

Swedbank



Risk Management and Capital Adequacy Report

Swedbank Mortgage AB

Pillar 3 Quarterly Report – Q2 2026

Introduction

This Risk Management and Capital Adequacy Report Q2 2026 provides information on Swedbank Mortgage AB's risk management and capital adequacy. The report is based on regulatory disclosure requirements set out in the Regulation (EU) 575/2013 "Capital Requirements Regulation" (CRR) and the Swedish Financial Supervisory Authority (SFSA) regulation FFFS 2014:12.

Information in this report pertains to the conditions for Swedbank Mortgage AB as of 30 June 2026 unless otherwise specified.

This report is published by Swedbank Mortgage AB, incorporated in Sweden, a public limited liability company with registration number 556003-3283, LEI code 549300TJREQ7GHIXWR36. This document has not been audited and does not form part of Swedbank Mortgage AB's audited financial statements.

Swedbank Mortgage AB (publ) is a wholly owned subsidiary of Swedbank AB (publ) 502017-7753 ("Swedbank").

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Section 1 - Disclosure of overview of risk management, key prudential metrics and RWA

Template EU OV1 – Overview of total risk exposure amounts, CRR Article 438(d)

SEKm		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30 Jun 2026	31 Mar 2026	30 Jun 2026
1	Credit risk (excluding CCR)	275 800	275 604	22 064
2	Of which the standardised approach			
3	Of which the foundation IRB (F-IRB) approach	2 130	2 188	170
4	Of which slotting approach			
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the advanced IRB (A-IRB) approach	81 787	84 371	6 543
6	Counterparty credit risk - CCR			
7	Of which the standardised approach			
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
9	Of which other CCR			
10	Credit valuation adjustment risk - CVA risk			
EU 10a	of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)			
EU 10c	Of which the simplified approach			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
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 Alternative Internal Model Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between the trading and non-trading books			
24	Operational risk	14 076	14 076	1 126
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	239	190	19
26	Output floor applied (%)			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total	289 876	289 680	23 190

Total risk exposure amount (REA) has increased by SEK 0.2bn during Q2 2026 and comprised SEK 289.9bn, of which SEK 190.6bn is risk weighted assets for the mortgage floor add-on and SEK 0.2bn is for Commercial Real Estate (CRE) and Residential Real Estate (RRE) floors. REA for mortgage floor increased by SEK 2.2bn, mainly due to higher EAD and lower risk weights. CRE floor remained stable.

REA for A-IRB approach decreased by SEK 2.6bn mainly due to decrease in PD (SEK 0.9bn) and LGD (SEK 1.6bn) within retail mortgage and corporate exposures.

F-IRB REA decrease of SEK 0.1bn was due to decrease in PD (SEK 0.1bn) within corporate exposures.

Template EU KM1 - Key metrics template, CRR Article 447(a-g), 438(b)

SEKm		a	b	c	d	e
		30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	56 497	56 313	56 150	55 691	55 204
2	Tier 1 capital	56 497	56 313	56 150	55 691	55 204
3	Total capital	56 520	56 354	56 154	55 731	55 211
Risk-weighted exposure amounts						
4	Total risk exposure amount	289 876	289 680	287 750	291 135	291 182
4a	Total risk exposure pre-floor					
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	19.49%	19.44%	19.51%	19.13%	18.96%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)					
6	Tier 1 ratio (%)	19.49%	19.44%	19.51%	19.13%	18.96%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)					
7	Total capital ratio (%)	19.50%	19.45%	19.51%	19.14%	18.96%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)					
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.86%	2.86%	2.86%	2.86%	3.93%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.98%	1.98%	1.98%	1.98%	2.65%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.14%	2.14%	2.14%	2.14%	2.94%
EU 7g	Total SREP own funds requirements (%)	10.86%	10.86%	10.86%	10.86%	11.93%
Combined buffer and overall capital requirement (as a percentage of risk-weighted 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 (%)	15.36%	15.36%	15.36%	15.36%	16.43%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.64%	8.59%	8.65%	8.28%	7.03%
Leverage ratio						
13	Total exposure measure	1 129 998	1 121 971	1 119 675	1 121 994	1 118 033
14	Leverage ratio (%)	5.00%	5.02%	5.01%	4.96%	4.94%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
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 requirement (%)	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 (%)					

Common Equity Tier 1 (CET1) ratio has increased by 5 bps due to increased CET1 capital (SEK 0.2bn) as compared to end Q1 2026, which was driven by increase in profit.

As compared to end Q1 2026, leverage ratio decreased by 2 bps to 5.00 per cent due to increased exposure measure by SEK 8.0bn, which was driven by increased exposures secured by mortgages of immovable properties (SEK 7.9bn).

Total REA increased by SEK 0.2bn.

Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level, CRR Article 438(da)

This template is not applicable for Swedbank Mortgage AB.

Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level, CRR Article 438(da)

This template is not applicable for Swedbank Mortgage AB.

Section 4 - Disclosure of own funds

Template EU CC1 - Composition of regulatory own funds, CRR Article 437(a, d-f), 444(e)

30 June 2026		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
SEKm			
Common Equity Tier 1 capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	11 500	26 (1), 27, 28, 29
	of which: Instrument type 1		EBA list 26 (3)
	of which: Instrument type 2		EBA list 26 (3)
	of which: Instrument type 3		EBA list 26 (3)
2	Retained earnings	40 132	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)	2 731	26 (1) (d) (e)
EU-3a	Funds for general banking risk		26 (1) (f)
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		486 (2)
5	Minority interests (amount allowed in consolidated CET1)		84
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	2 223	26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	56 586	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-21	34, 105
8	Intangible assets (net of related tax liability) (negative amount)		36 (1) (b), 37
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		36 (1) (c), 38
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	56	33 (1) (a)
12	Negative amounts resulting from the calculation of expected loss amounts		36 (1) (d), 40
13	Any increase in equity that results from securitised assets (negative amount)		32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		33 (1) (b)
15	Defined-benefit pension fund assets (negative amount)		36 (1) (e), 41
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		36 (1) (f), 42
17	Direct, indirect and synthetic holdings of the CET1 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)		36 (1) (g), 44
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)		36 (1) (h), 43, 45, 46, 49 (2) (3), 79
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)		36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3)
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		36 (1) (k)
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91
EU-20c	of which: securitisation positions (negative amount)		36 (1) (k) (ii), 243 (1) (b), 244 (1) (b), 258
EU-20d	of which: free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)
21	Deferred tax assets arising from temporary difference (amount above 10 % threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)		36 (1) (c), 38, 48 (1) (a)
22	Amount exceeding the 17,65% threshold (negative amount)		48 (1)
23	of which: 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		36 (1) (i), 48 (1) (b)
24	Not applicable		
25	of which: deferred tax assets arising from temporary difference		36 (1) (c), 38, 48 (1) (a)
EU-25a	Losses for the current financial year (negative amount)	0	36 (1) (a)
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)		36 (1) (l)
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)		36 (1) (j)
27a	Other regulatory adjustments	-123	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-89	
29	Common Equity Tier 1 (CET1) capital	56 497	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts		51, 52
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		486 (3)
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 interest not included in row 5) issued by subsidiaries and held by third parties		85, 86
35	of which: instruments issued by subsidiaries subject to phase-out		486 (3)
36	Additional Tier 1 (AT1) capital before regulatory adjustments		
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	52 (1) (b), 56 (a), 57	
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)		56 (b), 58
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)	56 (c), 59, 60, 79	
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)	56 (d), 59, 79	
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		56 (e)
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)	56 497	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts		62, 63
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		486 (4)
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		87, 88
49	of which: instruments issued by subsidiaries subject to phase out		486 (4)
50	Credit risk adjustments	23	62 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments	23	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	63 (b) (i), 66 (a), 67	
53	Direct, indirect and synthetic holdings 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)		66 (b), 68
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)	66 (c), 69, 70, 79	
54a	Not applicable		
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 amounts)		66 (d), 69, 79
56	Not applicable		
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	23	
59	Total capital (TC = T1 + T2)	56 520	
60	Total Risk exposure amount	289 876	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	19.49%	92 (2) (a)
62	Tier 1 capital	19.49%	92 (2) (b)
63	Total capital	19.50%	92 (2) (c)
64	Institution CET1 overall capital requirements	10.98%	CRR 92 (1) (a), CRD 104 (1)(a), 128 (6), 128, 129, 130, 133
65	of which: capital conservation buffer requirement	2.50%	CRD 129
66	of which: countercyclical buffer requirement	2.00%	CRD 130
67	of which: systemic risk buffer requirement		CRD 133
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer		CRD 131
67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.98%	CRD 104 (1) (a)

68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	8.64%
National minima (if different from Basel III)		
69	Not applicable	
70	Not applicable	
71	Not applicable	
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)	36 (1) (h), 45, 46, 56 (c), 59, 60, 66 (c), 69, 70, 72i
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)	36 (1) (i), 43, 45, 47, 48 (1) (b), 49(1) to (3)
74	Not applicable	
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)	96 36 (1) (c), 38, 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)	62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)	23 62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	506 62
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	484 (3), 486 (2) & (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	484 (3), 486 (2) & (5)
82	Current cap on AT1 instruments subject to phase out arrangements	484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	484 (4), 486 (3) & (5)
84	Current cap on T2 instruments subject to phase out arrangements	484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	484 (5), 486 (4) & (5)

CET1 ratio decreased by 2 bps to 19.49 per cent as compared to 19.51 per cent as of end Q4 2025. The decrease was caused by increased REA by SEK 2.1bn, mainly driven by increased mortgage floor add-on.

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements, CRR Article 437(a)

30 June 2026		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to row in disclosure template
SEKm		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Loans to credit institutions	22 867	22 867	
2	Loans to the public	1 126 491	1 126 491	
3	Value change of interest hedged items in portfolio hedge	-258	-258	
4	Derivatives	9 636	9 636	
5	Other assets	637	637	
6	Prepaid expenses and accrued income	204	204	
Total assets		1 159 576	1 159 576	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
1	Amounts owed to credit institutions	615 299	615 299	
2	Debt securities in issue	429 304	429 304	
3	Derivatives	4 752	4 752	
4	Other liabilities	2 492	2 492	
5	Eligible liabilities	51 143	51 143	
Total liabilities		1 102 991	1 102 991	
Shareholders' Equity				
1	Equity	56 586	56 586	
	of which: capital instruments and the related share -premium accounts	11 500	11 500	1
	of which: retained earnings	40 132	40 132	2
	of which: accumulated other comprehensive income	2 731	2 731	3
	of which: profit or loss	2 223	2 223	EU-5a
Total shareholders' equity		56 586	56 586	

Section 5 - Disclosure of countercyclical capital buffers

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer, CRR 440(a)

30 June 2026	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			Total	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				
SEKm													
010	Breakdown by country												
001	Sweden	1 128 902				1 128 902	22 028			22 028	275 346	99.91%	2.00%
002	Norway	350				350	10			10	128	0.05%	2.50%
003	Denmark	256				256	8			8	96	0.03%	2.50%
004	Germany	25				25	1			1	7	0.00%	0.75%
005	Switzerland	26				26	0			0	5	0.00%	
006	United Kingdom	21				21	0			0	1	0.00%	2.00%
007	Netherlands	2				2	0			0	1	0.00%	2.00%
008	Iran	2				2	0			0	1	0.00%	
009	United States	21				21	0			0	1	0.00%	
010	Portugal	24				24	0			0	1	0.00%	0.75%
011	Other countries	93				93	0			0	4	0.00%	
020	Total	1 129 723				1 129 723	22 047			22 047	275 591	100.00%	

No significant change.

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer, CRR Article 440(b)

30 June 2026		
SEKm		
	a	
1	Total risk exposure amount	289 876
2	Institution specific countercyclical capital buffer rate	2.00%
3	Institution specific countercyclical capital buffer requirement	5 798

There were no significant changes in the countercyclical capital buffer as compared to end Q4 2025.

Section 6 - Disclosure of leverage ratio

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures, CRR Article 451(1) (b)

30 June 2026		a
SEKm		Applicable amount
1	Total assets as per published financial statements	1 159 576
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential 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 banks (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with 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	Adjustment for derivative financial instruments	9 178
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)	2 018
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 total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-40 752
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	-21
13	Total exposure measure	1 129 998

Leverage ratio exposure measure increased by SEK 10.3bn, as compared to end Q4 2025. Other assets increased by SEK 9.5bn due to exposures secured by mortgages of immovable properties (SEK 8.6bn) and other exposures (SEK 0.8bn).

Template EU LR2 - LRCom: Leverage ratio common disclosure, CRR Article 451(1) (a-c), 451(2), 451(3)

		CRR leverage ratio exposures	
		a	b
SEKm		30 Jun 2026	31 Dec 2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	1 149 941	1 185 091
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)	-21	-66
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	1 149 919	1 185 024
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	6 880	5 665
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	11 934	10 248
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	18 813	15 914
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions		
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		
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	2 018	1 189
20	(Adjustments for conversion to credit equivalent amounts)	0	0
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	Off-balance sheet exposures	2 018	1 189
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-40 752	-82 452

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 (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
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	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)		
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)		
EU-22m	(Total exempted exposures)	-40 752	-82 452
Capital and total exposure measure			
23	Tier 1 capital	56 497	56 150
24	Total exposure measure	1 129 998	1 119 675
Leverage ratio			
25	Leverage ratio (%)	5.00%	5.01%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	5.00%	5.01%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	5.00%	5.01%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)		
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 receivable		
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		
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)		
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)		
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)		
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)		

Rows 28-31a are reported annually

Leverage ratio decreased by 1 bp and reached 5.00 per cent as compared to end Q4 2025 due to an increase in total leverage exposure measure by SEK 10.3bn driven by increased other assets (SEK 9.5bn) - exposures secured by mortgages of immovable properties increased by SEK 8.6bn and other exposures by SEK 0.8bn.

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures), CRR Article 451(1) (b)

30 June 2026		a
SEKm		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	1 128 002
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	1 128 002
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	1 182
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	
EU-7	Institutions	259
EU-8	Secured by mortgages of immovable properties	1 119 014
EU-9	Retail exposures	835
EU-10	Corporates	2 699
EU-11	Exposures in default	3 059
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	955

Total on-balance sheet exposures increased by SEK 9.5bn as compared to end Q4 2025. Other assets increased mainly for exposures secured by mortgages of immovable properties (SEK 8.6bn) and other exposures (SEK 0.8bn).

Section 7 - Disclosure of liquidity requirements

Template EU LIQ1 - Quantitative information of LCR, CRR Article 451a(2)

Swedbank Mortgage AB, is by a liquidity subgroup waiver from the SFSA according to article 8 (EU) 575/2013, exempted from the minimum liquidity requirements on Liquidity Coverage Ratio (LCR) as liquidity risk is managed centrally in Swedbank AB. Due to this, template EU LIQ1 is not applicable.

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1, CRR Article 451a(2)

Swedbank Mortgage AB, is by a liquidity subgroup waiver from the SFSA according to article 8 (EU) 575/2013, exempt from the minimum liquidity requirements on Liquidity Coverage Ratio (LCR) as liquidity risk is managed centrally in Swedbank AB. Due to this, table EU LIQB is not applicable.

Template EU LIQ2: Net Stable Funding Ratio, CRR Article 451a(3)

Swedbank Mortgage AB, is by a liquidity subgroup waiver from the SFSA according to article 8 (EU) 575/2013, exempt from the minimum liquidity requirements Net Stable Funding Ratio (NSFR) as liquidity risk is managed centrally in Swedbank AB. Due to this, template EU LIQ2 is not applicable.

Section 8 - Disclosure of credit risk quality

Template EU CR1: Performing and non-performing exposures and related provisions, CRR Article 442(c, f)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
30 June 2026		Gross carrying amount/nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulat ed partial write-off	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				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				
SEKmn																
005	Cash balances at central banks and other demand deposits															
010	Loans and advances	1 148 386	1 079 984	68 401	3 542		3 542	-625	-91	-534	-491		-491		1 120 078	2 969
020	Central banks	928	928													
030	General governments	255	255													
040	Credit institutions	23 142	23 142													
050	Other financial corporations	0	0												0	
060	Non-financial corporations	145 745	134 520	11 225	774		774	-245	-28	-217	-164		-164		144 846	592
070	Of which SMEs	137 917	127 635	10 281	774		774	-219	-22	-197	-164		-164		137 169	592
080	Households	978 316	921 139	57 176	2 768		2 768	-380	-63	-317	-327		-327		975 232	2 377
090	Debt securities															
100	Central banks															
110	General governments															
120	Credit institutions															
130	Other financial corporations															
140	Non-financial corporations															
150	Off-balance-sheet exposures	29 565	29 565													
160	Central banks															
170	General governments															
180	Credit institutions															
190	Other financial corporations															
200	Non-financial corporations	1 706	1 706													
210	Households	27 859	27 859													
220	Total	1 177 951	1 109 549	68 401	3 542		3 542	-625	-91	-534	-491		-491		1 120 078	2 969

Performing exposures decreased by SEK 26bn compared to end Q4 2025, driven by decreased intragroup balances towards Swedbank AB by SEK 44bn, offset by increase in both on- and off-balance exposures to households by SEK 19bn. Non-performing exposures decreased by SEK 1bn, split evenly between non-financial corporations and households.

The overall quality of Swedbank Mortgage AB's exposures remained stable with less than 0.5 per cent non-performing exposures.

Template EU CR1-A: Maturity of exposures, CRR Article 442(g)

30 June 2026		a	b	c	d	e	f
		Net exposure value					
SEKm		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	22 867	32 048	85 609	1 010 289	0	1 150 812
2	Debt securities						
3	Total	22 867	32 048	85 609	1 010 289	0	1 150 812

Shifts between maturity buckets compared to end Q4 2025 are small. Intragroup balances towards Swedbank AB are reported as on demand.

Template EU CR2: Changes in the stock of non-performing loans and advances, CRR Article 442(f)

30 June 2026		a
SEKm		Gross carrying amount
010	Initial stock of non-performing loans and advances	4 276
020	Inflows to non-performing portfolios	591
030	Outflows from non-performing portfolios	-1 325
040	Outflows due to write-offs	-96
050	Outflow due to other situations	-1 229
060	Final stock of non-performing loans and advances	3 542

Non-performing loans and advances decreased by SEK 0.7bn compared to end Q4 2025, due to decreases in households and non-financial corporations.

Template EU CQ1: Credit quality of forborne exposures, CRR Article 442(c)

		a	b	c	d	e	f	g	h
30 June 2026		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		
SEKm		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	12 759	1 162	1 162	1 162	-15	-87	13 798	1 073
020	Central banks								
030	General governments								
040	Credit institutions								
050	Other financial corporations								
060	Non-financial corporations	8	19	19	19	0	-5	20	14
070	Households	12 751	1 143	1 143	1 143	-15	-82	13 778	1 059
080	Debt Securities								
090	Loan commitments given								
100	Total	12 759	1 162	1 162	1 162	-15	-87	13 798	1 073

Performing forborne exposures decreased by SEK 1bn compared to end Q4 2025, while non-performing forborne exposures decreased by SEK 0.3bn, with changes mainly within households.

Template EU CQ4: Quality of non-performing exposures by geography, CRR Article 442(c, e)

	a	b	c	d	e	f	g
30 June 2026	Gross carrying/nominal amount						
		Of which non-performing	Of which defaulted	Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
SEKm							
010 On-balance-sheet exposures	1 151 928		3 541		-1 116		
Sweden	1 151 107		3 524		-1 107		
Norway	350		3		-4		
Denmark	256		14		-4		
Finland	0						
Estonia							
Latvia	5						
Lithuania	1						
USA	21				0		
Other countries	188		0		-1		
080 Off-balance-sheet exposures	29 565					0	
Sweden	29 558					0	
Norway	1						
Denmark	2						
Finland							
Estonia							
Latvia							
Lithuania							
USA							
Other countries	4						
150 Total	1 181 493		3 541		-1 116	0	

Defaulted loans decreased by SEK 0.7bn due to household non-performing portfolio decrease and non-financial corporation portfolio decrease.

Total on-balance exposures compared to end Q4 2025 decreased by SEK 35.7bn, driven by decreased lending towards the parent company Swedbank AB by SEK 44.6bn. Off-balance exposures increased by SEK 9.4bn due to limit increase.

According to CRR, the columns “of which non-performing” and “of which subject to impairment” in table EU CQ4 are applicable to institutions with a threshold ratio on non-performing loans and advances (NPL ratio) of 5 per cent or above. Swedbank Mortgage AB’s NPL ratio is below 5 per cent.

Template EU CQ5: Credit quality of loans and advances by industry, CRR Article 442(c, e)

		a	b	c	d	e	f
30 June 2026		Gross carrying amount			of which: loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
SEKm			Of which non-performing	Of which defaulted			
010	Agriculture, forestry and fishing	1 093		0		-3	
020	Mining and quarrying	1				0	
030	Manufacturing	29				0	
040	Electricity, gas, steam and air conditioning supply	69				0	
050	Water supply	4				0	
060	Construction	330				-1	
070	Wholesale and retail trade	149		0		-1	
080	Transport and storage	135				0	
090	Accommodation and food service activities	281				-2	
100	Information and communication	96				0	
110	Financial and insurance activities	411				-1	
120	Real estate activities	142 915		774		-385	
130	Professional, scientific and technical activities	255				-1	
140	Administrative and support service activities	71				0	
150	Public administration and defence, compulsory social security						
160	Education	318				-1	
170	Human health services and social work activities	275				-13	
180	Arts, entertainment and recreation	67				-1	
190	Other services	20				0	
200	Total	146 519		774		-409	

Loans and advances to non-financial corporations decreased by SEK 1.1bn compared to end Q4 2025, mainly in real estate activities. The majority of exposures in Swedbank Mortgage AB are private mortgage loans to households that are not included in EU CQ5.

According to CRR, the columns “of which non-performing” and “of which loans and advances subject to impairment” in table EU CQ5 are applicable to institutions with a threshold ratio on non-performing loans and advances (NPL ratio) of 5 per cent or above. Swedbank Mortgage AB’s NPL ratio is below 5 per cent.

Template EU CQ7: Collateral obtained by taking possession and execution processes, CRR Article 442(c)

Swedbank Mortgage AB does not have any instruments that have been cancelled in exchange for the collateral obtained by taking possession.

Section 9 - Disclosure of credit risk mitigation techniques

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques, CRR Article 453(f)

30 June 2026		Unsecured carrying amount	Secured carrying amount			
			Of which secured by collateral	Of which secured by financial guarantees		
					Of which secured by credit derivatives	
SEKm		a	b	c	d	e
1	Loans and advances	28 880	1 123 048	1 120 669	2 379	
2	Debt securities	0				
3	Total	28 880	1 123 048	1 120 669	2 379	
4	Of which non-performing exposures	572	2 969	2 957	12	
EU-5	Of which defaulted	572	2 969			

The secured share of Swedbank Mortgage AB's loans and advances was 97 per cent at end Q2 2026 (94 per cent at end Q4 2025). Unsecured loans and advances decreased due to intragroup balances towards Swedbank AB.

EU CR3 covers all CRM techniques recognised under the accounting framework regardless of whether these techniques are recognised under CRR.

Section 10 - Disclosure of credit risk SA

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects, CRR Article 453(g-i), 444(e)

30 June 2026		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 exposures	RWAs	RWA density (%)
SEKm	Exposure classes	a	b	c	d	e	f
1	Central governments or central banks						
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	21 939		21 939			0.00%
5	Covered bonds						
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						
9.4	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						
11	not applicable						
12	Total	21 939		21 939			0.00%

On-balance sheet exposures decreased by SEK 45bn compared to end Q4 2025, driven by lower intragroup balances towards Swedbank AB.

Section 11 - Disclosure of credit risk IRB

Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques, CRR Article 453(j)

30 June 2026		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
SEKm		a	b
1	Central governments and central banks - F-IRB	183	183
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	1	1
4	not applicable		
5	Corporates – F-IRB	1 945	1 945
EU 5a	Corporates - General	1 945	1 945
EU 5b	Corporates - Specialised lending		
EU 5c	Corporates - Purchased receivables		
6	Corporate – A-IRB	26 694	26 694
EU 6a	Corporates - General	26 694	26 694
EU 6b	Corporates - Specialised lending		
EU 6c	Corporates - Purchased Receivables		
7	not applicable		
8	not applicable		
EU 8a	Retail - A-IRB	55 093	55 093
9	Retail – Qualifying revolving (QRRE)		
10	Retail – Secured by residential immovable property	51 328	51 328
EU 10a	Retail – Purchased receivables		
EU 10b	Retail- Other retail exposures	3 765	3 765
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	Exposures under F-IRB	2 130	2 130
18	Exposures under A-IRB	81 787	81 787
19	Total Exposures	83 917	83 917

Credit derivatives are not used as a CRM technique in the capital requirement reporting of Swedbank Mortgage AB.

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques, CRR Article 453(g)

30 June 2026		A-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs		
				Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
				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 (%)
SEKm		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	138 554	0.0%	98.1%	98.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	26 993	26 694	
5.1	Corporates – General	138 554	0.0%	98.1%	98.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	26 993	26 694	
5.2	Corporates – Specialised lending															
5.3	Corporates – Purchased Receivables															
6	Retail	982 693	0.0%	98.3%	98.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55 116	55 093	
6.1	Retail – Qualifying revolving															
6.2	Retail – Secured by residential immovable property	922 473	0.0%	98.4%	98.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	51 346	51 328	
6.3	Retail – Purchased Receivables															
6.4	Retail – Other retail exposures	60 220	0.0%	97.4%	97.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3 770	3 765	
7	Total	1 121 247	0.0%	98.3%	98.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	82 109	81 787	

30 June 2026		F-IRB	Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs		
				Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
				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 (%)
SEKm		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
1	Central governments and central banks	3 613	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				0.0%	0.0%	0	183	
2	Regional governments and local authorities															
3	Public sector entities															
4	Institutions	10	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				0.0%	0.0%		1	
5	Corporates	5 053	0.0%	71.4%	71.4%	0.0%	0.0%	0.0%				32.9%	0.0%	1 952	1 945	
5.1	Corporates – General	5 053	0.0%	71.4%	71.4%	0.0%	0.0%	0.0%				32.9%	0.0%	1 952	1 945	
5.2	Corporates – Specialised lending															
5.3	Corporates – Purchased Receivables															
6	Total	8 676	0.0%	41.6%	41.6%	0.0%	0.0%	0.0%				19.2%	0.0%	1 952	2 130	

Swedbank Mortgage AB mainly uses immovable property collaterals as credit risk mitigation technique.

Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach, CRR Article 438(h)

30 June 2026		Risk weighted exposure amount
SEKm		a
1	Risk weighted exposure amount as at the end of the previous reporting period	87 056
2	Asset size (+/-)	808
3	Asset quality (+/-)	-2 660
4	Model updates (+/-)	
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	
8	Other (+/-)	-188
9	Risk weighted exposure amount as at the end of the reporting period	85 016

Credit risk REA reported under IRB decreased by SEK 2.0bn compared to end Q1 2026.

Asset size changes increased REA by SEK 0.8bn, mainly due to increases in retail and other non-credit obligations exposures, partly offset by a decrease in corporate exposures.

Asset quality changes decreased REA by SEK 2.7bn, mainly due to decreased LGD values within corporate counterparties by SEK 1.3bn and retail counterparties by SEK 0.3bn, as well as PD upgrades that decreased REA in retail counterparties by SEK 0.6bn and corporate counterparties by SEK 0.3bn.

Other effects decreased REA by SEK 0.2bn.

Section 12 - Disclosure of specialised lending and equity exposures

Template EU CR10 – Specialised lending and equity exposures under the simple risk weighted approach, CRR Article 438(e)

Swedbank Mortgage AB does not have any assets risk-weighted under specialised lending or equities.

Section 13 - Disclosure of counterparty credit risk

Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM, CRR Article 438(h)

Swedbank Mortgage does not have a permission to use the Internal Model Method (IMM) for calculating exposure values.

Section 15 - Disclosure of market risk

Template EU MR2-B - RWEA flow statements of market risk exposures under the IMA, CRR Article 438(h)

Swedbank Mortgage AB does not have an approved internal models approach (IMA) for measuring market risk exposures.

Section 16 - Disclosure of credit valuation adjustment

Template EU CVA4 - RWEA flow statements of credit valuation adjustment risk under the Standardised Approach, CRR Article 438(d, h)

Swedbank Mortgage AB does not have a permission to use the Standardised Approach for calculating own funds requirement for CVA.

Disclosure of MREL TLAC

Template EU ILAC - Internal loss absorbing capacity: internal MREL and, where applicable, requirement for own funds and eligible liabilities for non-EU G-SIIs, CRR Article 437a(a, c, d), 447(h) and BRRD Article 45i(3)(a-c)

30 June 2026		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
SEKm				
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)			Y
EU-2	If EU-1 is answered by 'Yes', is the requirement applicable on a consolidated or individual basis? (C/I)			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)	56 497		
EU-4	Eligible Additional Tier 1 capital			
EU-5	Eligible Tier 2 capital	23		
EU-6	Eligible own funds	56 520		
EU-7	Eligible liabilities	31 000		
EU-8	of which permitted guarantees			
EU-9a	(Adjustments)			
EU-9b	Own funds and eligible liabilities items after adjustments	87 520		
Total risk exposure amount and total exposure measure				
EU-10	Total risk exposure amount (TREA)	289 876		
EU-11	Total exposure measure (TEM)	1 129 998		
Ratio of own funds and eligible liabilities				
EU-12	Own funds and eligible liabilities as a percentage of the TREA	30.19%		
EU-13	of which permitted guarantees			
EU-14	Own funds and eligible liabilities as a percentage of the TEM	7.75%		
EU-15	of which permitted guarantees			
EU-16	CET1 (as a percentage of the TREA) available after meeting the entity's requirements	5.97%		
EU-17	Institution-specific combined buffer requirement			
Requirements				
EU-18	Requirement expressed as a percentage of the TREA	24.22%		
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			

Signatures of the CFO and the CRO

The Chief Financial Officer (CFO) and the Chief Risk Officer (CRO) hereby attest that the disclosures in Swedbank Mortgage AB's Risk Management and Capital Adequacy Report (Pillar 3), provided according to Part Eight of Regulation (EU) No 575/2013, have been prepared in accordance with the internal controls and procedures set out in Swedbank's Policy on Pillar 3 disclosure requirements, approved by the Board of Directors. The Policy on Pillar 3 disclosure requirements stipulates the

general principles that apply for the control processes and structures regarding the disclosure of risk and capital adequacy information in Swedbank. The policy ensures that the disclosed information is subject to effective, timely and adequate internal controls and monitoring structures. Furthermore, the policy outlines the distinguished responsibilities in the process and the frequency of the reporting.

Stockholm, 28 August 2026

Urban Alsholm
Chief Financial Officer

Joakim Lind
Chief Risk Officer