
16	**TOTAL CASH OUTFLOWS**					36 292	35 275	35 001	33 817
CASH - INFLOWS									
17	Secured lending (eg reverse repos)	4 773	4 972	4 117	3 752	1 749	1 760	1 932	2 199
18	Inflows from fully performing exposures	5 963	6 690	7 252	9 356	3 322	3 611	3 758	4 719
19	Other cash inflows	2 268	1 922	2 340	2 213	2 268	1 922	2 340	2 213
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies.)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	**TOTAL CASH INFLOWS**	13 584	13 709	15 321	7 339	7 293	8 030	9 131	10 223,11
EU-20a	Fully Exempt Inflows								
EU-20b	Inflows subject to 90% Cap								
EU-20c	Inflows subject to 75% Cap	13 004	13 584	13 709	15 321	7 339	7 293	8 030	9 131
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					72 064	71 105	70 992	66 401
22	TOTAL NET CASH OUTFLOWS					28 953	27 983	26 971	24 686
23	LIQUIDITY COVERAGE RATIO					252%	258%	269%	275%

EU LIQ2 - Net Stable Funding Ratio

Disclosure according to Article 451a(3) in EU Regulation No 575/2013

Quarter ending on				2026-06-30		
SEK m		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	26 109			2 691	28 800
2	*Own funds*	26 109			2 691	28 800
3	*Other capital instruments*					
4	Retail deposits		152 867	2 369	748	147 083
5	*Stable deposits*		130 421	2 019	663	126 481
6	*Less stable deposits*		22 446	350	86	20 602
7	Wholesale funding:		42 170	20 394	281 595	293 356
8	*Operational deposits*					
9	*Other wholesale funding*		42 170	20 394	281 595	293 356
10	Interdependent liabilities					
11	Other liabilities:	706	8 629		9	9
12	*NSFR derivative liabilities*	706				
13	*All other liabilities and capital instruments not included in the above categories*		8 629		9	9
14	**Total available stable funding (ASF)**					469 248
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					3 120
EU-15a	Assets encumbered for more than 12m in cover pool		1 338	1 191	264 649	227 101
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		14 223	4 720	157 348	123 486
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*					
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		3 970	48	161	463
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		9 415	4 263	65 409	121 849
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		5 037	37	98	61 921
22	*Performing residential mortgages, of which:*		838	409	90 436	
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		832	408	90 308	
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*				1 342	1 173
25	Interdependent assets					
26	Other assets:		4 329	32	6 764	6 703
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					
29	*NSFR derivative assets*					
30	*NSFR derivative liabilities before deduction of variation margin posted*			2 151		
31	*All other assets not included in the above categories*		2 178	32	2 187	2 705
32	Off-balance sheet items		46 217	2 694	4 479	2 675
33	**Total RSF**					363 085
34	**Net Stable Funding Ratio (%)**					129,24%

Quarter ending on		2026-03-31				
SEK m		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	25 690			2 691	28 381
2	*Own funds*	25 690			2 691	28 381
3	*Other capital instruments*					
4	Retail deposits		138 728	2 615	680	133 853
5	*Stable deposits*		117 129	2 155	592	113 911
6	*Less stable deposits*		21 599	460	88	19 941
7	Wholesale funding:		63 564	17 146	264 970	280 385
8	*Operational deposits*					
9	*Other wholesale funding*		63 564	17 146	264 970	280 385
10	Interdependent liabilities					
11	Other liabilities:		16 913		12	12
12	*NSFR derivative liabilities*					
13	*All other liabilities and capital instruments not included in the above categories*		16 913		12	12
14	**Total available stable funding (ASF)**					442 630
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					3 232
EU-15a	Assets encumbered for more than 12m in cover pool		1 289	1 170	252 124	216 395
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		14 883	4 732	163 524	127 214
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*					
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		4 769	34	133	457
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		9 266	4 263	64 701	125 996
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		5 069	41	103	66 763
22	*Performing residential mortgages, of which:*		848	435	97 829	
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		837	434	97 702	
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*				860	762
25	Interdependent assets					
26	Other assets:		13 522	34	9 314	9 565
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					
29	*NSFR derivative assets*			288		
30	*NSFR derivative liabilities before deduction of variation margin posted*			2 279		
31	*All other assets not included in the above categories*		10 955	34	5 074	5 558
32	Off-balance sheet items		28 978	2 630	4 122	1 793
33	**Total RSF**					358 198
34	**Net Stable Funding Ratio (%)**					123,57%

Quarter ending on						2025-12-31
SEK m		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	25 407			4 187	29 594
2	*Own funds*	25 407			4 187	29 594
3	*Other capital instruments*					
4	Retail deposits		138 547	2 528	681	133 586
5	*Stable deposits*		116 632	2 115	586	113 396
6	*Less stable deposits*		21 916	413	95	20 190
7	Wholesale funding:		38 098	40 636	255 753	283 313
8	*Operational deposits*					
9	*Other wholesale funding*		38 098	40 636	255 753	283 313
10	Interdependent liabilities					
11	Other liabilities:	684	6 149		12	12
12	*NSFR derivative liabilities*	684				
13	*All other liabilities and capital instruments not included in the above categories*		6 149		12	12
14	**Total available stable funding (ASF)**					446 504
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					2 853
EU-15a	Assets encumbered for more than 12m in cover pool		1 171	1 039	234 030	200 805
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		13 101	3 779	177 985	136 856
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*					
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		1 363	35	165	319
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		10 293	3 241	64 513	135 052
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		5 044	39	108	75 990
22	*Performing residential mortgages, of which:*		930	503	111 897	
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		924	502	111 792	
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		515		1 410	1 485
25	Interdependent assets					
26	Other assets:		3 545	22	8 719	8 742
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					
29	*NSFR derivative assets*					
30	*NSFR derivative liabilities before deduction of variation margin posted*			2 604		
31	*All other assets not included in the above categories*		941	22	4 583	5 097
32	Off-balance sheet items		26 270	195	3 923	1 527
33	**Total RSF**					350 783
34	**Net Stable Funding Ratio (%)**					127,29%

Quarter ending on		2025-09-30				
SEK m		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	26 905			3 090	29 994
2	*Own funds*	26 905			3 090	29 994
3	*Other capital instruments*					
4	Retail deposits		139 008	1 471	824	133 201
5	*Stable deposits*		117 664	1 233	706	113 658
6	*Less stable deposits*		21 345	238	118	19 542
7	Wholesale funding:		32 396	47 945	247 939	278 806
8	*Operational deposits*					
9	*Other wholesale funding*		32 396	47 945	247 939	278 806
10	Interdependent liabilities					
11	Other liabilities:	1 511	23 223		11	11
12	*NSFR derivative liabilities*	1 511				
13	*All other liabilities and capital instruments not included in the above categories*		23 223		11	11
14	**Total available stable funding (ASF)**					442 013
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					2 602
EU-15a	Assets encumbered for more than 12m in cover pool		1 121	971	222 865	191 213
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		12 299	3 837	188 609	146 515
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*					
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		3 217	40	186	445
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		8 129	3 263	68 527	145 077
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		2 773	40	127	68 693
22	*Performing residential mortgages, of which:*		953	534	118 762	
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		605	342	102 663	
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*				1 134	992
25	Interdependent assets					
26	Other assets:		21 325	21	9 111	9 104
27	*Physical traded commodities*					
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					
29	*NSFR derivative assets*					
30	*NSFR derivative liabilities before deduction of variation margin posted*			3 425		
31	*All other assets not included in the above categories*		17 900	21	4 932	5 381
32	Off-balance sheet items		29 013	146	3 617	1 647
33	**Total RSF**					351 080
34	**Net Stable Funding Ratio (%)**					125,90%

Market risk

EU IRRBB1 - Interest rate risks of non-trading book activities

Disclosure according to point (a) and (b) of Article 448(1) in EU Regulation No 575/2013

SEK m

	Supervisory shock scenarios	a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		2026-06-30	2025-12-31	2026-06-30	2025-12-31
1	Parallell up	-432	-235	-1	7
2	Parallel down	222	115	-334	-304
3	Steepener	183	169		
4	Flattener	-458	-390		
5	Short rates up	-593	-450		
6	Short rates down	302	225		

ESG Risk

Table 1 - Qualitative information on Environmental risk

Disclosure according to Article 449a CRR

Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning

The management body has implemented the business strategy to integrate environmental factors and risks via the approval of business plans and through internal policies such as policy for sustainability, risk policy, finance policy and credit policy.

Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes

Länsförsäkringar Bank is committed to reaching net zero emissions by 2045, the target (short, medium and long term) is integrated into business strategy. The bank aligns with industry frameworks, and has adopted global sustainability principles, incorporating environmental considerations into its operations and risk management.

Environmental risk limits are included in the credit policy, risk appetite and risk indicators are developed to address short-term risks. Forward-looking elements, such as stress tests, are integrated into strategic planning and processes to ensure resilience and alignment with long-term sustainability objectives.

Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities

Investment activities are limited to investments in the liquidity portfolio which primarily includes government, supranational and agency bonds and covered bonds. Targets have been set for a defined share of the liquidity portfolio to be invested in green bonds. A significant negative change in the environmental risk profile of an issuer will result in a review of the investment limits.

Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks

The credit portfolio is analysed based on carbon intensity focusing on the volumes in which the banking business has the largest negative and positive impact and based on this, actively work to reduce carbon emissions. The credit policy and credit instructions comprise the basis for lending operations. By offering green mortgages, energy efficiency loans and transition finance for companies, the goal is to support the transition to a more sustainable society, provide customers with an incentive to make sustainable choices and contribute to the climate target.

Sustainability-related risk considerations are integrated into the credit dialogue through assessments of customers' exposure and vulnerability to material environmental risks. Where relevant, customers are required to demonstrate credible measures to mitigate these risks and support their transition, enabling informed credit decisions and risk mitigation over time.

Governance

Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels

The management body sets the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management through internal policies e.g. Risk policy, Credit policy, Sustainability policy.

Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions

Responsibilities between business lines and internal control functions are governed by the management body through internal governance policies, sustainability policy and guidelines. An operational governance model to manage environmental factors and risks has also been implemented.

Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels

The management of environmental factors and risks follows the same approach, format, and steering as for other risk types within the bank.

Lines of reporting and frequency of reporting relating to environmental risk

The lines of reporting for environmental risk follow the same reporting structure as for other risk types. The reporting of substantial environmental factors and risks is conducted on ad hoc basis to risk committee and management body in the form of drivers of financial risks e.g. acute climate risks such as drought, flooding and storms. A sustainability report is reported on a quarterly basis to business management.

Alignment of the remuneration policy with institution's environmental risk-related objectives

Remuneration policy includes a requirement to consider sustainability related risks in the design of conditions for compensation.

Risk management

Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework

Environmental factors and risks are integrated in the risk framework in internal policies and reporting, credit approval process, procurement process and new product approval process. Focus is on short and medium term effects and the improvement of tools and models for identifying and measuring environmental factors and risks.

Definitions, methodologies and international standards on which the environmental risk management framework is based

The environmental risk management framework aligns with key international standards, including TCFD, PCAF, PRB, PRI, and are adapting to the mandatory reporting standard ESRS. These frameworks guide the bank in assessing and disclosing climate-related risks, measuring carbon footprints, and integrating sustainability into business strategies and investment processes. Additionally, the bank follows the BIS Principles for the effective management of climate-related financial risks and EBA's ESG risk management guidelines.

Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels

Material climate-related risks are identified through the double materiality assessment in accordance with CSRD/ESRS. Based on the identified material risks, an in-depth portfolio analysis was performed to assess exposures and relevant transmission channels. A prudential transition plan has been established that sets out how material sustainability-related risks are to be managed, monitored and mitigated over time.

Activities, commitments and exposures contributing to mitigate environmental risks

The overall commitment is to reach net zero emissions by 2045. Within the credit approval process, sector-based exclusions are applied, including exclusion of lending to corporates engaged in the extraction or sale of fossil fuels. Environmental and climate-related risks are assessed as part of the credit risk evaluation, including the borrower's transition readiness where relevant.

The Bank actively supports the green transition through dedicated green financing products, such as green mortgages, transition loans and energy loans, aimed at improving energy efficiency and reducing emissions.

Environmental risks are also monitored at portfolio level through sustainability indicators and emissions data (Scope 1, 2 and relevant Scope 3), which are used to inform target-setting, risk assessment and the ongoing transition planning.

Implementation of tools for identification, measurement and management of environmental risks

A sustainability scorecard is applied in the credit process for selected lending categories for the identification, measurement and management of environmental and climate-related risks. Since 2023, the methodology from Partnership for Carbon Accounting Financials (PCAF) has been used for financed emissions calculations. Climate stress tests on residential real estate are conducted using geographical risk analysis tools, and energy performance certificates are applied in the credit approval process for green mortgages. Key risk indicators and risk appetite for environmental risks are established and reported to the management body.

Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile

Based on the results of the double materiality assessment and in-depth portfolio analysis, physical climate risk is assessed to be material in the long term for lending to forestry, agriculture and real estate, primarily driven by risks related to flooding and drought.

A climate stress test has been conducted for the residential real estate portfolio and concluded that exposures in high risk areas for rising sea levels and flooding, which are considered most severe climate related changes, are limited. The impact is low because of the diversified lending portfolio. Effects on capital are minor and covered by the Swedish risk weight floor for mortgages.

Data availability, quality and accuracy, and efforts to improve these aspects

Data availability for environmental factors and risks are limited and challenging. It is an ongoing process to improve quality and accuracy of environmental related data. As part of these efforts, LF Bank participates in a research project led by Research Institutes of Sweden (RISE), together with other banks and insurance companies, which aims to develop a standardized approach for assessing physical climate risk for houses in Sweden.

Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits

Risk indicators and appetite for environmental risks have been established and trigger escalation in the case of breach. In addition, certain industries are entirely excluded from credit granting (e.g. fossil fuel).

Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework

The majority of environmental risks are linked to credit risk and the bank primarily manages environmental factors and risks as drivers of financial risks in terms of credit losses due to decreasing property values and increased operating costs

Table 2 - Qualitative information on Social risk

Disclosure according to Article 449a CRR

Business strategy and processes

Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning

Social factors and risks are integrated into the business strategy and processes through group-wide governance frameworks and due diligence practices within the Länsförsäkringar AB Group. The Group applies a due diligence process to identify and address risks related to human rights, labour conditions, bribery and corruption across its operations and value chain. International standards for responsible business conduct are embedded through Codes of Conduct for employees, suppliers and business partners, as well as governing documents for investments, credit granting, procurement and business collaborations.

Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes

Limits regarding social risks have been implemented in the credit policy. For lending to businesses, assessments are conducted covering industry exposure, business operations and forms of employment to identify and address risks related to human rights, discrimination, labour conditions, child labour, forced labour, corruption and other criminal activities. Lending is not granted where it is assessed that the borrower is unable to comply with applicable laws and regulations in these areas.

Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities

Credit policy restricts lending to corporate customers operating in industries deemed inappropriate from a sustainability perspective and requires sustainability assessments for certain corporate borrowers, including assessments of risks related to human rights, discrimination, corruption and other socially harmful activities. Lending is not granted where such risks are assessed to be material and unmitigated.

Separately, policies and procedures for engagement with suppliers and business partners are implemented at group level within the Länsförsäkringar AB Group and are based on a due diligence approach. These include screening, sanction checks, risk assessments covering labour, human rights and corruption risks, and follow-up through dialogue, enhanced due diligence or exclusion where risks cannot be adequately mitigated.

Governance

Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to:

i. **Activities towards the community and society**
ii. **Employee relationships and labour standards**
iii. **Customer protection and product responsibility**
iv. **Human rights**

The management body sets the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management through internal policies e.g. Credit policy, Procurement policy, Code of conduct and Credit instruction for financial counterparties. This framework covers financial counterparties, suppliers and corporates.

Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body

The management of social factors and risks follows the same approach, format and steering as for other risk types.

Lines of reporting and frequency of reporting relating to social risk

Social risks are reported through mandatory reporting frameworks, including CSRD and the EU Taxonomy, as well as through voluntary commitments such as the Principles for Responsible Banking. Relevant social risk information is reported on an annual basis through these reporting channels.

Alignment of the remuneration policy in line with institution's social risk-related objectives

Remuneration policy includes a requirement to consider sustainability related risks in the design of conditions for compensation.

Risk management

Definitions, methodologies and international standards on which the social risk management framework is based

One of the main focuses for the bank associated with social risk is to prevent over-indebtedness. The credit approval process and thus a major part of the social risk management framework is based on definitions and methodologies from EBA guidelines on loan origination and monitoring.

The social risk management framework is aligned with group-level commitments within the Länsförsäkringar AB Group to internationally recognised standards for responsible business conduct, including the UN Global Compact, the UN Guiding Principles on Business and Human Rights, the ILO core labour standards and the OECD Guidelines for Multinational Enterprises.

Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels

Identification and measurement of social risks is managed in the credit approval process. One of the main focuses for the institute associated with social risk is to prevent over-indebtedness, especially with regard to retail customers. A baseline requirement in the credit process is a sound credit assessment, where the primary source of repayment is based on the client´s income, disregarding any collateral.

In addition, certain industries are entirely excluded from credit granting (e.g. tobacco production, gambling and the weapon industry). The credit process for corporates also includes a client specific analysis of the industry, operations and employment conditions to assess social risks. The bank does not offer credits if the client does not comply with regulations on human rights, discrimination, child labor, forced labor, corruption or is associated with any other criminal activity.

Social risks are monitored by industry concentration on portfolio level as well as in annual credit reviewes for corporate clients.

Activities, commitments and assets contributing to mitigate social risk

Products and services mitigate social risks by promoting responsible financial behaviour and long-term financial resilience.

Implementation of tools for identification and management of social risk

Implementation of a sustainability scorecard in the client onboarding process to support the identification and management of social risks. In addition, key risk indicators, including staff turnover, sick leave and gender distribution in management, are used to monitor and manage social risks on an ongoing basis.

Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits

Current activities within the credit approval process includes exclusion of lending to corporates in non ethical businesses e.g. tobacco production, gambling and the weapon industry.

Breach of key risk indicators for social risks will trigger actions and escalation to management.

Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework

Table 3 - Qualitative information on Governance risk

Disclosure according to Article 449a CRR

Governance

Institution's integration in their governance arrangements governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics

The management body sets the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of governance arrangements through internal policies e.g. Credit policy, Procurement policy, Sustainability Policy and Credit instruction for financial counterparties.

Institution's accounting of the counterparty's highest governance body's role in non-financial reporting

LF Bank is a retail bank with very limited exposure to large counterparties. Non financial ESG-reporting is not applicable for these counterparties. **Institution's integration in governance arrangements of the governance performance of their counterparties including:**

- **Ethical considerations**
- **Strategy and risk management**
- **Inclusiveness**
- **Transparency**
- **Management of conflict of interest**
- **Internal communication on critical concerns**

LF Bank has a code of conduct for suppliers and credit policy covering governance performance of the counterparties.

The credit policy clarifies that lending for corporate loans is not to be offered to businesses in specific industries that are deemed inappropriate from a sustainability perspective. Sustainability analyses are carried out for lending to corporate customers of a certain size regarding their commitments with the Bank Group. The analysis aims at identifying sustainability risks, both physical and transition risks. The credit policy also states that risks of the operations of corporate customers not meeting requirements for human rights, discrimination, corruption, ethical treatment of animals etc. are to be assessed since such operations are not to be financed.

Risk management

Institution's integration in risk management arrangements the governance performance of their counterparties considering:

- **Ethical considerations**
- **Strategy and risk management**
- **Inclusiveness**
- **Transparency**
- **Management of conflict of interest**
- **Internal communication on critical concerns**

LF Bank has a code of conduct for suppliers and business partners and credit policy covering governance performance of the counterpart.

In the short term social risk occur in terms of reputational risk. In the medium to long term social risks also occur in terms of credit risk through credit losses due to reduced earning

Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity - with accompanying comments underneath

Disclosure according to Article 449a of EU Regulation No 575/2013

	Sector/subsector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount (SEK m)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (SEK m)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
1	**Exposures towards sectors that highly contribute to climate change***	27 795	1	3	1 582	241	-131	-24	-94	280 718	152 966		11 326	15 631	145	692	6
2	A - Agriculture, forestry and fishing	2 232			133	33	-13	-2	-9	72 494	19 306		1 363	819	11	39	5
3	B - Mining and quarrying	85			18					3 353	1 710		45	41			5
4	*B.05 - Mining of coal and lignite*																
5	*B.06 - Extraction of crude petroleum and natural gas*																
6	*B.07 - Mining of metal ores*	2			2					103	54		2				1
7	*B.08 - Other mining and quarrying*	83			15					3 249	1 656		42	41			5
8	*B.09 - Mining support service activities*																
9	C - Manufacturing	2 055	1		237	33	-27	-6	-19	71 338	54 858		1 340	696	4	14	4
10	*C.10 - Manufacture of food products*	150			13	2	-2		-1	8 039	7 344		85	63		3	5
11	*C.11 - Manufacture of beverages*	38			4					1 179	1 081		17	17	1	2	7
12	*C.12 - Manufacture of tobacco products*	2	1							111	102		2				1
13	*C.13 - Manufacture of textiles*	4								152	137		4	1			3
14	*C.14 - Manufacture of wearing apparel*	3								36	28		2			1	15
15	*C.15 - Manufacture of leather and related products*	1								12	10		1				3
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	147			15	2	-2	0	-2	2 170	1 614		68	79			5
17	*C.17 - Manufacture of pulp, paper and paperboard*	27			4					347	268		20	6			3
18	*C.18 - Printing and service activities related to printing*	41			14		-1			636	482		38	1	2		3
19	*C.19 - Manufacture of coke oven products*	2								142	98		2				1
20	*C.20 - Production of chemicals*	21			2					1 191	816		18	2		1	4

21	*C.21 - Manufacture of pharmaceutical preparations*	1								40	28		1				1
22	*C.22 - Manufacture of rubber products*	54			2	1				3 073	2 111		35	17		1	5
23	*C.23 - Manufacture of other non-metallic mineral products*	52			3					1 764	1 165		27	25			5
24	*C.24 - Manufacture of basic metals*	44			8					1 815	1 342		44				3
25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	972			95	9	-10	-3	-6	41 903	30 741		605	362	1	4	4
26	*C.26 - Manufacture of computer, electronic and optical products*	41			9					716	677		37	4			3
27	*C.27 - Manufacture of electrical equipment*	11			1	1	-1		-1	119	103		10	1			2
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	171			31	2	-2	-1	-1	2 465	2 297		134	37			4
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	46			7	13	-7		-7	1 059	1 003		43	4			3
30	*C.30 - Manufacture of other transport equipment*	14			10					254	234		14				2
31	*C.31 - Manufacture of furniture*	58			8	1	-1			1 028	864		38	20			4
32	*C.32 - Other manufacturing*	38			2					617	508		21	17			4
33	*C.33 - Repair and installation of machinery and equipment*	119			8	3	-1		-1	2 472	1 804		77	40		2	4
34	D - Electricity, gas, steam and air conditioning supply	53			6	5	-1		-1	4 138	942		38	13		2	7
35	*D35.1 - Electric power generation, transmission and distribution*	46			6	5	-1		-1	3 750	854		32	13			5
36	*D35.11 - Production of electricity*																
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	2								220	50		1			1	55
38	*D35.3 - Steam and air conditioning supply*	5								168	38		5				4
39	E - Water supply; sewerage, waste management and remediation activities	112			14	0				7 869	1 720		93	17	1	1	4
40	F - Construction	3 691			381	69	-39	-7	-27	72 787	52 082		2 552	1 096	15	29	4
41	*F.41 - Construction of buildings*	511			33	30	-8	-1	-6	6 558	4 548		275	227	4	6	5
42	*F.42 - Civil engineering*	202			33	2	-2	-1	-1	4 610	3 387		136	63	4		4
43	*F.43 - Specialised construction activities*	2 978			315	37	-29	-6	-20	61 619	44 147		2 142	806	7	23	4
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1 525		2	230	23	-17	-5	-10	16 769	12 428		1 141	363	5	15	4
45	H - Transportation and storage	1 301			106	12	-12	-2	-9	23 174	8 535		947	344	6	3	4
46	*H.49 - Land transport and transport via pipelines*	1 108			82	12	-11	-1	-9	19 232	6 707		790	310	5	3	4
47	*H.50 - Water transport*	9			1					216	137		6	4			4
48	*H.51 - Air transport*	1								15	2		1				1
49	*H.52 - Warehousing and support activities for transportation*	178			21		-1			3 682	1 685		145	31	1	1	4
50	*H.53 - Postal and courier activities*	4			2					30	5		4				2
51	I - Accommodation and food service activities	391			59	18	-16	-1	-15	1 461	674		214	146	1	30	7
52	L - Real estate activities	16 350		1	399	49	-6	-1	-4	7 335	711		3 593	12 096	101	560	8

53	**Exposures towards sectors other than those that highly contribute to climate change***	2 835			350	55	-40	8	-29				2 065	704	25	41	
54	K - Financial and insurance activities	119			3								33	83		3	
55	Exposures to other sectors (NACE codes J, M-U)	2 716			347	55	-40	8	-29				2 032	621	25	38	
56	TOTAL	30 630	1	3	1 932	297	-171	-17	-123	280 718	152 966		13 391	16 336	170	733	6

* In accordance with the Commission delegated regulation EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

Comments

Template 1 include information on those assets more exposed to the risks Länsförsäkringar Bank may face from transitioning to a low-carbon and climate-resilient economy. These exposures are not expected to have any significant implications in terms of credit, market, operational, reputational and liquidity risks for Länsförsäkringar Bank.

Companies excluded from EU Paris-aligned benchmarks (PAB) (column b):

To identify counterparties that are excluded from the EU PAB, Länsförsäkringar Bank has conducted an internal screening against the exclusion-criteria for exposures within sector codes covering oil and gas, tobacco, mining of coal, and power generation.

Proportion classified as environmentally sustainable towards CCM (column c):

The data on proportion classified as environmentally sustainable towards CCM is based on information in Taxonomy template 1 Turnover.

GHG financed emissions (columns i-k):

Calculations of financed emissions are performed using the standards set by the Partnership for Carbon Accounting Financials (PCAF).

For exposures secured by real estate, Länsförsäkringar Bank is disclosing building emissions estimated using the calculation methods described in the PCAF Commercial Real Estate and PCAF Mortgage asset classes. Where information from energy labels is available, building emissions are estimated based on floor area. Energy labels are collected from the Swedish National Board of Housing, Building and Planning (Boverket). If energy label information is not available, building emissions are estimated based on the numbers of buildings.

For exposures related to the financing of motor vehicles, Länsförsäkringar Bank is disclosing estimated vehicle emissions using the PCAF Motor Vehicle loans asset class method. Vehicle-specific emissions are estimated when driving cycle standard data is available, retrieved from Vroom (provider of information in the Swedish automotive market), else estimations are done using vehicle-unspecific emissions.

For corporate exposures not included in the above mentioned methods, Länsförsäkringar Bank is disclosing economic activity-based emissions using the PCAF Business Loans asset class method. Economic activity indicators have been collected from UC (Sweden's leading business and credit reference agency).

Exposures allocated to maturity buckets (column l-p):

To allocate the data in the correct maturity bucket, contractual maturity was used. Where the amount is not repaid in installments and has no contractual end date, the maturity is set to 30 years, in line with expected behavioral maturity. This applies to a low number of loans

Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral - with accompanying comments underneath

Disclosure according to Article 449a of EU Regulation No 575/2013

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Counterparty sector	Total gross carrying amount amount (in SEK m)															
			Level of energy efficiency (EP score in kWh/m^2 of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m^2 of collateral) estimated
1	**Total EU area**	398 396	172 622	202 161	21 409	1 823	357	23	1 755	14 448	25 668	32 591	26 444	11 625	5 132	280 731	100,00%
2	Of which Loans collateralised by commercial immovable property	39 435	18 518	18 090	2 403	272	151	0	10	267	348	403	314	254	63	37 776	100,00%
3	Of which Loans collateralised by residential immovable property	358 961	154 103	184 071	19 006	1 551	206	23	1 745	14 181	25 320	32 188	26 130	11 372	5 069	242 956	100,00%
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
5	Of which Level of energy efficiency (EP score in kWh/m^2 of collateral) estimated	280 731	112 619	149 764	16 699	1 394	233	23								280 731	100,00%
6	**Total non-EU area**																
7	Of which Loans collateralised by commercial immovable property																
8	Of which Loans collateralised by residential immovable property																
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
10	Of which Level of energy efficiency (EP score in kWh/m^2 of collateral) estimated																

Comments

The data on EPC labels and EP scores for this template are retrieved from the Swedish National Board of Housing, Building and Planning (Boverket). Where buildings do not have an EP score from Boverket, estimations have been made based on year of construction and type of building using data from Boverket and the Swedish Energy Agency (Energimyndigheten).

Template 3: Banking book - Climate change transition risk: Alignment metrics - with accompanying comments underneath

Disclosure according to Article 449a of EU Regulation No 575/2013

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (SEK m)	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Automotive		50				
2	Aviation		12				
3	Cement, clinker and lime production		76				
4	Chemicals		20				
5	Fossil fuel combustion		119				
6	Iron and steel, coke, and metal ore production		1 026				
7	Maritime transport		50				
8	Power		266				

*** PiT distance to 2030 NZE2050 scenario in % (for each metric)

Comments

Länsförsäkringar Bank does not have any exposure to the mandatory sectors deemed material, hence no metrics are disclosed for these sectors. The previously reported portfolio alignment metric is no longer considered material. Länsförsäkringar Bank intend to evaluate the possibilities to disclose an alignment metric for other non-financial corporate sectors that can be defined, based on materiality and on applicable emission-reduction pathways applied by the institution.

Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms - with accompanying comments underneath

Disclosure according to Article 449a of EU Regulation No 575/2013

	a	b	c	d	e
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1					

*For counterparties among the top 20 carbon emitting companies in the world

Comments

To identify the top 20 carbon-intensive firms in the world, Länsförsäkringar Bank used the list on Carbon Majors from Climate Accountability Institute as source (using the latest data). The analysis against this list was performed at consolidated level for the counterparties. Länsförsäkringar Bank does not have any exposures to the top 20 carbon-intensive firms in the world.

Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk - with accompanying comments underneath

To identify the top 20 carbon- Disclosure according to Article 449a of EU Regulation No 575/2013

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	SWEDEN	Gross carrying amount (SEK m)													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	2 232					0								
2	B - Mining and quarrying	85					0								
3	C - Manufacturing	2 055					0								
4	D - Electricity, gas, steam and air conditioning supply	53					0								
5	E - Water supply; sewerage, waste management and remediation activities	112					0								
6	F - Construction	3 691					0								
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1 525					0								
8	H - Transportation and storage	1 301					0								
9	L - Real estate activities	16 350					0								
10	Loans collateralised by residential immovable property	358 961	1	3	172	1 451	27	395	1 164	69	9	4			
11	Loans collateralised by commercial immovable property	39 435					19								
12	Repossessed collaterals						0								

Comments

Gross carrying amount (column b):

The geographical area covered is Sweden. The loans are distributed across all of Sweden.

Loans collateralised by residential immovable property (row 10):

Breakdown of exposures towards physical risks are made on the private mortgage portfolio, which makes up the vast majority of the assets.

For the private mortgage portfolio, the acute climate risk considered is Flooding defined by using the 1/100 year flooding scenario in data provided by the Swedish Civil Contingencies Agency (MSB). Secondly, for the private mortgage portfolio, the chronic climate risk considered is Sea level rise defined by using the mean water level (according to RCP 8,5) in year 2100, found in data provided by MSB and the Swedish Meteorological and Hydrological Institute (SMHI).

Remaining parts of the NFC portfolio and additional chronic and acute risk factors will be included in future reporting when relevant.

Breakdown by maturity bucket (column c-g):

To allocate the data in the correct maturity bucket, contractual maturity was used. Where the amount is not repaid in installments and has no contractual end date, the maturity is set according to internal data quality policies. This applies to a low number of loans

This report constitutes LF Bank'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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22 July 2026