LF Hypotek

Pillar III Report Q2 2026

Not applicable disclosure requirements

Table	Reason
LIQ B - Qualitative information on LCR, which complements template EU LIQ1	Liquidity handled at group level
LIQ1 – Quantitative information of LCR	Liquidity handled at group level
LIQ2 - Net Stable Funding Ratio	Liquidity handled at group level
CCR7 - RWEA flow statements of CCR exposures under the IMM	Internal method for CCR not used
EU CR10 - Specialised lending and equity exposures under the simple riskweighted approach	No exposures using simple RW approach
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
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%

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)	97 699	93 890	7 816
2	Of which the standardised approach	1 082	999	87
3	Of which the foundation IRB (FIRB) approach	4 612	4 084	369
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the advanced IRB (AIRB) approach	19 424	9 121	1 554
6	Counterparty credit risk - CCR	59	123	5
7	Of which the standardised approach	59	123	5
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
9	Of which other CCR			
10	Credit valuation adjustments risk - CVA risk	42	42	3
10a	Of which the standardised approach (SA)			
10b	Of which the basic approach (F-BA and R-BA)	42	42	3
10c	Of which the simplified approach			
11	Empty set in the EU			
12	Empty set in the EU			
13	Empty set in the EU			
14	Empty set in the EU			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250%/ deduction			
20	Position, foreign exchange and commodities risks (Market risk)			
21	Of which the Alternative standardised approach (A-SA)			
21a	Of which the Simplified standardised approach (S-SA)			
22	Of which the Alternative Internal Models Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between trading and non-trading books			
24	Operational risk	4 543	4 543	363
24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	71	66	6
26	Output floor applied (%)	55,00%	55,00%	
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total	102 344	98 598	8 188

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	17 775	17 665	17 433	17 840	17 741
2	Tier 1 capital	17 775	17 665	17 433	17 840	17 741
3	Total capital	17 775	17 665	17 433	17 840	17 741
	Risk-weighted exposure amounts					
4	Total risk exposure amount	102 344	98 598	97 719	97 002	96 193
4a	Total risk exposure pre-floor	102 344	98 598	97 719	97 002	96 193
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17,37%	17,92%	17,84%	18,39%	18,44%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17,37%	17,92%	17,84%	18,39%	18,44%
6	Tier 1 ratio (%)	17,37%	17,92%	17,84%	18,39%	18,44%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	17,37%	17,92%	17,84%	18,39%	18,44%
7	Total capital ratio (%)	17,37%	17,92%	17,84%	18,39%	18,44%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	17,37%	17,92%	17,84%	18,39%	18,44%
	Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure amount) 1,31% 1,31% 1,31% 1,31% 0,88%					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,74%	1,74%	1,74%	1,74%	1,17%
EU 7e	of which: to be made up of CET1 capital (percentage points)	0,98%	0,98%	0,98%	0,98%	0,66%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,31%	1,31%	1,31%	1,31%	0,88%
EU 7g	Total SREP own funds requirements (%)	9,74%	9,74%	9,74%	9,74%	9,17%
	Combined buffer requirement (as a percentage of riskweighted exposure amount) 2,00% 2,00% 2,00% 2,00% 2,00%					
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	2,00%	2,00%	2,00%	2,00%	2,00%
EU 9a	Systemic risk buffer (%)					
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer					
11	Combined buffer requirement (%)	4,50%	4,50%	4,50%	4,50%	4,50%
EU 11a	Overall capital requirements (%)	14,24%	14,24%	14,24%	14,24%	13,67%
12	CET1 available after meeting the total SREP own funds requirements (%)	7,63%	8,18	8,10%	8,65%	9,27%
	Leverage ratio					
13	Leverage ratio total exposure measure	407 171	397 347	383 260	382 793	383 242
14	Leverage ratio	4,37%	4,55%	4,66%	4,63%	4,76%
	Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)					
EU 16a	Cash outflows - Total weighted value					
EU 16b	Cash inflows - Total weighted value					
16	Total net cash outflows (adjusted value)					
17	Liquidity coverage ratio (%)					
	Net Stable Funding Ratio					
18	Total available stable funding					
19	Total required stable funding					
20	NSFR ratio (%)					

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

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

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

	SEK m	a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	24 036	1 082	25 118	133 378	133 261
2	Counterparty credit risk		59	59	59	59
3	Credit valuation adjustment		42	42	42	42
4	Securitisation exposures in the banking book					
5	Market risk					
6	Operational risk		4 543	4 543	4 543	4 543
7	Other risk weighted exposure amounts		72 582	72 582	0	0
8	Total	24 036	78 308	102 344	138 022	137 906

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

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

	SEK m	a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks					
EU 1a	Regional governments or local authorities					
EU 1b	Public sector entities					
EU 1c	Categorised as Multilateral Development Banks in SA					
EU 1d	Categorised as International organisations in SA					
2	Institutions			3	3	3
3	Equity					
4	Not applicable					
5	Corporates	4 612	6 914	4 612	7 030	6 914
5.1	Of which: F-IRB is applied	4 612	6 914	4 612	7 030	6 914
5.2	Of which: A-IRB is applied					0
EU 5a	Of which: Corporates - General	19	51	19	75	51
EU 5b	Of which: Corporates - Specialised lending					0
EU 5c	Of which: Corporates - Purchased receivables					0
6	Retail	18 953	124 970	18 953	124 970	124 970
6.1	Of which: Retail - Qualifying revolving					
EU 6.1a	Of which: Retail - Purchased receivables					
EU 6.1b	Of which: Retail - Other	944	4 754	944	4 754	4 754
6.2	Of which: Retail - Secured by residential real estate	18 009	120 216	18 009	120 216	120 216
7	Not aplicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	36 719	130 979	36 719	130 979	130 979
EU 7b	Collective investment undertakings (CIU)					
EU 7c	Categorised as exposures in default in SA	470	295	470	295	295
EU 7d	Categorised as subordinated debt exposures in SA					
EU 7e	Categorised as covered bonds in SA			918	918	918
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA					
8	Others			160	160	160
9	Total	24 036	263 158	25 118	133 378	133 261

EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs

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

SEK m		a	b	c
		Minimum requirement for own funds and eligible liabilities (internal MREL)	Non-EU G-SII requirement for own funds and eligible liabilities (internal TLAC)	Qualitative information
Applicable requirement and level of application				
EU-1	Is the entity subject to a non-EU G-SII requirement for own funds and eligible liabilities? (Y/N)			N
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			
EU-2a	Is the entity subject to an internal MREL? (Y/N)			Y
EU-2b	If EU-2a is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			I
Own funds and eligible liabilities				
EU-3	Common Equity Tier 1 capital (CET1)	17 775		
EU-4	Eligible Additional Tier 1 capital	0		
EU-5	Eligible Tier 2 capital	0		
EU-6	Eligible own funds	17 775		
EU-7	Eligible liabilities	12 000		
EU-8	of which permitted guarantees	0		
EU-9a	(Adjustments)	0		
EU-9b	Own funds and eligible liabilities items after adjustments	29 775		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	102 344		
EU-11	Total exposure measure (TEM)	407 171		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	29,09%		
EU-13	of which permitted guarantees	0,00%		
EU-14	Own funds and eligible liabilities as a percentage of the TEM	7,31%		
EU-15	of which permitted guarantees	0,00%		
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	7,63%		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	21,98%		
EU-19	of which part of the requirement that may be met with a guarantee			
EU-20	Requirement expressed as percentage of the TEM	6,00%		
EU-21	of which part of the requirement that may be met with a guarantee			
Memorandum items				
EU-22	Total amount of excluded liabilities referred to in Article 72a(2) of Regulation (EU) No 575/2013			

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	3 130	d1
	of which: Instrument type 1	3 130	d1
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	12 746	d5(a)
3	Accumulated other comprehensive income (and other reserves)	1 583	c1*+d3+d4
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	435	d5(b)**
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	17 894	d6+c1*
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-10	
8	Intangible assets (net of related tax liability) (negative amount)		
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)		
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	109	d3
12	Negative amounts resulting from the calculation of expected loss amounts	-217	
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)	-1	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-119	
29	Common Equity Tier 1 (CET1) capital	17 775	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts		
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		
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		
45	Tier 1 capital (T1 = CET1 + AT1)	17 775	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts		
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		
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		
59	Total capital (TC = T1 + T2)	17 775	
60	Total Risk exposure amount	102 344	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	17,37%	
62	Tier 1 (as a percentage of total risk exposure amount)	17,37%	
63	Total capital (as a percentage of total risk exposure amount)	17,37%	
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)	9,98%	
65	of which: capital conservation buffer requirement	2,50%	
66	of which: countercyclical buffer requirement	2,00%	
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	0,98%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	7,63%	
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)	28	a7
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	14	
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	144	
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)		

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
		2025-12-31	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
1	Bonds and other interest-bearing securities	9 184	a1
2	Loans to the public	366 907	a2
3	Loans to credit institutions	18 468	a3
4	Derivatives	4 639	a4
5	Fair value changes of interest-rate-risk hedged items in the portfolio hedge	84	a5
6	Property and equipment	0	a6
7	Deferred tax assets	28	a7
8	Other assets	95	a8
9	Prepaid expenses and accrued income	131	a9
10	Total assets	399 538	
Liabilities - Breakdown by liability clases according to the balance sheet in the published financial statements			
1	Due to credit institutions	106 052	b1
2	Debt securities in issue	267 913	b2
3	Derivatives	2 301	b3
4	Fair value changes of interest-rate-risk hedged items in the portfolio hedge	245	b4
5	Other liabilities	82	b5
6	Accrued expenses and deferred income	4 430	b6
7	Provisions	1	b7
9	**Total liabilities and provisions**	383 113	
Untaxed reserves			
1	**Untaxed reserves**	**2 089**	c1
Shareholders' Equity			
	Restricted reserves		
1	Share capital	3 130	d1
2	Statutory reserve	14	d2
	Total restricted reserve	**3 144**	
	Non-restricted reserve		
3	Fair value reserve - Cashflow hedges	-109	d3
4	Reserves	23	d4
5	Retained earnings	12 746	d5(a)
6	Profit for the period	621	d5(b)
	Total non-restricted equity	**13 281**	
7	**Total shareholders' equity**	16 425	d6
	Total liabilities, provisions, untaxed reserves and shareholders equity	**399 538**	

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			
Breakdown by country:													
SWEDEN	9 888	386 932				396 820	2 009			2 009	25 114	100,00%	2,00%
Total	9 888	386 932				396 820	2 009			2 009	25 114	100,00%	

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

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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	102 344
2	Institution specific countercyclical capital buffer rate	2,00%
3	Institution specific countercyclical capital buffer requirement	2 047

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	399 538
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	
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	3 458
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)	19 970
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)	-15 483
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	-312
13	Leverage ratio total exposure measure	407 171

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)	392 433	369 471
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)		
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)	-228	-133
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	392 206	369 338
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	6 081	4 006
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	2 016	1 996
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**	8 097	6 002
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	0	
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	41 375	18 653
20	(Adjustments for conversion to credit equivalent amounts)	-21 405	-8 169
21	(General provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)		
22	**Off-balance sheet exposures**	19 970	10 484
Excluded exposures			
EU-22a	EU-22a. (Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-15 483	-2 563
EU-22b	EU-22b. (Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
EU-22c	EU-22c. (Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	EU-22d. (Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	EU-22e. (Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	EU-22f. (Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	EU-22g. (Excluded excess collateral deposited at triparty agents)		
EU-22h	EU-22h. (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	EU-22i. (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	EU-22j. (Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	EU-22k. (Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	EU-22l. (Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	EU-22m. (Total exempted exposures)	-15 483	-2 563
Capital and total exposure measure			
23	Tier 1 Capital	17 775	17 433
24	**Total exposure measure**	407 171	383 260
Leverage Ratio			
25	Leverage Ratio	4,37%	4,55%
EU-25	Leverage ratio (without the adjustment due to excluded exposures of public development banks - Public sector investments) (%)	4,37%	4,55%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	4,37%	4,55%
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	3 677	449
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)	408 467	383 709
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)	408 467	383 709
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)	4,35%	4,54%
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)	4,35%	4,54%

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:**	376 950
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	376 950
EU-4	Covered bonds	9 184
EU-5	Exposures treated as sovereigns	95
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	
EU-7	Institutions	16
EU-8	Secured by mortgages of immovable properties	359 996
EU-9	Retail exposures	6 104
EU-10	Corporates	575
EU-11	Exposures in default	274
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	705

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**	15 209	15 209													
010	**Loans and advances**	369 727	367 061	2 666	495	111	275	-6	-3	-4	-6	0	-6		359 787	480
020	*Central banks*	587	587													
030	*General governments*															
040	*Credit institutions*	2 673	2 673													
050	*Other financial corporations*															
060	*Non-financial corporations*	17 238	16 929	309	75	5	47	-1	-1	-1	-2	0	-2		15 711	71
070	*Of which SMEs*	17 159	16 853	306	75	5	47	-1	-1	-1	-2	0	-2		15 631	71
080	*Households*	349 229	346 872	2 357	420	107	228	-5	-2	-3	-5	0	-4		344 076	409
090	**Debt securities**	9 184	9 184					0	0							
100	*Central banks*															
110	*General governments*															
120	*Credit institutions*	9 184	9 184					0	0							
130	*Other financial corporations*															
140	*Non-financial corporations*															
150	**Off-balance-sheet exposures**	41 365	41 354	11				0	0	0					18 643	
160	*Central banks*															
170	*General governments*															
180	*Credit institutions*															
190	*Other financial corporations*															
200	*Non-financial corporations*	210	210					0	0						64	
210	*Households*	41 155	41 145	11				0	0	0					18 579	
220	**Total**	435 485	432 809	2 677	495	111	275	-6	-3	-4	-6	0	-6		378 430	480

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	16 087	50 875	26 927	332 852		426 741
2	Debt securities		3 824	5 360	0		9 184
3	**Total**	16 087	54 699	32 287	332 852		435 925

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**	500
020	Inflows to non-performing portfolios	198
030	Outflows from non-performing portfolios	-203
040	Outflows due to write-offs	-9
050	Outflow due to other situations	-194
060	**Final stock of non-performing loans and advances**	495

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**					0	-1	1 706	42
020	*Central banks*	1 669	44	40	43				
030	*General governments*								
040	*Credit institutions*								
050	*Other financial corporations*								
060	*Non-financial corporations*					0	-1	59	25
070	*Households*	34	26	26	26	0	0	1 647	17
080	**Debt Securities**	1 635	17	14	17				
090	**Loan commitments given**								
100	**Total**	1 669	44	40	43	0	-1	1 706	42

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	50			50	0	
020	Mining and quarrying	10			10	0	
030	Manufacturing	248			248	0	
040	Electricity, gas, steam and air conditioning supply	6			6	0	
050	Water supply	11			11	0	
060	Construction	484	21	0	484	0	
070	Wholesale and retail trade	308	2	2	308	0	
080	Transport and storage	48			48	0	
090	Accommodation and food service activities	145			145	0	
100	Information and communication	50			50	0	
110	Real estate activities	64			64	0	
120	Financial and insurance actvities	15 455	43	36	15 455	-3	
130	Professional, scientific and technical activities	165			165	0	
140	Administrative and support service activities	87	7	7	87	0	
150	Public administration and defense, compulsory social security						
160	Education	32			32	0	
170	Human health services and social work activities	21			21	0	
180	Arts, entertainment and recreation	8	0	0	8	0	
190	Other services	120	1	1	120	0	
200	**Total**	17 313	75	47	17 313	-3	

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**		
030	*Residential immovable property*		
040	*Commercial Immovable property*		
050	*Movable property (auto, shipping, etc.)*		
060	*Equity and debt instruments*		
070	*Other collateral*		
080	**Total**		

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	25 152	360 266	360 266		
2	Debt securities	9 184				
3	Total	34 337	360 266	360 266		
4	*Of which non-performing exposures*	9	480	480		
5	*Of which defaulted*	1	86			

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	95		95			
2	Non-central government public sector entities						
EU 2a	Regional governments or local authorities						
EU 2b	Public sector entities						
3	Multilateral development banks						
EU 3a	International organisations						
4	Institutions	15 500		15 500		3	0,02%
5	Covered bonds	9 184		9 184		918	10,00%
6	Corporates						
6.1	Of which: Specialised Lending						
7	Subordinated debt exposures and equity						
EU 7a	Subordinated debt exposures						
EU 7b	Equity						
8	Retail						
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						
EU 10a	Claims on institutions and corporates with a short-term credit assessment						
EU 10b	Collective investment undertakings CIU						
EU 10c	Other items	705		705		160	22,74%
11	not applicable						
12	TOTAL	25 485		25 485		1 082	4,25%

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

		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	4 612	4 612
EU 5a	Corporates - General	4 612	4 612
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	19 424	19 424
9	Retail – Qualifying revolving QRRE		
10	Retail – Secured by residential immovable property	18 449	18 449
EU 10a	Retail – Purchased receivables		
EU 10b	Retail- Other retail exposures	974	974
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	Exposures under F-IRB	4 612	4 612
18	Exposures under A-IRB	19 424	19 424
19	Total Exposures	24 036	24 036

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		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														
5	Corporates														
5.1	Corporates – General														
5.2	Corporates – Specialised lending														
5,3	Corporates - Purchased Receivables														
6	Retail	366 913		98,04%	98,04%										19 424
6.1	Retail – Qualifying revolving														
6.2	Retail – secured by residential immovable property	359 811		99,97%	99,97%										18 449
6.3	Retail - Purchased Receivables														
6.4	Retail - Other retail exposures	7 102													974
7	Total	366 913		98,04%	98,04%										19 424

F-IRB

SEK m		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			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														
4	Institutions														
5	Corporates	20 019		95,80%	95,80%										4 612
5.1	Corporates – General	20 019		95,80%	95,80%										4 612
5.2	Corporates – Specialised lending														
5.3	Corporates - Purchased Receivables														
6	Total	20 019		95,80%	95,80%										4 612

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

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

SEK m		Risk weighted exposure amount
		a
1	**Risk weighted exposure amount as at the end of the previous reporting period**	13 205
2	Asset size (+/-)	452
3	Asset quality (+/-)	827
4	Model updates (+/-)	8 352
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	
8	Other (+/-)	1 200
9	**Risk weighted exposure amount as at the end of the reporting period**	24 036

ESG Risk

Table 1 - Qualitative information on Environmental risk

Disclosure according to Article 449a CRR

Business strategy and processes

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 polices 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 Hypotek is committed to reaching net zero emissions by 2045, the target (short, medium and long term) is integrated into business strategy. LF Hypotek aligns with industry frameworks, including the Swedish Bankers' Association's climate roadmap, 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 has 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 to be 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 draught, 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. Main focus is on short and medium term effects and the improvement of tools and models for identifying and mesasuring 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 analyses have been 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.

LF Hypotek 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 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 Bank's 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 risk are limited and challenging. It is an ongoing process to improve quality and accuracy of environmental related data. As part of these efforts, LF Hypotek 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 single-family 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 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 manage 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. The industry, operations and forms of employment are analysed for lending to businesses so as to assess risks associated with human rights, discrimination, labour, child labour, forced labour, corruption or other criminal activities. For lending to businesses, assessments are conducted covering industry exposure, business operations and forms of employment in order to identify and address risks related to human rights, discrimination, labour conditions, child labour, forced labour, corruption and other criminal activities. No loans are granted to business that the bank believes has the risk of the borrower being unable to comply with laws and regulations in these areas. 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 wher 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. LF Hypotek 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.

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 Hypotek 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 Hypotek 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 Hypotek has a code of conduct for suppliers and business partners and credit policy covering governance performance of the counterparties.

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

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 earnings.

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***	16 765		0	303	66	-3	-1	-1	6 929			3 309	12 884	19	553	8
2	A - Agriculture, forestry and fishing	50			1	0	0	0		32			15	33	1	2	8
3	B - Mining and quarrying	10		0			0			8			2	8			6
4	*B.05 - Mining of coal and lignite*																0
5	*B.06 - Extraction of crude petroleum and natural gas*																0
6	*B.07 - Mining of metal ores*																0
7	*B.08 - Other mining and quarrying*	10		0			0			8			2	8			6
8	*B.09 - Mining support service activities*																0
9	C - Manufacturing	248			14		0	0		134			44	194		10	8
10	*C.10 - Manufacture of food products*	18					0			18			4	15			7
11	*C.11 - Manufacture of beverages*	16					0			4				14		2	11
12	*C.12 - Manufacture of tobacco products*																0
13	*C.13 - Manufacture of textiles*	0					0			1			0				5
14	*C.14 - Manufacture of wearing apparel*	1					0			1						1	30
15	*C.15 - Manufacture of leather and related products*	0					0			1			0				4
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	29					0			15				28		0	7
17	*C.17 - Manufacture of pulp, paper and paperboard*																0
18	*C.18 - Printing and service activities related to printing*	1					0			2				1		0	8
19	*C.19 - Manufacture of coke oven products*																0
20	*C.20 - Production of chemicals*	1			1		0	0		1						1	30
21	*C.21 - Manufacture of pharmaceutical preparations*																0
22	*C.22 - Manufacture of rubber products*	13					0			3			0	11		1	10
23	*C.23 - Manufacture of other non-metallic mineral products*	12					0			9			1	11			8
24	*C.24 - Manufacture of basic metals*																0

25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	83		5		0	0		40	8	72		3	8
26	*C.26 - Manufacture of computer, electronic and optical products*	5		5		0	0		1	5				1
27	*C.27 - Manufacture of electrical equipment*													0
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	28		1		0	0		11	12	16			6
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	1				0					1			6
30	*C.30 - Manufacture of other transport equipment*	0				0			1	0				3
31	*C.31 - Manufacture of furniture*	15				0			8	3	12			7
32	*C.32 - Other manufacturing*	7				0			3	3	4			6
33	*C.33 - Repair and installation of machinery and equipment*	17		2		0	0		14	8	8		1	8
34	D - Electricity, gas, steam and air conditioning supply	6			0	0			1	6	0			4
35	*D35.1 - Electric power generation, transmission and distribution*	6			0	0			1	6	0			4
36	*D35.11 - Production of electricity*													0
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*													0
38	*D35.3 - Steam and air conditioning supply*													0
39	E - Water supply; sewerage, waste management and remediation activities	11			0	0			10	8	2		1	7
40	F - Construction	484	0	10	21	0	0	0	323	74	398	0	12	8
41	*F.41 - Construction of buildings*	221	0	1	21	0	0	0	124	26	193		2	7
42	*F.42 - Civil engineering*	2				0			3	1	1			5
43	*F.43 - Specialised construction activities*	261	0	9		0	0		195	47	204	0	10	8
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	308		24	2	0	0	0	182	76	223	0	9	7
45	H - Transportation and storage	48	0			0			35	7	39		2	8
46	*H.49 - Land transport and transport via pipelines*	38	0			0			30	6	30		1	8
47	*H.50 - Water transport*													0
48	*H.51 - Air transport*													0
49	*H.52 - Warehousing and support activities for transportation*	11				0			6	1	9		1	9
50	*H.53 - Postal and courier activities*													0
51	I - Accommodation and food service activities	145		19	0	0	0		90	25	117		4	8
52	L - Real estate activities	15 455	0	235	43	-3	0	-1	6 113	3 052	11 872	18	514	8
53	**Exposures towards sectors other than those that highly contribute to climate change***	548	0	11	9	0	0	0		126	407	4	11	0
54	K - Financial and insurance activities	64			0	0				11	51	0	1	0
55	Exposures to other sectors (NACE codes J, M-U)	484	0	11	9	0	0	0		114	356	4	10	0
56	TOTAL	17 313	0	314	75	-3	-1	-2	6 929	3 435	13 292	23	564	8

Comments

Template 1 include information on those assets more exposed to the risks Länsförsäkringar Hypotek 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 Hypotek. Companies excluded from EU Paris-aligned benchmarks (PAB) (column b): To identify counterparties that are excluded from the EU PAB, Länsförsäkringar Hypotek 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 Hypotek 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 Hypotek 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 Hypotek 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**	360 948	155 907	184 217	19 053	1 544	204	23	1 741	14 352	25 426	32 307	26 224	11 472	5 079	244 347	100,00%
2	Of which Loans collateralised by commercial immovable property	5 199	3 269	1 724	201	4	0	0	10	246	283	333	225	153	35	3 914	100,00%
3	Of which Loans collateralised by residential immovable property	355 749	152 637	182 493	18 852	1 540	204	23	1 731	14 106	25 143	31 974	25 999	11 318	5 044	240 433	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	244 347	96 302	132 360	14 421	1 121	120	23								244 347	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		1				
2	Aviation		9				
3	Cement, clinker and lime production		14				
4	Chemicals		1				
5	Fossil fuel combustion		10				
6	Iron and steel, coke, and metal ore production		88				
7	Maritime transport		8				
8	Power		32				

Comments

Länsförsäkringar Hypotek 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 Hypotek 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 Hypotek 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 Hypotek 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	50					0								
2	B - Mining and quarrying	10					0								
3	C - Manufacturing	248					0								
4	D - Electricity, gas, steam and air conditioning supply	6					0								
5	E - Water supply; sewerage, waste management and remediation activities	11					0								
6	F - Construction	484					0								
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	308					0								
8	H - Transportation and storage	48					0								
9	L - Real estate activities	15 455					0								
10	Loans collateralised by residential immovable property	355 749		3	172	1 448	27	394	1 160	69	9	4	0	0	0
11	Loans collateralised by commercial immovable property	5 199			0		19		0				0		
12	Repossessed colalterals						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 Hypotek's Pillar 3 disclosures and has been prepared in accordance with the requirements set out in Part Eight of Regulation (EU) No 575/2013 (CRR), the Commission Implementing Regulation (EU) 2024/3172 regarding public disclosure. The disclosures have been compiled in accordance with LF 's internal policies, procedures, systems and controls for Pillar 3 reporting.

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22 July 2026