

Swedbank



Risk Management and Capital Adequacy Report

Pillar 3 Quarterly Report – Q2 2026

Introduction

This Risk Management and Capital Adequacy Report Q2 2026 provides information on Swedbank'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 Consolidated Situation as of 30 June 2026, unless otherwise specified.

Swedbank Consolidated Situation is referred to as Swedbank, unless otherwise stated.

This report is submitted by Swedbank AB, incorporated in Sweden, a public limited liability company with registration number 502017-7753, LEI code M312WZV08Y7LYUC71685. This document has not been audited and does not form part of Swedbank AB's audited financial statements.

Regulatory Scope

Section 1 - Disclosure of overview of risk management, key prudential metrics and RWA.....	4
Template EU OV1 - Overview of total risk exposure amounts, CRR Article 438 (d)	4
Template EU KM1 - Key metrics template, CRR Article 447(a-g), 438(b)	5
Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level, CRR Article 438(da)	6
Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level, CRR Article 438(da).....	7
Section 4 - Disclosure of own funds	8
Template EU CC1 - Composition of regulatory own funds, CRR Article 437 (a,d,e,f) and Article 444(e).....	8
Template EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements. CRR Article 437(a)	11
Section 5 - Disclosure of countercyclical capital buffers.....	12
Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer, CRR Article 440(a)	12
Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer, CRR Article 440(b)	12
Section 6 - Disclosure of leverage ratio.....	13
Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures, CRR Article 451 (1)(b)	13
Template EU LR2 - LRCom: Leverage ratio common disclosure, CRR Article 451 (1)(a,b,c), 451(2), 451(3).....	13
Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures, CRR Article 451 (1)(b)	14
Section 7 - Disclosure of liquidity requirements	15
Template EU LIQ1 - Quantitative information of LCR, CRR Article 451a(2).....	15
Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1, CRR article 451a(2)	16
Template EU LIQ2 – Net Stable Funding Ratio, CRR Article 451a(3).....	17
Section 8 - Disclosure of credit risk quality	19
Template EU CR1 - Performing and non-performing exposures and related provisions, CRR Article 442(c,f)	19
Template EU CR1-A - Maturity of exposures, CRR Article 442(g)	20
Template EU CR2 - Changes in the stock of non-performing loans and advances, CRR Article 442(f)	20
Template EU CQ1 - Credit quality of forborne exposures, CRR Article 442(c)	21
Template EU CQ4 - Quality of non-performing exposures by geography, CRR Article 442(c,e).....	22
Template EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry, CRR Article 442(c,e)	23
Template EU CQ7 - Collateral obtained by taking possession and execution processes, CRR Article 442(c)	23

Section 9 - Disclosure of credit risk mitigation techniques	24
Template EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques, CRR Article 453(f)	24
Section 10 - Disclosure of credit risk SA	25
Template EU CR4 - Standardised approach - Credit risk exposure and CRM effects, CRR Article 453(g,h,i) Article 444(e)	25
Template EU CR5 - Standardised approach, CRR Article 444(e)	26
Section 11 - Disclosure of credit risk IRB	27
Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range, CRR Article 452(g)	27
Template EU CR7 - IRB approach - Effect on the RWEAs of credit derivatives used as CRM techniques, CRR Article 453(j)	31
Template EU CR7-A - IRB approach - Disclosure of the extent of the use of CRM techniques, CRR Article 453(g)	32
Template EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach, CRR Article 438(h)	33
Section 12 - Disclosure of specialised lending and equity exposures	34
Template EU CR10.1 - Specialised lending: Project finance (Slotting approach), CRR 438(e)	34
Template EU CR10.2 - Specialised lending: Income-producing real estate and high volatility commercial real estate (Slotting approach), CRR 438(e)	34
Template EU CR10.3 - Specialised lending: Object finance (Slotting approach), CRR 438(e)	34
Template EU CR10.4 - Specialised lending: Commodities finance (Slotting approach), CRR 438(e)	34
Template EU CR10.5 - Equity exposures, CRR 438(e)	35
Section 13 - Disclosure of counterparty credit risk	36
Template EU CCR1 - Analysis of CCR exposure by approach, CRR Article 439(f,g,k)	36
Template EU CCR3 - Standardised approach - CCR exposures by regulatory exposure class and risk weights, CRR Article 439(l)	36
Template EU CCR4 - IRB approach - CCR exposures by exposure class and PD scale, CRR Article 439(l)	37
Template EU CCR5 - Composition of collateral for CCR exposures, CRR Article 439(e)	38
Template EU CCR6 - Credit derivatives exposures, CRR Article 439(j)	38
Template EU CCR7 - RWEA flow statements of CCR exposures under the IMM, CRR Article 438(h)	38
Template EU CCR8 - Exposures to CCPs, CRR Article 439(i)	38
Section 14 - Disclosure of exposures to securitisation positions	39
Template EU SEC1 - Securitisation exposures in the non-trading book, CRR Article 449(j)	39
Template EU SEC2 - Securitisation exposures in the trading book, CRR Article 449(j)	39
Template EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor, CRR Article 449(k)(i)	39
Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor, CRR Article 449(k)(ii)	40
Template EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments, CRR Article 449(l)	40
Section 15 - Disclosure of market risk	41
Template EU MR1 - Market risk under the standardised approach, CRR Article 445	41
Template EU MR2-A - Market risk under the internal Model Approach (IMA), CRR Article 455(e)	41
Template EU MR2-B - RWA flow statements of market risk exposures under the IMA, CRR Article 438(h)	41
Template EU MR3 - IMA values for trading portfolios, CRR Article 455(d)	42
Template EU MR4 - Comparison of VaR estimates with gains/losses, CRR Article 455(g)	42
Section 16 - Disclosure of credit valuation adjustment	43
Template EU CVA4 - RWEA flow statements of credit valuation adjustment risk under the Standardised Approach, CRR Article 438(d,h)	43
Section 18 - Disclosure of interest rate risk of non-trading book activities	44

Template EU IRRBB1 - Interest rate risks of non-trading book activities, CRR Article 448(1) (a-b)	44
Section 21 - Disclosure of prudential disclosures on ESG risks	45
Template 1: Banking book- Indicators of potential climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity, CRR Article 449	45
Template 2: Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral, CRR Article 449a	49
Template 3: Banking book - Indicators of potential climate change transition risk: Alignment metrics, CRR Article 449a	50
Template 4: Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms, CRR Article 449a	52
Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk - Sweden, CRR Article 449a	52
Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk - Estonia, CRR Article 449a	53
Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk - Latvia, CRR Article 449a	54
Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk - Lithuania, CRR Article 449a	55
Disclosure of MREL TLAC	57
Template EU KM2 - Key metrics, MREL, CRR Article 447(h) and BRRD Article 45i(3) (a,c)	57

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 30 Jun 2026	b 31 Mar 2026	c 30 Jun 2026
1	Credit risk (excluding CCR)	794 439	772 907	63 555
2	Of which the standardised approach	80 499	78 610	6 440
3	Of which the foundation IRB (F-IRB) approach	175 410	168 504	14 033
4	Of which slotting approach	172	163	14
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the advanced IRB (A-IRB) approach	299 341	293 906	23 947
6	Counterparty credit risk - CCR	12 376	11 771	990
7	Of which the standardised approach	11 270	10 546	902
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	821	831	66
9	Of which other CCR	285	394	23
10	Credit valuation adjustment risk - CVA risk	2 979	3 769	238
EU 10a	of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	2 979	3 769	238
EU 10c	Of which the simplified approach			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	0	0	0
16	Securitisation exposures in the non-trading book (after the cap)	234	247	19
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach	234	247	19
EU 19a	Of which 1250%/ deduction			
20	Position, foreign exchange and commodities risks (Market risk)	15 603	15 966	1 248
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)	5 554	6 713	444
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	150 104	150 104	12 008
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	37 646	35 668	3 012
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	975 735	954 764	78 059

Total REA increased by SEK 21.0bn in Q2 2026 compared to end Q1 2026 with the largest driver being increased credit risk REA (SEK 21.5bn).

Credit risk (excluding counterparty credit risk – CCR) also includes other risk exposure amounts, namely the REA related to the following add-ons under Article 458 CRR: the mortgage floor (MF) add-on, the add-on for corporate real estate exposures in Norway, and the Commercial Real Estate (CRE) and Residential Real Estate (RRE) floors, as well as the Article 3 add-on.

The credit risk REA increased by SEK 21.5bn with the largest drivers being increased credit risk REA calculated with internal models (SEK 12.3bn) and REA according to Article 458 CRR (SEK 6.5bn).

F-IRB REA increased by SEK 6.9bn, mainly due to increased volumes in corporates within Baltic Banking (SEK 3.0bn) and Corporates and Institutions (C&I) (SEK 1.6bn), implementation of LC PD add-on for corporates within C&I (SEK 3.7bn) and FX effect (SEK 1.0bn), which were partially offset by a decrease in LGD values for corporates within C&I (SEK 1.1bn) and lower PD values within corporates in C&I (SEK 1.3bn).

A-IRB REA increased by SEK 5.4bn mainly due to increased lending with higher risk weights for inflows than outflows within retail counterparties in Baltic Banking (SEK 6.7bn), higher volumes within corporates in C&I (SEK 6.4bn) and implemented LC PD add-on within corporate exposures in C&I (SEK 2.3bn). This was partially offset by lower LGD values within corporates in C&I (SEK 3.3bn) and decreased PD values within retail counterparties in Baltic Banking (SEK 1.7bn) and within corporates in C&I (SEK 4.3bn).

REA according to Article 458 CRR increased by SEK 6.5bn. CRE floor of Swedish corporates increased by SEK 4.4bn due to lower risk weights for inflows compared to outflows - lower LGD values decreased REA leading to increased CRE floor.

Mortgage floor increased REA by SEK 1.9bn mainly due to higher volumes with lower risk weights in June compared to March.

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	169 801	167 504	166 099	177 051	175 081
2	Tier 1 capital	185 594	182 839	181 239	192 284	190 658
3	Total capital	209 488	206 432	204 483	216 038	209 222
Risk-weighted exposure amounts						
4	Total risk exposure amount	975 735	954 764	932 090	900 821	888 540
4a	Total risk exposure pre-floor	975 735	954 764	932 090	900 821	888 540
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17.40%	17.54%	17.82%	19.65%	19.70%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17.40%	17.54%	17.82%	19.65%	19.70%
6	Tier 1 ratio (%)	19.02%	19.15%	19.44%	21.35%	21.46%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	19.02%	19.15%	19.44%	21.35%	21.46%
7	Total capital ratio (%)	21.47%	21.62%	21.94%	23.98%	23.55%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	21.47%	21.62%	21.94%	23.98%	23.55%
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 (%)	2.16%	2.16%	2.16%	2.16%	2.79%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.46%	1.46%	1.46%	1.46%	1.87%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.69%	1.69%	2.16%
EU 7g	Total SREP own funds requirements (%)	10.16%	10.16%	10.16%	10.16%	10.79%
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 (%)	1.75%	1.78%	1.77%	1.76%	1.78%
EU 9a	Systemic risk buffer (%)	3.11%	3.09%	3.09%	3.09%	3.08%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer	1.00%	1.00%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	8.36%	8.37%	8.36%	8.35%	8.36%
EU 11a	Overall capital requirements (%)	18.52%	18.53%	18.52%	18.51%	19.15%
12	CET1 available after meeting the total SREP own funds requirements (%)	11.31%	11.46%	11.75%	13.66%	12.76%
Leverage ratio						
13	Total exposure measure	2 971 442	2 910 341	2 761 434	2 893 956	2 853 641
14	Leverage ratio (%)	6.25%	6.28%	6.56%	6.64%	6.68%
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)	615 419	629 145	646 577	676 492	694 115
EU 16a	Cash outflows - Total weighted value	446 052	451 973	457 665	470 601	475 527
EU 16b	Cash inflows - Total weighted value	63 920	64 632	65 037	63 037	63 226
16	Total net cash outflows (adjusted value)	382 132	387 341	392 628	407 564	412 302
17	Liquidity coverage ratio (%)	161.64%	162.95%	165.14%	167.05%	169.39%
Net Stable Funding Ratio						
18	Total available stable funding	1 870 619	1 842 138	1 830 750	1 851 232	1 828 265
19	Total required stable funding	1 538 298	1 494 288	1 477 043	1 447 493	1 424 320
20	NSFR ratio (%)	121.60%	123.28%	123.95%	127.89%	128.36%

CET1 ratio decreased by 14 bps to 17.40 per cent as compared to end Q1 2026. CET1 capital increased by SEK 2.3bn, which increased CET1 ratio by 24 bps, mainly due to an increase in profit after anticipated dividends by SEK 2.2bn. REA increased in total by SEK 21.0bn, which decreased the ratio by 38 bps. As detailed in template EU OV1 and template EU CR8 parts, REA increase was mainly driven by changes in credit risk and REA according to Article 458 CRR.

Tier 1 ratio decreased by 14 bps and Total capital ratio decreased by 15 bps mainly due to an increase in REA.

Leverage ratio decreased by 3 bps to 6.25 per cent due to increased total exposure measure by SEK 61.1bn, driven by other assets increase of SEK 44.6bn as compared to end Q1 2026.

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

		a	b	c		d	EU d
30 June 2026				Risk weighted exposure amounts (RWEAs)			
SEKm		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)	713 940	80 499	794 439	1 010 900	960 816	
2	Counterparty credit risk	10 398	1 978	12 376	14 441	14 441	
3	Credit valuation adjustment		2 979	2 979	2 979	2 979	
4	Securitisation exposures in the banking book		234	234	234	234	
5	Market risk	10 049	5 554	15 603	23 955	23 955	
6	Operational risk		150 104	150 104	150 104	150 104	
7	Other risk weighted exposure amounts						
8	Total	734 387	241 348	975 735	1 202 613	1 152 529	

Risk weight floors REA Article 458 and Article 3 add-on are included in credit risk row.

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

		a	b	c		d	EU d
		Risk weighted exposure amounts (RWEAs)					
30 June 2026		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	
SEKm							
1	Central governments and central banks	7 436	2	7 438	2	2	
EU 1a	Regional governments or local authorities			803	803	803	
EU 1b	Public sector entities			314	314	314	
EU 1c	Categorised as Multilateral Development Banks in SA						
EU 1d	Categorised as International organisations in SA						
2	Institutions	6 852	6 753	7 052	6 954	6 954	
3	Equity			40 816	40 816	40 816	
4	Not applicable						
5	Corporates	336 709	225 584	342 310	276 278	231 184	
5.1	Of which: F-IRB is applied	163 794	206 154	163 794	238 874	206 154	
5.2	Of which: A-IRB is applied	150 054	249 840	150 054	267 203	249 840	
EU 5a	Of which: Corporates - General	313 676	225 453	319 277	270 547	225 453	
EU 5b	Of which: Corporates - Specialised lending	172	131	172	131	131	
EU 5c	Of which: Corporates - Purchased receivables						
6	Retail	348 711	51 469	374 129	76 887	76 887	
6.1	Of which: Retail - Qualifying revolving						
EU 6.1a	Of which: Retail - Purchased receivables						
EU 6.1b	Of which: Retail - Other	44 028		44 028	51 469	51 469	
6.2	Of which: Retail - Secured by residential real estate	105 260	312 203	105 260	312 203	312 203	
7	Not applicable						
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA		575 525	4 574	585 089	580 099	
EU 7b	Collective investment undertakings (CIU)						
EU 7c	Categorised as exposures in default in SA		6 101	1 037	7 138	7 138	
EU 7d	Categorised as subordinated debt exposures in SA						
EU 7e	Categorised as covered bonds in SA		653		653	653	
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA			46	46	46	
8	Other non-credit obligation assets	14 232	14 232	15 922	15 922	15 922	
9	Total	713 940	880 319	794 439	1 010 900	960 816	

Section 4 - Disclosure of own funds

Template EU CC1 - Composition of regulatory own funds, CRR Article 437 (a,d,e,f) and Article 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	38 110	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	99 049	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)	56 135	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	4 362	26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	197 656	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-668	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-21 269	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)	-88	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	-1	33 (1) (a)
12	Negative amounts resulting from the calculation of expected loss amounts	-608	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)	-3 776	36 (1) (e), 41
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	-789	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	-655	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-27 855	
29	Common Equity Tier 1 (CET1) capital	169 801	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	15 844	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	15 844	
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	-50	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-50	
44	Additional Tier 1 (AT1) capital	15 794	
45	Tier 1 capital (T1 = CET1 + AT1)	185 594	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	23 901	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	41	62 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments	23 942	
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	-48	
57	Total regulatory adjustments to Tier 2 (T2) capital	-48	
58	Tier 2 (T2) capital	23 894	
59	Total capital (TC = T1 + T2)	209 488	
60	Total Risk exposure amount	975 735	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	17.40%	92 (2) (a)
62	Tier 1 capital	19.02%	92 (2) (b)
63	Total capital	21.47%	92 (2) (c)
64	Institution CET1 overall capital requirements	14.32%	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	1.75%	CRD 130
67	of which: systemic risk buffer requirement	3.11%	CRD 133
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1.00%	CRD 131
67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.46%	CRD 104 (1) (a)
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	11.31%	
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)	2 290	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)	14 968	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)	90	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)	41	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	4 238	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 for Swedbank Group decreased by 42 bps to 17.40 per cent as compared to 17.82 per cent as end of Q4 2025. The decrease was due to higher total risk exposure amount (SEK 43.6bn), mainly driven by asset growth in corporate exposures within C&I and Baltic Banking, as well as in retail exposures within Baltic Banking, increased Article 3 add-on, REA according to Article 458 and FX effect, which have been partially offset by lower LGD values, shorter maturities and decreased PD values in corporates within C&I, as well as decreased PD values in retail within Baltic Banking and Swedish Banking as compared to end Q4 2025.

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 Cash and balances with central banks	261 232	261 232	
2 Treasury bills and other bills eligible for refinancing with central banks, etc.	216 791	216 261	
3 Loans to credit institutions	23 487	23 925	
4 Loans to the public	2 049 365	2 049 365	
5 Value change of the hedged assets in portfolio hedges of interest rate risk	-258	-258	
6 Bonds and other interest-bearing securities	82 075	81 373	
7 Financial assets for which the customers bear the investment risk	494 028		
8 Shares and participating interests	61 887	30 738	
9 Investments in associates and joint ventures	7 695	7 059	
10 Investments subsidiaries		8 869	
11 Derivatives	40 592	40 592	
12 Intangible assets	23 166	22 516	
of which: goodwill	14 832	15 001	8
of which: other intangible assets (under regulatory scope of consolidation includes software assets prudential amortization)	8 335	6 617	8
13 Tangible assets	6 138	6 138	
14 Current tax assets	2 853	2 816	
15 Deferred tax assets	229	178	
16 Pension assets	4 756	4 756	15 (adjusted with deferred tax liability)
17 Other assets	21 101	20 304	
18 Prepaid expenses and accrued income	4 247	4 338	
19 Assets held for sale	7 307	7 307	
Total assets	3 306 693	2 787 509	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
1 Amounts owed to credit institutions	82 533	82 533	
2 Deposits and borrowings from the public	1 355 927	1 362 816	
3 Value change of the hedged liabilities in portfolio hedges of interest rate risk	-20	-20	
4 Financial liabilities for which the customers bear the investment risk	495 378		
5 Debt securities in issue	839 565	839 565	
6 Short positions, securities	35 765	35 765	
7 Derivatives	27 953	27 953	
8 Current tax liabilities	2 314	647	
9 Deferred tax liabilities	8 244	8 053	
of which: deferred tax liabilities associated to other intangible assets	1 637	1 637	8
10 Pension provisions	179	179	
11 Insurance provisions	28 351		
12 Other liabilities and provisions	38 105	37 618	
13 Accrued expenses and prepaid income	6 959	6 959	
14 Senior non-preferred liabilities	138 629	138 629	
15 Subordinated liabilities	39 743	39 743	
of which: capital instruments and the related share premium accounts AT1	15 844	15 844	30
of which: capital instruments and the related share premium accounts AT2	23 901	23 901	46
Total liabilities	3 099 625	2 580 441	
Shareholders' Equity			
1 Equity attributable to shareholders of the parent company	207 044	207 044	
of which: capital instruments and the related share -premium accounts	38 110	38 110	1
of which: retained earnings	107 166	99 049	2
of which: accumulated other comprehensive income (and other reserves)	51 795	56 135	3
of which: profit or loss	14 539	14 539	5a
of which: less anticipated dividends for the year	10 178	10 178	5a
of which: fair value reserves related to gains or losses on cash flow hedges	-1	-1	11
of which: direct holdings by an institution of own CET1 instruments (negative amount)	-4 566	-789	16
2 Non-controlling interests	24	24	
Total shareholders' equity	207 068	207 068	

Section 5 - Disclosure of countercyclical capital buffers

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer, CRR Article 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 (%)	Counter-cyclical 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	93 359	1 571 065	47 557			1 711 981	40 463	319		40 782	509 775	65.19%	2.00%
002	Lithuania	3 183	140 597	277		1 243	145 300	5 557	1	15	5 572	69 650	8.91%	1.00%
003	Estonia	9 259	127 723	88			137 070	4 824	2		4 826	60 325	7.71%	1.50%
004	Norway	11 283	57 050	262			68 595	3 811	2		3 813	47 663	6.09%	2.50%
005	Latvia	1 241	64 793	141			66 175	3 423	0		3 423	42 788	5.47%	1.00%
006	Finland	511	35 185	1 144			36 840	1 749	22		1 771	22 138	2.83%	
007	Luxemburg	15	8 481	2			8 498	553	1		553	6 913	0.88%	0.50%
008	Denmark	6 806	5 224	46			12 076	469	0		469	5 863	0.75%	2.50%
009	USA	1 025	9 272				10 297	354			354	4 425	0.57%	
010	China	738	1 494				2 232	188			188	2 350	0.30%	
011	Other countries	383	17 083	83		318	17 866	805	1	4	811	10 143	1.30%	
020	Total	127 803	2 037 967	49 600		1 561	2 216 930	62 196	348	19	62 562	782 030	100.00%	

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

30 June 2026		
SEKm		a
1	Total risk exposure amount	975 735
2	Institution specific countercyclical capital buffer rate	1.75%
3	Institution specific countercyclical capital buffer requirement	17 072

Institution specific countercyclical capital buffer requirement increased by SEK 0.5bn 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	3 306 693
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-519 184
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	15 252
9	Adjustment for securities financing transactions (SFTs)	65 380
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	139 890
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)	
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	-36 589
13	Total exposure measure	2 971 442

Leverage ratio exposure measure increased by SEK 210.0bn, as compared to end Q4 2025. Leverage ratio exposure measure increase is in line with total assets due to an increase in bonds and loans to the public.

Template EU LR2 - LRCom: Leverage ratio common disclosure, CRR Article 451 (1)(a,b,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)	2 635 366	2 489 439
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)	-10 498	-17 705
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)	-27 492	-26 504
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	2 597 376	2 445 231
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	21 423	5 538
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	35 376	28 984
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)	-955	-955
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	55 844	33 567
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	177 289	149 701
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets	1 287	873
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	178 576	150 574
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	365 739	350 484
20	(Adjustments for conversion to credit equivalent amounts)	-225 849	-218 309
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	Off-balance sheet exposures	139 890	132 175
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		

EU-22c	(Excluded exposures of public development banks (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)	-244	-113
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)	-244	-113
Capital and total exposure measure			
23	Tier 1 capital	185 594	181 239
24	Total exposure measure	2 971 442	2 761 434
Leverage ratio			
25	Leverage ratio (%)	6.25%	6.56%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.25%	6.56%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.25%	6.56%
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		
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 32 bps and reached 6.25 per cent as compared to end Q4 2025, mainly due to an increase in total leverage ratio exposure measure by SEK 210.0bn driven by an increase in bonds and loans to the public.

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:	2 638 019
EU-2	Trading book exposures	132 202
EU-3	Banking book exposures, of which:	2 505 817
EU-4	Covered bonds	6 527
EU-5	Exposures treated as sovereigns	460 140
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	4 064
EU-7	Institutions	24 186
EU-8	Secured by mortgages of immovable properties	1 533 378
EU-9	Retail exposures	107 861
EU-10	Corporates	290 505
EU-11	Exposures in default	6 828
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	72 329

Total on-balance sheet exposures increased by SEK 144.9bn as compared to end Q4 2025, mainly due to an increase in trading book exposures (SEK 48.8bn), exposures secured by mortgages of immovable properties (SEK 37.9bn), sovereigns (SEK 36.9bn) and corporates (SEK 22.7bn).

Section 7 - Disclosure of liquidity requirements

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

SEKm		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					615 419	629 145	646 577	676 492
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	941 108	929 565	921 440	914 428	61 416	60 840	60 446	59 966
3	Stable deposits	705 215	693 086	684 077	678 777	35 261	34 654	34 204	33 939
4	Less stable deposits	235 893	236 479	237 363	235 651	26 155	26 186	26 243	26 027
5	Unsecured wholesale funding	517 573	532 121	539 552	555 221	305 813	313 534	319 669	333 549
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	287 983	300 490	305 124	307 700	113 065	115 571	116 386	117 050
7	Non-operational deposits (all counterparties)	176 629	179 674	181 614	189 413	139 787	146 005	150 467	158 391
8	Unsecured debt	52 961	51 957	52 815	58 108	52 961	51 957	52 815	58 108
9	Secured wholesale funding					4 014	3 541	2 966	2 879
10	Additional requirements	373 139	363 437	360 320	359 171	64 873	64 650	65 140	67 181
11	Outflows related to derivative exposures and other collateral requirements	33 341	34 596	35 531	37 607	31 182	31 897	32 653	34 823
12	Outflows related to loss of funding on debt products								
13	Credit and liquidity facilities	339 798	328 841	324 789	321 564	33 692	32 753	32 486	32 357
14	Other contractual funding obligations	16 026	15 976	16 357	14 395	6 949	6 874	7 306	4 958
15	Other contingent funding obligations	59 741	50 669	42 773	41 362	2 987	2 533	2 139	2 068
16	TOTAL CASH OUTFLOWS					446 052	451 973	457 665	470 601
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	117 274	131 430	138 289	137 829	18 302	21 228	23 011	22 826
18	Inflows from fully performing exposures	43 249	42 607	40 506	39 359	33 278	31 847	29 509	28 272
19	Other cash inflows	12 340	11 558	12 517	11 939	12 340	11 558	12 517	11 939
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	172 864	185 594	191 312	189 127	63 920	64 632	65 037	63 037
EU-20a	Fully exempt inflows								
EU-20b	Inflows subject to 90% cap								
EU-20c	Inflows subject to 75% cap	172 864	185 594	191 312	189 127	63 920	64 632	65 037	63 037
TOTAL ADJUSTED VALUE									
EU-21	Liquidity buffer					615 419	629 145	646 577	676 492
22	Total net cash outflows					382 132	387 341	392 628	407 564
23	Liquidity coverage ratio (LCR)					161.64%	162.95%	165.14%	167.05%

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

Row number		Qualitative information on LCR
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	Swedbank maintained a strong LCR throughout Q2 2026 well above regulatory requirements. The high buffer was mainly driven by a large and stable stock of High Quality Liquid Assets (HQLA) and a conservative funding profile. The size of the liquidity buffer is determined by the maturity structure and composition of assets and liabilities, and consisted predominately of Level 1 assets, primarily of central bank reserves, government securities and covered bonds. Cash outflows were largely driven by wholesale funding maturities and non-operational deposits outflows while retail and SME deposits continued to exhibit low volatility during the year. Both the LCR and its underlying components remained stable during the year, supported by consistent buffer quality and a balanced funding mix.
(b)	Explanations on the changes in the LCR over time	The LCR decreased compared to end Q1 2026, reflecting an increase in total net cash outflows, largely driven by higher volumes of borrowing from financials. The liquidity buffer also decreased during the period.
(c)	Explanations on the actual concentration of funding sources	Swedbank's funding is diversified. The low level of concentration is supported by a large and broad depositor base, and by wholesale funding that is well-diversified across investors, instrument types, and currencies.
(d)	High-level description of the composition of the institution's liquidity buffer.	Swedbank's liquid assets consist to a large extent of central bank assets. The remaining assets primarily comprise of government bonds and extremely high quality covered bonds. A minor part is also held in Level 2 assets.
(e)	Derivative exposures and potential collateral calls	For assessing potential additional outflows from derivatives and other collateral requirements, the historical look-back approach is used, together with estimated effects from eventual rating downgrades.
(f)	Currency mismatch in the LCR	Swedbank is required to comply with LCR requirements for significant currencies and actively manages currency mismatches.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	There are no other material items in Swedbank's LCR that are not captured in the disclosure template.

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

30 June 2026		a	b	c	d	e
SEKmn		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	Capital items and instruments	212 418	0	0	23 853	236 270
2	Own funds	212 418	0	0	23 853	236 270
3	Other capital instruments		0	0	0	0
4	Retail deposits		970 986	0	0	910 699
5	Stable deposits		736 232	0	0	699 421
6	Less stable deposits		234 754	0	0	211 279
7	Wholesale funding:		813 720	119 860	507 729	722 193
8	Operational deposits		153 393	0	0	76 696
9	Other wholesale funding		660 327	119 860	507 729	645 496
10	Interdependent liabilities		0	0	0	0
11	Other liabilities:	0	101 815	0	1 456	1 456
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		101 815	0	1 456	1 456
14	Total available stable funding (ASF)					1 870 619
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					6 015
EU-15a	Assets encumbered for more than 12m in cover pool		0	0	327 314	278 217
16	Deposits held at other financial institutions for operational purposes		0	0	0	0
17	Performing loans and securities:		235 189	116 362	1 421 765	1 145 815
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		13 458	0	0	0
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		107 240	1 735	14 596	21 157
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		86 234	92 689	428 565	452 408
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		110	64	6 668	4 422
22	Performing residential mortgages, of which:		19 889	20 167	950 603	643 432
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		17 781	17 607	923 042	617 671
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		8 368	1 771	28 001	28 818
25	Interdependent assets		0	0	0	0
26	Other assets:		53 321	5 262	73 576	84 172
27	Physical traded commodities				0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0	0	12 991	11 042
29	NSFR derivative assets		5 916			5 916
30	NSFR derivative liabilities before deduction of variation margin posted		14 124			706
31	All other assets not included in the above categories		33 281	5 262	60 585	66 507
32	Off-balance sheet items		92 357	38 560	323 328	24 079
33	Total RSF					1 538 298
34	Net Stable Funding Ratio (%)					121.60%

31 March 2026		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
SEKm		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	209 032	0	0	23 538	232 571
2	Own funds	209 032	0	0	23 538	232 571
3	Other capital instruments		0	0	0	0
4	Retail deposits		937 068	0	0	878 752
5	Stable deposits		707 813	0	0	672 423
6	Less stable deposits		229 255	0	0	206 329
7	Wholesale funding:		787 455	156 591	489 745	730 130
8	Operational deposits		171 788	0	0	85 894
9	Other wholesale funding		615 667	156 591	489 745	644 237
10	Interdependent liabilities		0	0	0	0
11	Other liabilities:	0	103 694	0	685	685
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		103 694	0	685	685
14	Total available stable funding (ASF)					1 842 138
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					5 164
EU-15a	Assets encumbered for more than 12m in cover pool		0	0	312 125	265 307
16	Deposits held at other financial institutions for operational purposes		0	0	0	0
17	Performing loans and securities:		233 212	101 084	1 404 565	1 122 871
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		16 469	0	0	0
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		102 278	1 791	14 442	20 774
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		84 626	80 751	423 301	441 128
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		78	104	6 833	4 532
22	Performing residential mortgages, of which:		23 518	16 748	951 481	644 232
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		21 189	14 661	923 295	618 067
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		6 321	1 794	15 341	16 737
25	Interdependent assets		0	0	0	0
26	Other assets:		54 500	0	72 752	78 665
27	Physical traded commodities				0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0	0	14 721	12 513
29	NSFR derivative assets		1 409			1 409
30	NSFR derivative liabilities before deduction of variation margin posted		17 130			857
31	All other assets not included in the above categories		35 960	0	58 030	63 886
32	Off-balance sheet items		85 856	33 514	298 927	22 282
33	Total RSF					1 494 288
34	Net Stable Funding Ratio (%)					123.28%

The Net Stable Funding Ratio (NSFR) decreased slightly during Q2 2026, from 123 per cent to 122 per cent. The decrease was primarily driven by an increase in Required Stable Funding (RSF), mainly due to growth in the loan portfolio, which exceeded the increase in Available Stable Funding (ASF). The increase in ASF was mainly driven by higher volumes of issued covered bonds and retail deposits.

The ASF is mostly composed of funding from deposits and long-term issued debt.

The RSF is mostly composed of funding needed to give out residential mortgage loans and loans to non-financial corporate clients. It is relevant to note that there is a slight interdependence between residential mortgage loans and long-term issued debt in the form of covered bonds. When a covered bond is issued, more stable funding is made available in the category wholesale funding. However, this also encumbers a corresponding volume of residential mortgage loans that then receive a slightly higher factor weight which in turn increases the required funding.

Section 8 - Disclosure of credit risk quality

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

30 June 2026		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						Accumulated 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	
SEKm		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	259 320	259 320														
010	Loans and advances	1 967 827	1 813 194	153 527	7 974	7 657	-3 945	-1 209	-2 659	-1 747		-1 746			1 751 486	4 954	
020	Central banks	5 379	5 379				0	0									
030	General governments	10 907	10 822	85			-1	-1	0						1 511		
040	Credit institutions	23 850	23 751	99			-13	-12	-1	0		0			17		
050	Other financial corporations	19 447	19 241	206	0	0	-20	-13	-7	0		0			10 381	0	
060	Non-financial corporations	680 519	615 846	64 429	3 565	3 565	-2 566	-767	-1 799	-992		-992			566 315	1 940	
070	Of which SMEs	366 898	325 580	41 074	2 095	2 095	-932	-278	-653	-489		-489			355 132	1 538	
080	Households	1 227 725	1 138 155	88 708	4 409	4 092	-1 345	-416	-852	-755		-754			1 173 262	3 014	
090	Debt securities	196 191	119 994														
100	Central banks	119 994	119 994														
110	General governments	61 264															
120	Credit institutions	14 933	0														
130	Other financial corporations																
140	Non-financial corporations																
150	Off-balance-sheet exposures	537 695	441 936	21 789	105	102	-449	-195	-253	-62		-62			28 127	11	
160	Central banks	82 972	82 972														
170	General governments	24 316	24 281	6			0	0	0						7		
180	Credit institutions	13 969	13 509	459			-4	-2	-1								
190	Other financial corporations	15 782	14 308	1 432			-10	-3	-7						810		
200	Non-financial corporations	246 774	221 075	18 177	98	95	-387	-154	-233	-60		-60			23 915	11	
210	Households	153 882	85 791	1 715	7	7	-48	-36	-12	-2		-2			3 395	0	
220	Total	2 961 033	2 634 444	175 316	8 079	7 759	-4 394	-1 404	-2 912	-1 809		-1 808			1 779 613	4 965	

Total performing exposures increased by SEK 226bn compared to end Q4 2025, mainly driven by on- and off-balance exposures in non-financial corporations and households in Stage 1. Debt securities increased by SEK 40bn due to increase in central banks and governments.

Non-performing exposures, Stage 3, decreased by SEK 3.6bn in non-financial corporations and households.

The overall quality of Swedbank'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	4 039	379 201	461 130	1 125 740	0	1 970 109
2	Debt securities	0	141 058	30 532	24 602		196 191
3	Total	4 039	520 258	491 662	1 150 341	0	2 166 300

More than half of loans and advances, 57 per cent as of end Q2 2026 (56 per cent as of end Q4 2025) have a maturity exceeding five years, primarily consisting of private mortgage loans. The total of Loans and advances and Debt securities have increased by SEK 92.7bn.

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

30 June 2026		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	11 466
020	Inflows to non-performing portfolios	2 120
030	Outflows from non-performing portfolios	-5 612
040	Outflows due to write-offs	-693
050	Outflow due to other situations	-4 919
060	Final stock of non-performing loans and advances	7 974

Non-performing loans and advances decreased by SEK 3.5bn compared to end Q4 2025, due to decreases mainly in SME's in non-financial corporations and in households.

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	15 145	2 920	2 920	2 920	-62	-614	16 824	1 973
020	Central banks								
030	General governments	83				0			
040	Credit institutions								
050	Other financial corporations	1				0		1	
060	Non-financial corporations	1 695	1 391	1 391	1 391	-39	-469	2 308	671
070	Households	13 366	1 529	1 529	1 529	-23	-145	14 515	1 302
080	Debt Securities								
090	Loan commitments given	25	44	44	44	0	-42	18	0
100	Total	15 170	2 964	2 964	2 964	-62	-656	16 842	1 973

Compared to end Q4 2025 performing forborne exposures decreased by SEK 1.4bn and non-performing forborne exposures decreased by SEK 1bn, both mainly in households.

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

30 June 2026		a	b	c	d	e	f	g
		Gross carrying/nominal amount			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
			Of which non-performing	Of which defaulted				
SEKm								
010	On-balance-sheet exposures	2 431 312		7 974		-5 692		
	Sweden	1 982 354		6 676		-3 846		
	Norway	49 994		125		-400		
	Denmark	7 893		47		-123		
	Finland	29 374		4		-75		
	Estonia	128 834		558		-405		
	Latvia	61 660		188		-290		
	Lithuania	135 450		367		-465		
	USA	10 383		1		0		
	Other countries	25 370		7		-88		
080	Off-balance-sheet exposures	537 800		105			-511	
	Sweden	392 733		89			-343	
	Norway	30 067					-61	
	Denmark	3 644					-2	
	Finland	31 058		0			-33	
	Estonia	21 737		8			-13	
	Latvia	12 174		7			-15	
	Lithuania	24 885		1			-24	
	USA	4 090					0	
	Other countries	17 412		0			-20	
150	Total	2 969 112		8 079		-5 692	-511	

Non-performing exposures decreased by SEK 3.6bn compared to end Q4 2025, primarily in Swedish on-balance sheet exposures.

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

Template EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry, CRR Article 442(c,e)

		a	b	c	d	e	f
30 June 2026		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					
SEKm							
010	Agriculture, forestry and fishing	16 777		37		-161	
020	Mining and quarrying	1 650		92		-62	
030	Manufacturing	40 905		1 061		-612	
040	Electricity, gas, steam and air conditioning supply	32 121		0		-116	
050	Water supply	3 600		9		-54	
060	Construction	19 236		139		-253	
070	Wholesale and retail trade	42 145		875		-508	
080	Transport and storage	17 011		44		-251	
090	Accommodation and food service activities	4 459		24		-21	
100	Information and communication	13 412		7		-296	
110	Financial and insurance activities	13 446		2		-32	
120	Real estate activities	436 317		1 171		-840	
130	Professional, scientific and technical activities	19 776		31		-209	
140	Administrative and support service activities	11 165		26		-76	
150	Public administration and defense, compulsory social security	2		0		0	
160	Education	1 790		1		-8	
170	Human health services and social work activities	5 173		6		-30	
180	Arts, entertainment and recreation	2 740		33		-22	
190	Other services	2 359		7		-7	
200	Total	684 084		3 565		-3 558	

Industry distribution in EU CQ5 is according to NACE industry classification and differs from the sector distribution used by Swedbank in annual and interim reports.

Loans and advances to non-financial corporations increased by SEK 36.7bn compared to end Q4 2025, mainly in industry sectors real estate activities, and electricity, gas, steam and air conditioning supply. Defaulted exposures decreased by SEK 1.6bn mainly in real estate activities.

According to CRR, the columns “of which non-performing” and “of which loans and advances subject to impairment” in 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’s NPL ratio is below 5 per cent.

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

		a	b
30 June 2026		Collateral obtained by taking possession	
SEKm		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)		
020	Other than PP&E	36	-11
030	Residential immovable property		
040	Commercial Immovable property		
050	Movable property (auto, shipping, etc.)	36	-11
060	Equity and debt instruments		
070	Other collateral		
080	Total	36	-11

The total value at initial recognition of collateral obtained by taking possession decreased by SEK 5m compared to end Q4 2025, mainly in movable property in Baltic Banking.

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
1	Loans and advances	478 679	1 756 442	1 684 095	72 345
2	Debt securities	196 191			
3	Total	674 870	1 756 442	1 684 095	72 345
4	Of which non-performing exposures	3 020	4 954	4 658	296
EU-5	Of which defaulted	3 020	4 954		

Loans and advances in this table include cash balances at central banks. Excluding the cash balances, 89 per cent of Swedbank's loans and advances were secured at end Q2 2026 (89 per cent at end Q4 2025), mainly by collateral in private housing or other real estate.

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,h,i) Article 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	89		681	30		0.00%
2	Non-central government public sector entities	5 427	2 680	5 528	1 092	1 117	16.88%
EU 2a	Regional governments or local authorities	4 875	434	4 900	142	803	15.93%
EU 2b	Public sector entities	552	2 246	628	949	314	19.91%
3	Multilateral development banks	6 610		6 613	4		0.00%
EU 3a	International organisations	785		785			0.00%
4	Institutions	950	0	950	0	200	21.05%
5	Covered bonds						
6	Corporates	5 487	2 837	5 376	377	5 601	97.36%
6.1	Of which: Specialised Lending						
7	Subordinated debt exposures and equity	17 580		17 580		40 816	232.17%
EU 7a	Subordinated debt exposures						
EU 7b	Equity	17 580		17 580		40 816	232.17%
8	Retail	35 347	42 267	34 811	337	25 418	72.32%
9	Secured by mortgages on immovable property and ADC exposures	19 718	460	19 716	457	4 574	22.67%
9.1	Secured by mortgages on residential immovable property - non IPRE	19 543	457	19 543	456	4 492	22.46%
9.2	Secured by mortgages on residential immovable property - IPRE	0		0		0	0.00%
9.3	Secured by mortgages on commercial immovable property - non IPRE	97	4	96	1	40	41.24%
9.4	Secured by mortgages on commercial immovable property - IPRE	77		77		42	54.55%
9.4	Acquisition, Development and Construction (ADC)						
10	Exposures in default	1 037	0	1 037	0	1 037	100.00%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	228		228		46	20.18%
EU 10b	Collective investment undertakings (CIU)						
EU 10c	Other items	1 723		1 723		1 690	98.08%
11	not applicable						
12	Total	94 979	48 245	95 026	2 297	80 499	82.71%

The credit risk REA reported under standardised approach increased by SEK 2.2bn compared to end Q4 2025, driven by increased equity exposures by SEK 2.4bn, mainly due to increased insurance undertakings within Swedish Banking (SEK 1.1bn).

Template EU CR5 - Standardised approach, CRR Article 444(e)

30 June 2026		Risk Weight																						Total	Of which unrated			
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%			400%	1250%	Others
SEKm	Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	710																									710	710
2	Non-central government public sector entities	1 436				4 899					285																6 620	6 620
EU 2a	Regional governments or local authorities	1 030				4 013					0																5 043	5 043
EU 2b	Public sector entities	406				886					285																1 577	1 577
3	Multilateral development banks	6 617																									6 617	6 617
EU 3a	International organisations	785																									785	785
4	Institutions					941	1		0												8						950	950
5	Covered bonds																											
6	Corporates	4															5 749										5 752	5 752
6.1	Of which: Specialised Lending																											
7	Subordinated debt exposures and equity																			2 607		14 968				5	17 580	17 580
EU 7a	Subordinated debt exposures																											
EU 7b	Equity																			2 607		14 968				5	17 580	17 580
8	Retail exposures									2 177				32 514			458										35 148	35 148
9	Secured by mortgages on immovable property and ADC exposures					19 149						112		910			3										20 173	20 173
9.1	Secured by mortgages on residential immovable property - non IPRE					19 110								889													19 999	19 999
9.1.1	no loan splitting applied													2													2	2
9.1.2	loan splitting applied (secured)					19 110																					19 110	19 110
9.1.3	loan splitting applied (unsecured)													887													887	887
9.2	Secured by mortgages on residential immovable property - IPRE					0																					0	0
9.3	Secured by mortgages on commercial immovable property - non IPRE					39						53		2			3										98	98
9.3.1	no loan splitting applied					8								0													8	8
9.3.2	loan splitting applied (secured)											53															53	53
9.3.3	loan splitting applied (unsecured)					32								2			3										36	36
9.4	Secured by mortgages on commercial immovable property - IPRE											59		18													77	77
9.5	Acquisition, Development and Construction (ADC)																											
10	Exposures in default																1 036				1						1 037	1 037
EU 10a	Claims on institutions and corporates with a short-term credit assessment					228																					228	182
EU 10b	Collective investment undertakings (CIU)																											
EU 10c	Other items	33				0											1 690										1 723	1 723
11	not applicable																											
EU 11c	Total	9 585				25 217	1		0	2 177	285	112		33 423			8 935			2 607	8	14 968			5	97 323	97 277	

The exposures in the standardised approach constitute a minor part of Swedbank's total credit risk exposure. This table shows exposures post CCF (credit conversion factor) and post CRM (credit risk mitigation), EAD, distributed by exposure class and risk-weight.

Section 11 - Disclosure of credit risk IRB

Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range, CRR Article 452(g)

30 June 2026	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
A-IRB													
SEKm		a	b	c	d	e	f	g	h	i	j	k	l
Exposure classes A-IRB													
Corporates: General													
	0.00 to <0.15	113 645	24 115	41.71%	125 414	0.08%	3 435	19.29%	3.9	13 547	10.80%	21	-14
	0.00 to <0.10	59 185	8 336	42.50%	63 831	0.06%	2 288	17.99%	4.2	5 539	8.68%	7	-2
	0.10 to <0.15	54 460	15 780	41.25%	61 583	0.11%	1 147	20.63%	3.6	8 009	13.01%	13	-11
	0.15 to <0.25	32 843	8 207	45.21%	48 614	0.20%	477	26.31%	2.8	11 048	22.73%	26	-26
	0.25 to <0.50	89 908	10 159	43.21%	97 215	0.36%	1 763	22.11%	2.6	24 014	24.70%	77	-78
	0.50 to <0.75	43 162	6 407	47.25%	45 863	0.60%	1 174	23.54%	2.9	15 858	34.58%	65	-59
	0.75 to <2.50	128 851	21 831	43.90%	126 362	1.29%	3 940	24.67%	2.6	57 254	45.31%	405	-380
	0.75 to <1.75	109 847	19 588	43.73%	108 172	1.11%	3 199	24.71%	2.6	47 453	43.87%	298	-273
	1.75 to <2.5	19 004	2 244	45.62%	18 190	2.40%	741	24.44%	2.6	9 801	53.88%	107	-107
	2.50 to <10.00	28 231	4 587	45.85%	23 454	5.12%	1 470	26.46%	2.9	17 749	75.68%	318	-703
	2.5 to <5	20 497	2 998	46.62%	17 205	4.12%	1 180	26.14%	3.1	11 949	69.45%	185	-320
	5 to <10	7 733	1 589	43.23%	6 250	7.86%	290	27.34%	2.6	5 800	92.80%	133	-383
	10.00 to <100.00	7 617	835	43.09%	6 673	20.63%	133	27.85%	2.5	8 083	121.13%	395	-505
	10 to <20	5 778	464	44.51%	4 716	14.07%	90	26.61%	2.7	5 222	110.73%	177	-295
	20 to <30	260	141	43.04%	345	27.15%	20	35.44%	2.2	614	177.97%	33	-38
	30.00 to <100.00	1 579	230	40.04%	1 612	38.40%	23	29.86%	2.1	2 247	139.39%	185	-172
	100.00 (Default)	2 107	20	69.68%	2 005	100.00%	58	29.32%	3.6	2 500	124.69%	516	-533
Corporate: General - Sub total		446 363	76 162	43.66%	475 600	1.48%	12 450	22.93%	3.0	150 054	31.55%	1 821	-2 296
Retail Secured by Residential Property													
	0.00 to <0.15	847 265	496	64.79%	847 523	0.05%	1 401 562	20.83%		30 143	3.56%	116	-63
	0.00 to <0.10	713 886	379	51.97%	714 082	0.04%	1 196 509	21.03%		22 840	3.20%	85	-40
	0.10 to <0.15	133 379	117	77.74%	133 441	0.11%	205 053	21.96%		7 303	5.47%	31	-24
	0.15 to <0.25	37 128	621	95.01%	37 681	0.17%	64 067	21.85%		2 870	7.62%	14	-18
	0.25 to <0.50	53 275	1 152	97.65%	54 356	0.36%	77 779	17.94%		6 452	11.87%	36	-14
	0.50 to <0.75	22 875	762	97.72%	23 596	0.60%	34 381	21.88%		4 987	21.13%	31	-9
	0.75 to <2.50	81 717	1 693	97.15%	83 295	1.36%	101 466	22.16%		29 956	35.96%	255	-117
	0.75 to <1.75	70 073	1 354	97.39%	71 342	1.18%	86 166	22.01%		23 561	33.03%	189	-82
	1.75 to <2.5	11 643	339	96.16%	11 953	2.40%	15 300	23.08%		6 395	53.50%	66	-35
	2.50 to <10.00	20 321	3 174	99.36%	23 439	5.09%	28 113	24.29%		19 415	82.83%	288	-132
	2.5 to <5	14 116	2 766	99.54%	16 849	4.05%	19 709	24.42%		12 656	75.11%	166	-75
	5 to <10	6 205	408	98.12%	6 589	7.76%	8 404	23.93%		6 759	102.58%	122	-57
	10.00 to <100.00	4 814	523	99.41%	5 330	23.88%	7 806	23.58%		7 157	134.28%	299	-115
	10 to <20	2 668	256	99.38%	2 920	15.98%	4 154	23.94%		3 827	131.06%	112	-49
	20 to <30	960	102	98.52%	1 059	27.15%	1 568	23.23%		1 471	138.90%	67	-33
	30.00 to <100.00	1 186	164	100.00%	1 351	38.40%	2 084	23.09%		1 859	137.60%	120	-33
	100.00 (Default)	3 158	4	42.93%	3 159	100.00%	5 276	22.20%		4 280	135.49%	405	-389
Retail Secured by Residential Property - Sub total		1 070 552	8 425	97.05%	1 078 379	0.68%	1 720 450	20.35%		105 260	9.76%	1 442	-857

Retail Other													
	0.00 to <0.15	45 354	3 255	48.99%	46 821	0.06%	292 616	47.31%	1 727	3.69%	7	-13	
	0.00 to <0.10	36 696	2 575	44.94%	37 836	0.05%	216 357	47.64%	1 139	3.01%	4	-8	
	0.10 to <0.15	8 658	680	56.56%	8 985	0.11%	76 259	47.09%	587	6.53%	2	-5	
	0.15 to <0.25	7 776	2 573	53.53%	8 907	0.18%	198 246	56.68%	1 702	19.11%	8	-28	
	0.25 to <0.50	10 212	2 973	54.84%	11 421	0.37%	210 737	48.86%	3 059	26.78%	19	-33	
	0.50 to <0.75	10 204	2 345	52.14%	11 240	0.60%	109 965	40.53%	2 702	24.04%	22	-18	
	0.75 to <2.50	42 068	5 791	55.30%	44 092	1.47%	441 333	38.23%	18 359	41.64%	210	-157	
	0.75 to <1.75	33 176	4 586	55.07%	34 687	1.22%	353 906	39.04%	13 542	39.04%	136	-110	
	1.75 to <2.5	8 891	1 205	56.19%	9 404	2.40%	87 427	36.01%	4 817	51.22%	74	-47	
	2.50 to <10.00	17 965	2 474	59.98%	18 667	5.04%	554 436	37.56%	10 762	57.65%	327	-229	
	2.5 to <5	13 266	1 811	57.60%	13 652	4.02%	504 393	37.28%	7 710	56.48%	188	-123	
	5 to <10	4 699	663	65.43%	5 015	7.82%	50 043	38.35%	3 052	60.86%	140	-106	
	10.00 to <100.00	3 292	335	76.82%	3 442	22.81%	35 483	38.93%	3 175	92.24%	288	-215	
	10 to <20	1 984	227	75.88%	2 095	15.72%	20 024	38.90%	1 711	81.67%	120	-98	
	20 to <30	513	54	84.61%	546	27.15%	5 460	39.81%	567	103.85%	56	-42	
	30.00 to <100.00	795	54	71.67%	801	38.40%	9 999	38.40%	897	111.99%	113	-74	
	100.00 (Default)	1 233	38	64.47%	1 247	100.00%	17 963	54.74%	2 543	203.93%	388	-394	
Retail Other - Sub total		138 102	19 785	54.71%	145 837	2.64%	1 860 779	41.22%	44 028	30.19%	1 269	-1 087	
Total all exposures A-IRB		1 655 017	104 373	53.66%	1 699 816		3 593 679		3.0	299 341	17.61%	4 532	-4 240

F-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
SEKm		a	b	c	d	e	f	g	h	i	j	k	l
Exposure classes F-IRB													
Central governments or central banks													
	0.00 to <0.15	451 012	27 302	40.67%	467 751	0.00%	226	44.88%	1.3	6 957	1.49%	5	-2
	0.00 to <0.10	451 012	27 302	40.67%	467 751	0.00%	226	44.88%	1.3	6 957	1.49%	5	-2
	0.10 to <0.15												
	0.15 to <0.25												
	0.25 to <0.50												
	0.50 to <0.75												
	0.75 to <2.50												
	0.75 to <1.75												
	1.75 to <2.5												
	2.50 to <10.00	282	2	40.00%	389	3.09%	20	44.94%	2.5	478	122.88%	5	0
	2.5 to <5	282	2	40.00%	389	3.09%	20	44.94%	2.5	478	122.88%	5	0
	5 to <10												
	10.00 to <100.00												
	10 to <20												
	20 to <30												
	30.00 to <100.00												
	100.00 (Default)												
Central governments or central banks - Sub total		451 295	27 304	40.67%	468 140	0.00%	246	44.88%	1.3	7 436	1.59%	10	-2

Institutions												
0.00 to <0.15	13 580	13 559	42.51%	20 011	0.04%	218	33.98%	2.5	3 766	18.82%	4	-4
0.00 to <0.10	12 058	11 663	42.50%	17 673	0.03%	150	32.52%	2.5	2 919	16.52%	3	-1
0.10 to <0.15	1 522	1 896	42.53%	2 337	0.11%	68	45.00%	2.5	847	36.24%	1	-3
0.15 to <0.25	428	584	28.68%	571	0.21%	48	45.00%	2.5	325	56.92%	1	-1
0.25 to <0.50												
0.50 to <0.75	88	117	21.05%	112	0.60%	11	45.00%	2.5	107	95.54%	0	0
0.75 to <2.50	2			2	1.70%	1	45.00%	2.5	2	100.00%	0	-1
0.75 to <1.75	2			2	1.70%	1	45.00%	2.5	2	100.00%	0	-1
1.75 to <2.5												
2.50 to <10.00	54	103	76.25%	102	4.55%	18	45.00%	2.5	152	149.02%	2	0
2.5 to <5	54	103	76.25%	102	4.55%	18	45.00%	2.5	152	149.02%	2	0
5 to <10												
10.00 to <100.00												
10 to <20												
20 to <30												
30.00 to <100.00												
100.00 (Default)												
Institutions - Sub total	14 152	14 364	42.36%	20 797	0.07%	296	34.39%	2.5	4 352	20.93%	7	-6
Corporates: General												
0.00 to <0.15	43 302	38 842	41.13%	58 810	0.08%	203	37.65%	2.5	13 122	22.31%	19	-13
0.00 to <0.10	13 488	25 110	40.58%	24 186	0.05%	60	36.98%	2.5	4 260	17.61%	5	-1
0.10 to <0.15	29 814	13 732	42.32%	34 624	0.11%	143	38.11%	2.5	8 861	25.59%	14	-12
0.15 to <0.25	40 177	53 975	46.64%	63 133	0.18%	232	35.80%	2.5	21 037	33.32%	42	-48
0.25 to <0.50	22 199	27 608	51.36%	34 488	0.36%	212	38.29%	2.5	20 783	60.26%	47	-53
0.50 to <0.75	32 454	15 331	41.25%	38 708	0.60%	577	34.34%	2.5	20 127	52.00%	80	-33
0.75 to <2.50	63 293	27 503	42.06%	71 175	1.44%	2 442	38.92%	2.5	57 121	80.25%	397	-216
0.75 to <1.75	53 602	23 097	41.88%	59 960	1.26%	1 779	39.03%	2.5	47 364	78.99%	294	-153
1.75 to <2.5	9 691	4 406	42.99%	11 214	2.40%	663	38.35%	2.5	9 757	87.01%	103	-63
2.50 to <10.00	20 954	6 758	43.44%	22 107	4.76%	1 416	37.00%	2.5	23 520	106.39%	389	-337
2.5 to <5	15 699	5 216	43.37%	16 692	3.85%	1 044	36.38%	2.5	15 944	95.52%	230	-190
5 to <10	5 256	1 541	43.70%	5 415	7.55%	372	38.95%	2.5	7 576	139.91%	160	-147
10.00 to <100.00	3 625	1 328	42.95%	4 104	20.32%	198	39.51%	2.5	7 914	192.84%	329	-342
10 to <20	2 343	1 144	42.06%	2 776	16.36%	128	39.58%	2.5	5 255	189.30%	180	-224
20 to <30	1 152	74	75.01%	1 157	27.15%	41	39.57%	2.5	2 371	204.93%	124	-101
30.00 to <100.00	130	111	48.76%	170	38.40%	29	37.93%	2.5	288	169.41%	25	-17
100.00 (Default)	976	78	34.22%	980	100.00%	18	39.83%	2.5		0.00%	390	-428
Corporates: General - Sub total	226 981	171 424	45.11%	293 504	1.76%	5 298	37.15%	2.4	163 623	55.75%	1 693	-1 470
Total all exposures F-IRB	692 427	213 092	44.29%	782 442		5 840		1.7	175 410	22.42%	1 711	-1 478

Compared to end Q4 2025 on-balance sheet exposures under A-IRB increased by 41.3bn mainly due to increase in exposure class retail secured by residential property, and corporates.

REA under A-IRB increased by SEK 6.9bn, mainly due to increased volumes with higher risk weights for inflows than outflows for retail counterparties within Baltic Banking, higher volumes in corporates within Corporates and Institutions and FX effects. Increases were partially offset by LGD decrease in corporates within Corporates and Institutions and retail within Baltic Banking, PD decrease in retail clients within Baltic Banking and within Swedish Banking.

On-Balance sheet exposures under F-IRB increased by SEK 57.5bn, mainly due to increase in exposure class central governments or central banks and corporates.

REA under F-IRB increased as compared to end Q4 2025 by SEK 12.7bn, mainly due to increased volumes in exposure class corporates within Corporates and Institutions and Baltic Banking, as well as in central banks and governments assets within Group Functions, FX effects and an increase in PD in corporates within Corporates and Institutions. Increases were partially offset by decrease in LGD in exposure class corporates within Corporates and Institutions.

Under A-IRB defaults decreased mainly in exposure class corporates, while mostly unchanged under F-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	7 436	7 436
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	4 352	4 352
4	not applicable		
5	Corporates – F-IRB	163 795	163 795
EU 5a	Corporates – General	163 623	163 623
EU 5b	Corporates – Specialised lending	172	172
EU 5c	Corporates – Purchased receivables		
6	Corporate – A-IRB	150 054	150 054
EU 6a	Corporates – General	150 054	150 054
EU 6b	Corporates – Specialised lending		
EU 6c	Corporates – Purchased Receivables		
7	not applicable		
8	not applicable		
EU 8a	Retail - A-IRB	149 288	149 288
9	Retail – Qualifying revolving (QRRE)		
10	Retail – Secured by residential immovable property	105 260	105 260
EU10a	Retail – Purchased receivables		
EU10b	Retail – Other retail exposures	44 028	44 028
11	not applicable		
12	not applicable		
13	not applicable		
14	not applicable		
15	not applicable		
16	not applicable		
17	Exposures under F-IRB	175 582	175 582
18	Exposures under A-IRB	299 341	299 341
19	Total Exposures	474 923	474 923

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

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		475 600	0.00%	65.07%	65.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	147 991	150 054	
5.1 Corporates – General		475 600	0.00%	65.07%	65.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	147 991	150 054	
5.2 Corporates – Specialised lending																
5.3 Corporates – Purchased Receivables																
6 Retail		1 224 216	0.01%	83.45%	83.43%	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	149 393	149 288	
6.1 Retail – Qualifying revolving																
6.2 Retail – Secured by residential immovable property		1 078 379	0.00%	89.00%	89.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	105 099	105 260	
6.3 Retail – Purchased Receivables																
6.4 Retail – Other retail exposures		145 837	0.11%	42.40%	42.23%	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	44 294	44 028	
7 Total		1 699 816	0.01%	78.30%	78.29%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	297 384	299 341	
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		468 140	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.00%	0.00%	6 774	7 436	
2 Regional governments and local authorities																
3 Public sector entities																
4 Institutions		20 797	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				5.29%	0.00%	4 136	4 352	
5 Corporates		293 725	0.16%	10.90%	10.24%	0.65%	0.00%	0.00%				11.74%	0.00%	160 283	163 795	
5.1 Corporates – General		293 504	0.16%	10.91%	10.25%	0.65%	0.00%	0.00%				11.75%	0.00%	160 111	163 623	
5.2 Corporates – Specialised lending		221	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				0.00%	0.00%	172	172	
5.3 Corporates – Purchased Receivables																
6 Total		782 663	0.06%	4.09%	3.84%	0.25%	0.00%	0.00%				4.55%	0.00%	171 193	175 582	

Swedbank Group 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	476 638
2	Asset size (+/-)	18 472
3	Asset quality (+/-)	-6 208
4	Model updates (+/-)	
5	Methodology and policy (+/-)	
6	Acquisitions and disposals (+/-)	
7	Foreign exchange movements (+/-)	1 941
8	Other (+/-)	-1 688
9	Risk weighted exposure amount as at the end of the reporting period	489 155

The credit risk REA reported under IRB increased by SEK 12.5bn compared to end Q1 2026.

Asset size changes increased REA by SEK 18.5bn, mainly driven by corporate counterparties within Corporates and Institutions and Baltic Banking, as well as retail counterparties in Baltic Banking.

Asset quality changes decreased REA by SEK 6.2bn. Due to changes in LGD, REA decreased by SEK 5.6bn primarily within corporate counterparties in Corporates and Institutions and retail counterparties within Baltic Banking. PD changes decreased REA by SEK 1.7bn, mainly due to lower PD values within retail counterparties in Baltic Banking and mortgages in Swedish Banking. REA for defaulted exposures increased by SEK 1.1bn mostly in corporate counterparties within Corporates and Institutions.

Foreign exchange movements increased REA by SEK 1.9bn mainly due to appreciation of EUR towards SEK.

Other effects decreased REA by SEK 1.7bn mainly due to shorter maturities within corporates in Corporates and Institutions, company size and SME supporting factor.

Section 12 - Disclosure of specialised lending and equity exposures

Template EU CR10.1 - Specialised lending: Project finance (Slotting approach), CRR 438(e)

30 June 2026

SEKm

Regulatory categories	Remaining maturity	On- balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	1	1	50%	1	0	
	Equal to or more than 2.5 years	1	0	70%	1	0	0
Category 2	Less than 2.5 years	113	8	70%	117	71	0
	Equal to or more than 2.5 years	3		90%	3	2	0
Category 3	Less than 2.5 years	90	5	115%	92	91	3
	Equal to or more than 2.5 years	4		115%	4	4	0
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years			-			
Total	Less than 2.5 years	204	14		210	162	3
	Equal to or more than 2.5 years	8	0		8	7	0

There are no significant changes.

Template EU CR10.2 - Specialised lending: Income-producing real estate and high volatility commercial real estate (Slotting approach), CRR 438(e)

Swedbank does not have any exposures under this category.

Template EU CR10.3 - Specialised lending: Object finance (Slotting approach), CRR 438(e)

30 June 2026

SEKm

Regulatory categories	Remaining maturity	On- balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years			50%			
	Equal to or more than 2.5 years			70%			
Category 2	Less than 2.5 years			70%			
	Equal to or more than 2.5 years			90%			
Category 3	Less than 2.5 years			115%			
	Equal to or more than 2.5 years	3		115%	3	3	
Category 4	Less than 2.5 years			250%			
	Equal to or more than 2.5 years			250%			
Category 5	Less than 2.5 years			-			
	Equal to or more than 2.5 years			-			
Total	Less than 2.5 years						
	Equal to or more than 2.5 years	3			3	3	

Template EU CR10.4 - Specialised lending: Commodities finance (Slotting approach), CRR 438(e)

Swedbank does not have any exposures under this category.

Template EU CR10.5 - Equity exposures, CRR 438(e)

30 June 2026						
SEKm						
Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR						
Categories	On- balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
	a	b	c	d	e	f
Article 133 (3)	14 968		250%	14 968	37 420	
Article 133 (4)			400%			
Article 133 (5)			100%			
Article 133 (6)			0%			
Article 495a (Transitional 100%)			100%			
Article 495a (Transitional 130%)	2 607		130%	2 607	3 389	
Article 495a (Transitional 160%)	5		160%	5	8	
Total	17 580			17 580	40 816	

There are no significant changes.

Section 13 - Disclosure of counterparty credit risk

Template EU CCR1 - Analysis of CCR exposure by approach, CRR Article 439(f,g,k)

30 June 2026		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
SEKm									
EU-1	EU - Original Exposure Method (for derivatives)				1.4				
EU-2	EU - Simplified SA-CCR (for derivatives)				1.4				
1	SA-CCR (for derivatives)	13 899	23 295		1.4	95 428	46 182	46 182	11 800
2	IMM (for derivatives and SFTs)								
2a	Of which securities financing transactions netting sets								
2b	Of which derivatives and long settlement transactions netting sets								
2c	Of which from contractual cross-product netting sets								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					244 928	1 300	1 287	325
5	VaR for SFTs								
6	Total					340 356	47 482	47 469	12 125

REA for derivatives increased by SEK 1.5bn compared to end Q4 2025, of which corporates SEK 1.0bn and institutions SEK 0.5bn.

Template EU CCR3 - Standardised approach - CCR exposures by regulatory exposure class and risk weights, CRR Article 439(l)

30 June 2026		Risk Weight											
		Exposure classes											Total exposure value
		a	b	c	d	e	f	g	h	i	j	k	
SEKm		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
1	Central governments or central banks												
2	Regional government or local authorities					1							1
3	Public sector entities												
4	Multilateral development banks	388											388
5	International organisations												
6	Institutions		10 016			191						1 253	11 460
7	Corporates									1 119			1 119
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	Total exposure value	388	10 016			192				1 119		1 253	12 968

Exposure value for CCR exposures in Standardised approach increased compared to end Q4 2025 by SEK 1.5 bn mainly due to increased derivatives EAD of corporates with risk weight Others.

Template EU CCR4 - IRB approach - CCR exposures by exposure class and PD scale, CRR Article 439(l)

30 June 2026		a	b	c	d	e	f	g
SEKm	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amounts
Central governments or central banks (F-IRB)								
1	0.00 to <0.15	6 285	0.00%	30	45.00%	2.4	216	3.43%
2	0.15 to <0.25							
3	0.25 to <0.50	0	0.48%	1	45.00%	2.5	0	68.33%
4	0.50 to <0.75							
5	0.75 to <2.50							
6	2.50 to <10.00							
7	10.00 to <100.00							
8	100.00 (Default)							
x	Central governments or central banks (F-IRB) - Sub total	6 285	0.00%	31	45.00%	2.4	216	3.43%
Institutions (F-IRB)								
1	0.00 to <0.15	15 178	0.05%	118	45.00%	2.5	4 175	27.51%
2	0.15 to <0.25	281	0.21%	15	45.00%	2.5	129	45.94%
3	0.25 to <0.50							
4	0.50 to <0.75	149	0.60%	3	45.00%	2.5	112	75.46%
5	0.75 to <2.50	5	1.70%	2	45.00%	2.5	5	109.57%
6	2.50 to <10.00	0	3.39%	1	45.00%	2.5	0	133.33%
7	10.00 to <100.00							
8	100.00 (Default)							
x	Institutions (F-IRB) - Sub total	15 613	0.06%	139	45.00%	2.5	4 421	28.32%
Corporates: General (F-IRB)								
1	0.00 to <0.15	4 201	0.05%	47	43.94%	2.5	994	23.63%
2	0.15 to <0.25	1 177	0.19%	29	40.88%	2.5	504	42.87%
3	0.25 to <0.50	505	0.35%	26	40.00%	2.5	263	51.99%
4	0.50 to <0.75	606	0.60%	25	40.01%	2.5	406	66.93%
5	0.75 to <2.50	907	1.43%	64	40.00%	2.5	834	92.02%
6	2.50 to <10.00	188	4.31%	18	40.00%	2.5	236	125.65%
7	10.00 to <100.00	6	13.58%	1	40.00%	2.5	11	190.94%
8	100.00 (Default)	9	100.00%	1				
x	Corporates: General (F-IRB) - Sub total	7 599	0.53%	211	42.32%	2.5	3 248	42.74%
Corporates: General (A-IRB)								
1	0.00 to <0.15	1 407	0.08%	36	36.55%	3.8	372	26.54%
2	0.15 to <0.25	526	0.20%	40	37.09%	2.6	181	34.33%
3	0.25 to <0.50	1 076	0.35%	62	36.64%	3.6	570	52.92%
4	0.50 to <0.75	446	0.60%	32	36.55%	3.4	282	63.11%
5	0.75 to <2.50	1 102	1.40%	120	36.92%	2.5	783	71.00%
6	2.50 to <10.00	51	5.02%	21	37.16%	3.5	65	126.80%
7	10.00 to <100.00	9	19.12%	2	42.74%	0.1	18	200.34%
8	100.00 (Default)							
x	Corporates: General (A-IRB) - Sub total	4 617	0.61%	313	36.78%	3.2	2 271	49.18%
Retail (A-IRB)								
1	0.00 to <0.15							
2	0.15 to <0.25	13	0.21%	9	45.00%		2	14.35%
3	0.25 to <0.50	4	0.31%	16	45.00%		1	18.55%
4	0.50 to <0.75	6	0.60%	18	45.00%		2	27.26%
5	0.75 to <2.50	16	1.47%	168	45.00%		8	47.19%
6	2.50 to <10.00	346	4.79%	462	45.00%		227	66.05%
7	10.00 to <100.00	2	18.92%	26	45.00%		2	116.39%
8	100.00 (Default)							
x	Retail (A-IRB) - Sub total	387	4.46%	699	45.00%		242	62.76%
y	Total (all CCR relevant exposure classes)	34 501		1 393			10 398	30.14%

As compared to end Q4 2025, REA for CCR exposures under internal models approach increased by SEK 1.0bn. This is largely driven by increased EAD for corporates under F-IRB.

Template EU CCR5 - Composition of collateral for CCR exposures, CRR Article 439(e)

30 June 2026		a		b		c		d		e		f		g		h	
		Collateral used in derivative transactions								Collateral used in SFTs							
		Fair value of collateral received				Fair value of posted collateral				Fair value of collateral received				Fair value of posted collateral			
		Segregated		Unsegregated		Segregated		Unsegregated		Segregated		Unsegregated		Segregated		Unsegregated	
Collateral type		SEKmn															
1	Cash – domestic currency	5 973						1 998				73				10	
2	Cash – other currencies	8 121						9 852				163				162	
3	Domestic sovereign debt	312	1 812			312	4 652					36 445			28 168		
4	Other sovereign debt	1 010															
5	Government agency debt																
6	Corporate bonds																
7	Equity securities											127				304	
8	Other collateral	43	5 518			3 423						142 253			37 970		
9	Total	355	22 434			3 735	16 502					179 061			66 614		

The table presents the fair values of collateral (posted or received) used in CCR exposures related to derivative transactions and SFTs.

Template EU CCR6 - Credit derivatives exposures, CRR Article 439(j)

30 June 2026		a		b	
SEKm		Protection bought		Protection sold	
Notionals					
1	Single-name credit default swaps				
2	Index credit default swaps			53 190	50 856
3	Total return swaps				
4	Credit options				
5	Other credit derivatives				
6	Total notionals			53 190	50 856
Fair values					
7	Positive fair value (asset)				1 754
8	Negative fair value (liability)			-1 805	

Notional values of index credit default swaps for protections bought have increased by SEK 9.1 bn compared to end Q4 2025, while protections sold increased by SEK 9.4 bn.

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

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

Template EU CCR8 - Exposures to CCPs, CRR Article 439(i)

30 June 2026		a		b	
SEKm		Exposure value		RWEA	
1	Exposures to QCCPs (total)				821
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which		4 373		345
3	(i) OTC derivatives		3 994		337
4	(ii) Exchange-traded derivatives				
5	(iii) SFTs		379		8
6	(iv) Netting sets where cross-product netting has been approved				
7	Segregated initial margin		4 837		
8	Non-segregated initial margin		8 578		226
9	Prefunded default fund contributions		989		251
10	Unfunded default fund contributions		989		
11	Exposures to non-QCCPs (total)				
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which				
13	(i) OTC derivatives				
14	(ii) Exchange-traded derivatives				
15	(iii) SFTs				
16	(iv) Netting sets where cross-product netting has been approved				
17	Segregated initial margin				
18	Non-segregated initial margin				
19	Prefunded default fund contributions				
20	Unfunded default fund contributions				

Exposure value for QCCPs increased by SEK 1.0bn compared to end Q4 2025 mainly due to increased volumes.

Section 14 - Disclosure of exposures to securitisation positions

Template EU SEC1 - Securitisation exposures in the non-trading book, CRR Article 449(j)

30 June 2026		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS	of which SRT	Non-STS	of which SRT				STS	Non-STS			STS	Non-STS		
SEKm																
1	Total exposures													1 561		1 561
2	Retail (total)													1 561		1 561
3	residential mortgage															
4	credit card															
5	other retail exposures													1 561		1 561
6	re-securitisation															
7	Wholesale (total)															
8	loans to corporates															
9	commercial mortgage															
10	lease and receivables															
11	other wholesale															
12	re-securitisation															

Swedbank has invested in a traditional securitisation financing the renovation of multi-apartment buildings in Lithuania.

Template EU SEC2 - Securitisation exposures in the trading book, CRR Article 449(j)

Swedbank has no securitisation exposures in the trading book.

Template EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor, CRR Article 449(k)(i)

Swedbank has no sponsored or originated securitisation transactions.

Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor, CRR Article 449(k)(ii)

30 June 2026		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW
SEKm																		
1	Total exposures	1 561							1 561				234				19	
2	Traditional securitisation	1 561							1 561				234				19	
3	Securitisation	1 561							1 561				234				19	
4	Retail underlying	1 561							1 561				234				19	
5	Of which STS																	
6	Wholesale																	
7	Of which STS																	
8	Re-securitisation																	
9	Synthetic transactions																	
10	Securitisation																	
11	Retail underlying																	
12	Wholesale																	
13	Re-securitisation																	

Swedbank has invested SEK 1.6bn in a senior securitisation position. Swedbank's RWEA of the securitisation position was calculated using the SEC-SA approach and amounted to SEK 0.2bn.

Template EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments, CRR Article 449(l)

Swedbank has not securitised any exposures.

Section 15 - Disclosure of market risk

Template EU MR1 - Market risk under the standardised approach, CRR Article 445

30 June 2026		a
SEKm		RWEAs
Outright products		
1	Interest rate risk (general and specific)	4 569
2	Equity risk (general and specific)	35
3	Foreign exchange risk	947
4	Commodity risk	
Options		
5	Simplified approach	
6	Delta-plus method	3
7	Scenario approach	
8	Securitisation (specific risk)	
9	Total	5 554

Template EU MR2-A - Market risk under the internal Model Approach (IMA), CRR Article 455(e)

30 June 2026		a	b
SEKm		RWEAs	Own funds requirements
1	VaR (higher of values a and b)	3 129	250
(a)	Previous day's VaR (VaRt-1)		64
(b)	Multiplication factor (mc) x average of previous 60 working days (VaRavg)		250
2	SVaR (higher of values a and b)	6 920	554
(a)	Latest available SVaR (SVaRt-1))		198
(b)	Multiplication factor (ms) x average of previous 60 working days (sVaRavg)		554
3	IRC (higher of values a and b)		
(a)	Most recent IRC measure		
(b)	12 weeks average IRC measure		
4	Comprehensive risk measure (higher of values a, b and c)		
(a)	Most recent risk measure of comprehensive risk measure		
(b)	12 weeks average of comprehensive risk measure		
(c)	Comprehensive risk measure - Floor		
5	Other		
6	Total	10 049	804

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

30 June 2026		a	b	c	d	e	f	g
SEKm		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWEAs	Total own funds requirements
1	RWEAs at previous period end	2 369	6 484				8 853	708
1a	Regulatory adjustment	1 474	4 350				5 824	466
1b	RWEAs at the previous quarter-end (end of the day)	895	2 134				3 029	242
2	Movement in risk levels	-92	343				251	20
3	Model updates/changes							
4	Methodology and policy							
5	Acquisitions and disposals							
6	Foreign exchange movements							
7	Other							
8a	RWEAs at the end of the disclosure period (end of the day)	803	2 477				3 280	262
8b	Regulatory adjustment	2 326	4 443				6 769	542
8	RWEAs at the end of the disclosure period	3 129	6 920				10 049	804

Template EU MR3 – IMA values for trading portfolios, CRR Article 455(d)

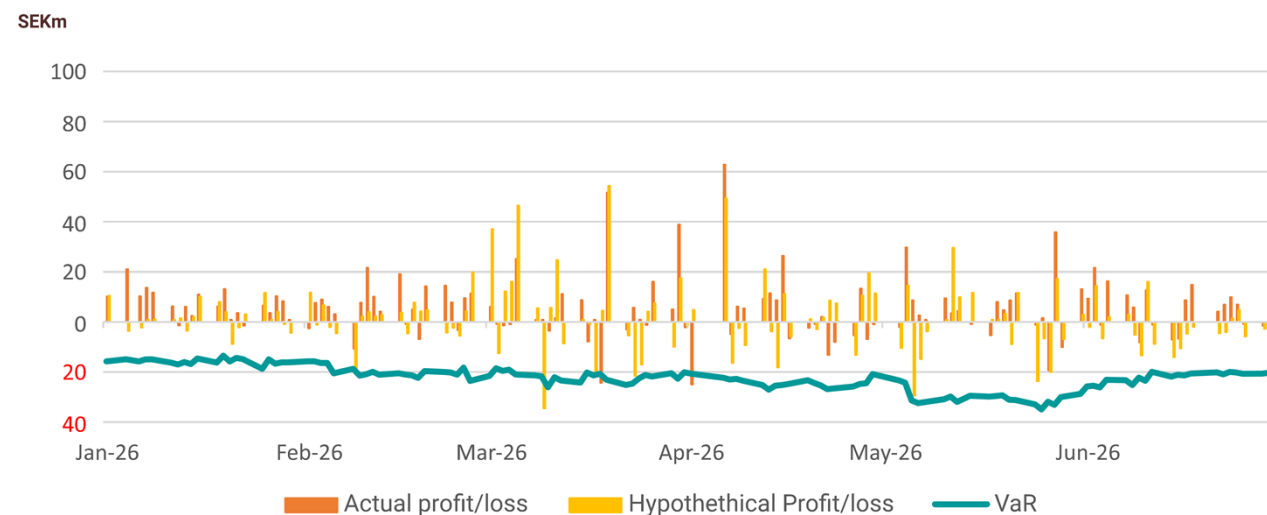
30 June 2026		
SEKm		a
VaR (10 day 99%)		
1	Maximum value	110
2	Average value	71
3	Minimum value	43
4	Period end	64
SVaR (10 day 99%)		
5	Maximum value	243
6	Average value	173
7	Minimum value	126
8	Period end	198
IRC (99.9%)		
9	Maximum value	
10	Average value	
11	Minimum value	
12	Period end	
Comprehensive risk measure (99.9%)		
13	Maximum value	
14	Average value	
15	Minimum value	
16	Period end	

Capital requirements for market risk may be based either on a standardised model or on an internal VaR model (IMA). As of end Q2 2026 Swedbank REA for market risk, based on calculations according to the standardised approach, was SEK 5.6bn (SEK 4.9bn as of end Q4 2025). The increase was primarily due to specific interest rate risk in the trading book which increased by SEK 0.5bn, which was primarily driven by increased positions in corporates and institutions' debt instruments. Foreign exchange risk in the banking book increased by SEK 0.1bn, which was primarily driven by increased exposure towards USD. As of end Q2 2026 the REA for Swedbank's market risk based on calculations according to the IMA, was SEK 10.0bn (SEK 8.9bn as of end Q1 2026). The increase in REA was mainly attributable to higher levels in interest rate risk.

Template EU MR4 - Comparison of VaR estimates with gains/losses, CRR Article 455(g)

Back-testing

Swedbank conducts both actual and hypothetical back-testing. Actual back-testing uses the trading operations' actual daily results, cleaned from commissions and fees. The hypothetical back-testing uses close-of-business positions and revalues the portfolio with the latest market data to obtain a hypothetical result. The actual, as well as the hypothetical result, is then compared with VaR to ensure the validity of the IMA VaR model. If actual or hypothetical losses exceed the calculated value at risk estimated losses, it is considered an "exception". Back-testing exceptions impact the IMA REA. Given the confidence level of 99 per cent, this would statistically imply two to three exceptions per year. Swedbank had one exception in the hypothetical back-testing and three in the actual back-testing in the last 12 months. The back-testing exceptions were mainly related to interest rate risk movements.



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

Section 18 - Disclosure of interest rate risk of non-trading book activities

Template EU IRRBB1 - Interest rate risks of non-trading book activities, CRR Article 448(1) (a-b)

30 June 2026		a	b	c	d
Supervisory shock scenarios		Changes of the economic value of equity		Changes of the net interest income	
SEKm		Current period	Last period	Current period	Last period
1	Parallel up	2 658	2 996	907	1 707
2	Parallel down	-5 620	-6 618	-12 370	-12 466
3	Steeper	2 950	2 882		
4	Flattener	-4 107	-3 873		
5	Short rates up	-2 302	-1 787		
6	Short rates down	695	657		

Section 21 - Disclosure of prudential disclosures on ESG risks

Template 1: Banking book- Indicators of potential climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity, CRR Article 449

30 June 2026		a	b	c	d	e	f		g	h	i	j	k	l	m	n	o	p
		Gross carrying amount (SEKm)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (SEKm)			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 Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818
Sector/subsector																		
1	Exposures towards sectors that highly contribute to climate change*	614 222	11 926	7 138	54 935	3 452	-2 876	-1 296	-963	8 897 242	5 560 874	9.46%	440 778	34 792	32 287	106 463	6	
2	A - Agriculture, forestry and fishing	16 777		47	3 676	37	-161	-119	-6	605 685	133 684	1.54%	13 880	1 769	130	998	1	
3	B - Mining and quarrying	1 650	142		112	92	-62	-1	-60	108 236	66 404	68.20%	1 577	71	0	2	2	
4	B.05 - Mining of coal and lignite												0					
5	B.06 - Extraction of crude petroleum and natural gas																	
6	B.07 - Mining of metal ores	1 042			1		-1	0		78 974	47 695	94.66%	1 042			1	2	
7	B.08 - Other mining and quarrying	373			111	0	-1	-1	0	17 947	7 456		301	71	0	1	1	
8	B.09 - Mining support service activities	234	142		0	92	-60	0	-60	11 315	11 253	59.13%	234			0	0	
9	C - Manufacturing	40 905	14	180	6 474	1 061	-612	-197	-319	2 568 427	1 486 733	27.18%	38 223	2 336	137	309	1	
10	C.10 - Manufacture of food products	5 690		0	1 456	83	-98	-35	-51	532 375	474 151	61.66%	5 393	315	1	9	1	
11	C.11 - Manufacture of beverages	132			22	3	-2	-1	-1	6 967	5 412		115	16		0	0	
12	C.12 - Manufacture of tobacco products	17					0			633	484		17				3	
13	C.13 - Manufacture of textiles	110		0	25	1	0	0	0	2 899	2 303	0.01%	98	11	1	0	1	
14	C.14 - Manufacture of wearing apparel	238			49	128	-10	0	-10	2 745	1 873		238			0	1	
15	C.15 - Manufacture of leather and related products	76			68		-3	-3		969	790		76	0		0	2	
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	4 384		1	939	62	-45	-13	-23	201 819	81 372	8.10%	4 185	207	21	1	2	
17	C.17 - Manufacture of pulp, paper and paperboard	1 197		3	414	1	-34	-32	0	98 343	79 668	33.66%	690	491	3	12	3	

18	C.18 - Printing and service activities related to printing	398		47	1	-2	-1	0	9 482	6 642	0.02%	371	27		0	1	
19	C.19 - Manufacture of coke oven products	14	14	0		0	0		1 204	1 147	7.60%	14			0	1	
20	C.20 - Production of chemicals	1 557		59	5	-7	-1	-1	874 361	187 369	48.37%	1 509	48		1	0	
21	C.21 - Manufacture of pharmaceutical preparations	190		2		-1	0		4 933	3 479	1.25%	189			0	1	
22	C.22 - Manufacture of rubber products	4 133		761	3	-14	-4	0	113 140	89 943	11.16%	4 063	65	4	1	1	
23	C.23 - Manufacture of other non-metallic mineral products	655		0	55	2	-4	-1	0	69 111	32 879	4.44%	621	25	8	1	1
24	C.24 - Manufacture of basic metals	1 392		32	223		-29	-23		60 665	27 703	39.29%	1 201	29		222	1
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	4 429		2	629	210	-65	-13	-42	179 052	160 478	15.67%	3 594	743	44	23	2
26	C.26 - Manufacture of computer, electronic and optical products	773		0	44	22	-6	-2	-3	23 962	17 206	11.71%	747	23		3	2
27	C.27 - Manufacture of electrical equipment	1 559		1	131	526	-211	-24	-184	62 668	48 453	0.73%	1 555	6		7	1
28	C.28 - Manufacture of machinery and equipment n.e.c.	2 152		90	267	2	-14	-9	-1	50 237	42 759	1.94%	2 034	103	12	3	1
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	446		1	18	4	-3	0	-2	45 136	43 728	13.20%	351	58	37	0	2
30	C.30 - Manufacture of other transport equipment	1 028		31	276	0	-17	-16	0	9 754	7 041	4.99%	976	40	0	11	2
31	C.31 - Manufacture of furniture	1 449			699	5	-12	-7	-1	32 801	24 286	27.63%	1 378	69	1	1	1
32	C.32 - Other manufacturing	7 840		17	12		-22	0		167 977	135 838	46.13%	7 829	8	3	1	2
33	C.33 - Repair and installation of machinery and equipment	1 046		2	277	2	-15	-11	0	17 195	11 729	9.02%	979	54	3	10	1
34	D - Electricity, gas, steam and air conditioning supply	32 121	11 444	3 127	1 728	0	-116	-63	0	947 125	483 239	69.17%	18 098	11 338	2 660	25	2
35	D35.1 - Electric power generation, transmission and distribution	27 931	10 687	3 114	1 709	0	-108	-63	0	825 877	444 387	67.61%	16 104	9 160	2 647	21	3
36	D35.11 - Production of electricity	10 027	4 553	1 443	133		-18	-2		255 954	110 766	82.86%	5 974	4 053		0	1
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	1 877	758		1	0	-4	0	0	46 390	14 616	89.73%	1 274	604		0	2
38	D35.3 - Steam and air conditioning supply	2 312		13	18		-4	0		74 836	24 223	71.28%	720	1 574	13	4	4
39	E - Water supply; sewerage, waste management and remediation activities	3 600			688	9	-54	-45	-2	141 538	84 278	31.57%	3 149	346	59	46	0
40	F - Construction	19 236		168	4 558	139	-253	-178	-31	395 983	299 282	15.00%	16 199	2 502	130	405	2
41	F.41 - Construction of buildings	6 387		47	2 052	27	-87	-63	-6	112 680	88 253	14.65%	5 929	221	43	194	2
42	F.42 - Civil engineering	3 907		111	1 068	26	-110	-93	-8	78 451	61 018	17.85%	3 018	867	7	15	2
43	F.43 - Specialised construction activities	8 942		10	1 438	86	-56	-22	-17	204 851	150 011	14.01%	7 252	1 414	80	196	2
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	42 145	326	12	5 604	874	-508	-146	-287	2 932 977	2 632 227	33.22%	40 038	1 895	68	144	0
45	H - Transportation and storage	17 011		69	2 847	44	-251	-192	-8	686 067	290 618	30.44%	13 825	2 189	327	670	0
46	H.49 - Land transport and transport via pipelines	7 966			1 568	39	-114	-81	-7	256 503	98 772	22.31%	5 927	1 175	314	550	0

47	H.50 - Water transport	4 626	68	898	-109	-100	313 045	112 139	70.55%	4 185	439	2	0	0			
48	H.51 - Air transport	2	0	1	0	0	53	16	2	0	0	0	0	0			
49	H.52 - Warehousing and support activities for transportation	4 261	0	374	4	-26	-11	-1	114 942	79 410	3.22%	3 576	554	11	119	1	
50	H.53 - Postal and courier activities	156	7	1	-2	0	0	1 524	281	0.44%	135	21	0	1	1		
51	I - Accommodation and food service activities	4 459	696	24	-21	-11	-5	34 762	26 744	0.27%	3 874	265	84	235	1		
52	L - Real estate activities	436 318	3 536	28 553	1 170	-837	-343	-244	476 443	57 664	0.03%	291 914	12 080	28 692	103 630	8	
53	Exposures towards sectors other than those that highly contribute to climate change	70 051	386	9 401	113	-682	-503	-29			61 079	6 021	458	1 330	1		
54	K - Financial and insurance activities	13 622	0	335	2	-32	-3	-1			12 192	707	170	243	2		
55	Exposures to other sectors (NACE codes J, M - U)	56 429	386	9 066	111	-650	-500	-29			48 887	5 313	288	1 087	1		
56	TOTAL	684 273	11 926	7 525	64 336	3 565	-3 558	-1 799	-992	9 702 592	6 184 023	9.50%	501 857	40 813	32 746	107 794	5

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

Figures are rounded and the sum of exposures at NACE level 2 may not always add up to the corresponding exposure at NACE level 1.

The increase in financed emissions compared to the end of Q4 2025 is largely a result of further enhanced data collection and quality, including the replacement of calculated estimates with reported Greenhouse Gas (GHG) emissions for a limited number of counterparties with proportionally high emissions. The observed increase therefore reflects data enhancements rather than a material change in the underlying climate risk profile.

Exposures to companies excluded from Paris-aligned benchmarks

Gross carrying amounts in column (a) comprise all corporate customers whose primary business activity corresponds to the listed NACE codes. Given the limitations of available data on counterparty-level, reporting on column (b) is done on a best-efforts basis, based on primary business activity defined by the relevant NACE codes, complemented by internal data collection, as well as available third-party data.

The current quality of available data can cause under or over-reporting of exposures to counterparties that are excluded from Paris-aligned benchmarks. Data availability and accuracy are expected to improve over time throughout continuous investments in data infrastructure and methodologies.

Financed emissions

Financed emissions are emissions coming from a financed asset or customer operations multiplied by an attribution factor towards the bank. Financed emissions calculations for the Group's lending portfolio are generally aligned with the standards set by the Partnership for Carbon Accounting Financials (PCAF) with certain deviations and own methods applied for shipping vessels, agriculture industry and real estate in Sweden with available Energy Performance Certificates (EPC). Method applied to shipping vessels follows the vessel level annual data required by International Maritime Organization. Method applied for agriculture follows top-down estimates using the relevant country National Inventory Reports, market share and financing information. Method applied to real estate in Sweden with available EPCs follows the guidance developed by Swedish Bankers Association. While the GHG emissions data are primarily estimated based on region-specific and industry-level proxy information provided through PCAF, customer reported GHG emissions data is used as well. The customer's reported figures, both financial and related to GHG emissions, are based on the latest available full-year data. All Scope 1, Scope 2 and Scope 3 GHG emissions for all Statistical classification of economic activities in the European Community (NACE) sectors are estimated, except for Commercial Real Estate (CRE) and Motor Vehicle methods, where PCAF does not provide scope 3 estimates for them. Small CRE portfolio without CRE as collateral or other rules not following CRE method specification follows the Business Loan method described by PCAF. For column k the calculations are based on availability of customer data for any of the scopes.

This template covers only loans and financed emissions related to non-financial corporates as defined in FINREP. The calculations are based on gross carrying amount volume in the attribution factor rather than on- and off-balance exposure. Therefore, total financed emissions disclosed in this template will deviate from financed emissions shown in other reporting published by the Group. Going forward, the aim is to continue improving the data quality. The sector split follows the NACE 2.1 structure and will be aligned further with other financial reporting.

Template 2: Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral, CRR Article 449a

30 June 2026	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
	Gross carrying amount (SEKm)																
	Counterparty sector	Level of energy efficiency (EP score in kWh/m² 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			
1	Total EU area	1 315 255	178 815	968 157	132 432	31 656	2 352	1 843	51 066	71 519	110 119	146 550	165 400	80 904	37 992	651 705	100%
2	Of which Loans collateralised by commercial immovable property	232 380	58 472	89 501	67 904	13 000	1 848	1 655	19 283	21 140	23 666	28 124	29 778	15 027	7 956	87 406	100%
3	Of which Loans collateralised by residential immovable property	1 082 875	120 343	878 656	64 527	18 656	504	189	31 783	50 379	86 454	118 426	135 621	65 877	30 035	564 299	100%
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated¹	651 641	59 653	555 137	28 826	6 203	206	1 616								651 641	100%
6	Total non-EU area	24 106	137	23 895	37	36	0		55	36	39	23	49	18	30	23 856	100%
7	Of which Loans collateralised by commercial immovable property	23 225		23 225												23 225	100%
8	Of which Loans collateralised by residential immovable property	881	137	670	37	36	0		55	36	39	23	49	18	30	631	100%
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	23 856	45	23 789	17	5										23 856	100%

1) The shift in energy efficiency categories compared to the last reporting period is attributed to aligning with PCAF standards, which now include occupants' energy consumption for Swedish properties. Additionally, there has been clarification regarding the rules on energy consumption for Tenant Owner Associations and Tenant Owner Rights.

2) Figures are rounded which may cause sums to not add up where they otherwise should.

In Sweden, the energy efficiency of a real estate collateral is determined by referencing EPCs whenever they are available. Otherwise, the energy efficiency is estimated using the PCAF European building emission factor database. In the Baltic countries, energy performance estimates from PCAF database are used also in cases where EPCs exists. If a collateral lacks an EPC label and its energy efficiency cannot be estimated, a conservative approach is taken, assigning the loan to the category representing energy performance exceeding 500 kWh/m². When multiple collaterals are associated with a loan, allocation to energy efficiency categories is done on a pro rata basis.

Template 3: Banking book - Indicators of potential climate change transition risk: Alignment metrics, CRR Article 449a

30 June 2026		a	b	c	d	e	f	g
Sector		NACE Sectors (a minima) Please refer to the list below	Portfolio gross carrying amount (SEKm)	Alignment metric ¹	Year of reference	Distance to IEA NZE2050 in % ²	Target (year of reference + 3 years)	
1	Power	3511, 3512, 3515, 3516, 3530, 3540	25 855	t CO2/MWh	2024	-57		
2	Fossil fuel combustion	0610, 0620, 0910, 1920, 3521, 3522, 3523, 4612, 4681	1 420					
3	Automotive	2815, 2910, 2920, 2931, 2932	554					
4	Aviation	3031, 3032, 3316, 5110, 5121, 5223, 7735	652					
5	Maritime transport	3011, 3012, 3013, 3315, 3318, 5010, 5020, 5030, 5040, 5222, 5224, 5225, 5226, 5231, 5232	3 929					
6	Cement, clinker and lime production	0811, 2351, 2352, 2361, 2362, 2363, 2364, 2365, 2366	331					
7	Iron and steel, coke, and metal ore production	2410, 2420, 2431, 2432, 2433, 2434, 2451, 2452	796	t CO2/t	2024	-16		
8	Chemicals	2012, 2013, 2014, 2015, 2016, 2017, 2020, 2030, 2041, 2042, 2051, 2059, 2060, 2110, 2120, 2211, 2212, 2221, 2222, 2223, 2224, 2225, 2226	4 705					

1) Metrics defined by the IEA scenario

2) Point in Time (PiT) distance to 2030 NZE2050 scenario in % (for each metric)

Swedbank Group has committed to becoming a net-zero bank by 2050 by the latest and align our lending portfolio with the 1.5°C scenario.

Disclosures of alignment metrics included in this template relate to the sectors covered by Swedbank's climate targets and that can be directly compared against metrics in the IEA NZE2050 scenario, covering power generation and steel sectors. Remaining sectors have been excluded due to limited exposure or lack of relevant metric to compare against in the IEA NZE2050 scenario.

Swedbank's climate targets on the corporate lending portfolio include:

Power generation: Swedbank has set a climate target to reduce financed emission intensity by 59 per cent 2030 (compared to baseline 2019). The target covers producers of electricity and/or heat and counterparty's scope 1 emissions. The target has been set based on committed exposure (as opposite to gross carrying amount). The 2030 target level is based upon One Earth Climate Model (OECM). A 65 per cent reduction was achieved between 2019–2024 (Swedbank Annual and Sustainability Report 2025). The renewable part of the portfolio has continued to grow, which has contributed to the reduction in financed emissions. In the Baltic countries, several customers have also transitioned to a larger share of renewable energy production, which has had a positive effect. Note that the emission intensity of the portfolio (0,06 t CO₂/MWh) includes electricity and heat production and is compared against emission intensity of electricity (0,138 t CO₂/MWh by 2030) according to the IEA NZE2050 scenario.

Steel: Swedbank has set a climate target to reduce financed emissions intensity (t CO₂e/t) by 29 per cent 2030 (compared to baseline 2019). The target covers producers of steel and counterparty's scope 1 and 2 emissions. The target has been set based on committed exposure (as opposed to gross carrying amount). The 2030 target level is based upon a combination of

OECD and International Energy Agency (IEA) Net-Zero 2050 pathway. The calculation shows that the emissions intensity in the steel portfolio has decreased since 2019, due to both increased exposure to companies with lower emissions intensity and actual emissions reductions by several customers. As the portfolio includes a limited number of clients, changes in exposure to individual customers can significantly impact results (Swedbank Annual and Sustainability Report 2025).

Fossil fuel combustion: Swedbank has set a climate target to reduce absolute financed emissions (Mt CO₂/y) by 50 per cent 2030 (compared to baseline 2019). The target covers counterparties involved in exploration, production and refining of oil and gas and counterparty's scope 1, 2 and 3 emissions. The target has been set based on committed exposure (as opposite to gross carrying amount) and the 2030 target level is based upon OECD. A 52 per cent reduction was achieved between 2019–2024, meaning the 2030 target has already been met (Swedbank Annual and Sustainability Report 2025). Swedbank has significantly reduced its exposure to oil and gas extraction, with remaining exposure concentrated in a few refineries. Alignment metric and distance to IEA NZE2050 were excluded as no direct comparable metric against IEA NZE2050 scenario could be found. Swedbank's reduction of 52 per cent between 2019–2024 can be compared against IEA's reduction of absolute CO₂ emissions 2019-2030 by 29 per cent, referring to NZE 2050 scenario for combustion activities (oil & natural gas).

Maritime transport: Swedbank has set a climate target to reach 0 per cent alignment delta against Poseidon Principles' striving trajectory by 2030. The target covers ship collateral >5 000 gross tonnage. The alignment delta has improved from 39.5 per cent (2022 baseline) to 12.6 per cent (2024). The change is primarily due to an improved methodology developed under the Poseidon Principles and partially due to portfolio adjustments. The alignment metric and distance to IEA NZE2050 were excluded as no direct comparable metric against IEA NZE2050 scenario could be found (portfolio emissions data based on DWT meaning max theoretical capacity of the ship and not the weight of actual carried cargo as used in the IEA NZE2050 scenario).

Commercial Real Estate: Swedbank has set a climate target to reduce financed emissions intensity (kg CO₂e/m²) by 43 per cent 2030 (compared to baseline 2019). The target covers counterparty's scope 1 and 2 emissions, and the 2030 target level is based on the Carbon Risk Real Estate Monitor's (CRREM) 1.5 °C-aligned pathways. A 24 per cent reduction was achieved between 2019–2025, primarily driven by decreased emissions intensity in the Swedish real estate portfolio (Swedbank Annual and Sustainability Report 2025). The alignment metric and distance to IEA NZE2050 were excluded as no direct comparable metric against IEA NZE2050 scenario could be found.

Template 4: Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms, CRR Article 449a

As of end Q2 2026, Swedbank had no exposures to the top 20 companies listed in the Carbon Disclosure Project's Carbon Majors Database.

Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk - Sweden, CRR Article 449a

a		b	c	d	e	f	g	h	i	j	k	l	m	n	o
30 June 2026		Gross carrying amount (SEKm) ¹													
		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	
Sweden															
1	A - Agriculture, forestry and fishing	7 394	2	1	15	45	23	1	62		0		0	0	
2	B - Mining and quarrying	1 497					1	23	1				0		
3	C - Manufacturing	27 687	60	34	2	3	4	33	67		26	1	-1	-1	0
4	D - Electricity, gas, steam and air conditioning supply	13 416			0		17		0				0		
5	E - Water supply; sewerage, waste management and remediation activities	2 522													
6	F - Construction	16 556	68	15	8		3	18	71	3	7	3	0	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	26 566	55	17	6	20	8	20	78		20	0	0	0	0
8	H - Transportation and storage	9 096	10		0	1	5	8	4		5		0	0	
9	L - Real estate activities	396 413	5 861	355	723	3 226	11	6 348	3 818		876	5	-16	-12	0
10	Loans collateralised by residential immovable property	937 852	772	1 536	8 362	28 711	22	10 263	28 669	449	1 996	81	-26	-11	-12
11	Loans collateralised by commercial immovable property	175 642	3 336	319	193	1 444	9	3 253	2 036	3	630	8	-8	-6	0
12	Repossessioned collaterals														
13	Other relevant sectors (breakdown below where relevant)														

1) Values reported in the column 'Gross carrying amount' on rows 1-9 comprise all types of loan exposures. The assessment of exposures subject to physical risk comprises only loan exposures collateralised by immovable property. The values are therefore not directly comparable.

Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk - Estonia, CRR Article 449a

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
30 June 2026		Gross carrying amount (SEKm)												
		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
Estonia														
1 A - Agriculture, forestry and fishing	4 254													
2 B - Mining and quarrying	96													
3 C - Manufacturing	4 729													
4 D - Electricity, gas, steam and air conditioning supply	7 055													
5 E - Water supply; sewerage, waste management and remediation activities	409													
6 F - Construction	1 515													
7 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	4 657													
8 H - Transportation and storage	3 849													
9 L - Real estate activities	19 222													
10 Loans collateralised by residential immovable property	55 186	49	171	669	858	19		1 747		202	6			
11 Loans collateralised by commercial immovable property	30 595													
12 Repossessed collaterals														
13 Other relevant sectors (breakdown below where relevant)														

Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk - Latvia, CRR Article 449a

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
30 June 2026		Gross carrying amount (SEKm)												
		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	
Latvia														
1	A - Agriculture, forestry and fishing	3 742												
2	B - Mining and quarrying	42												
3	C - Manufacturing	2 469												
4	D - Electricity, gas, steam and air conditioning supply	3 484												
5	E - Water supply; sewerage, waste management and remediation activities	509												
6	F - Construction	303												
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	3 067												
8	H - Transportation and storage	1 389												
9	L - Real estate activities	6 739												
10	Loans collateralised by residential immovable property	24 814	1	2	6	5	16		13		1			
11	Loans collateralised by commercial immovable property	14 266												
12	Reposessed collaterals													
13	Other relevant sectors (breakdown below where relevant)													

Template 5: Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk - Lithuania, CRR Article 449a

a		b	c	d	e	f	g	h	i	j	k	l	m	n	o
30 June 2026		Lithuania	Gross carrying amount (SEKm)												
			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	1 386													
2	B - Mining and quarrying	15													
3	C - Manufacturing	6 020													
4	D - Electricity, gas, steam and air conditioning supply	8 166													
5	E - Water supply; sewerage, waste management and remediation activities	160													
6	F - Construction	861													
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	7 856													
8	H - Transportation and storage	2 676													
9	L - Real estate activities	13 944													
10	Loans collateralised by residential immovable property	65 904	1	2	11	12	19		26		3				
11	Loans collateralised by commercial immovable property	35 102													
12	Reposessed collaterals														
13	Other relevant sectors (breakdown below where relevant)														

The identification of properties more sensitive to impact from climate change physical risk events was carried out by evaluating the development of physical risk indicators under certain carbon-concentration pathways. The analysis was underpinned by dataset comprising a grid of 11x11km squares containing climate indicators across Sweden, provided by the Swedish Meteorological Hydrological Institute (SMHI).

The UN Intergovernmental Panel on Climate Change (IPCC) presented four Representative Concentration Pathways (RCP) in 2014. The RCP scenarios describe the results of the emissions, the so-called radiation balance in the atmosphere, up to the year 2100. For the purposes of this table, the RCP 8.5 scenario with a time horizon up to 2040 was used. RCP 8.5 is a high-end scenario, where emissions continue to accelerate and where the temperature stabilises at just below 4°C.

Physical risks and their associated indicators were selected based on their potential impact on real estate and include rising temperatures, rising sea level, heatwave, drought, and flooding; caused by either increasing rain, heavy rain or flooding caused by more run-off.

The magnitude of change for each indicator in each grid square is divided across three groups. The first group correspond to today's climate. Indicator outcomes within this group are not linked to climate change but are part of natural variation of today's climate. Group 2 represent outcomes that occur less frequently than every twenty years and up to every ten thousand years and rarely seen today. Practically it means events that today occur less frequently than every twenty years will be the new normal for this level of change. Group 3 represent outcomes that in principle have never been seen before by humanity in that area; values that today only can be seen less often than every ten thousand years. It means a completely new type of climate for the geographical area will be typical for the area.

Figures reported as sensitive to physical risk are those exposures that are collateralised by immovable property located in areas that fall within either group 2 or group 3 for at least one of the seven risk indicators. Loan gross carrying amounts are being reported without adjustment, meaning that the figures shall not be interpreted as measurements of risk. They only indicate the amount of lending in areas sensitive to climate change physical risk under the specified scenario.

For Sweden, 4.2 per cent of loans collateralised by immovable properties face increased sensitivity to physical climate change risk in the scenario. 3.1 per cent were sensitive to acute physical risk. In the Baltic region, 1.2 per cent of loans collateralised by residential immovable property face increased sensitivity to physical climate change risk. The indicator sea level rise was not computed for the Baltic region.

Disclosure of MREL TLAC

Template EU KM2 - Key metrics, MREL, CRR Article 447(h) and BRRD Article 45i(3) (a,c)

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
SEKm		30 Jun 2026	30 Jun 2026	31 Mar 2025	31 Dec 2025	30 Sep 2025	30 Jun 2025
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	407 194					
EU-1a	Of which own funds and subordinated liabilities	328 028					
2	Total risk exposure amount of the resolution group (TREA)	975 735					
3	Own funds and eligible liabilities as a percentage of the TREA	41.73%					
EU-3a	Of which own funds and subordinated liabilities	33.62%					
4	Total exposure measure (TEM) of the resolution group	2 971 442					
5	Own funds and eligible liabilities as percentage of the TEM	13.70%					
EU-5a	Of which own funds or subordinated liabilities	11.04%					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL expressed as a percentage of the TREA	27.40%					
EU-8	Of which to be met with own funds or subordinated liabilities	20.32%					
EU-9	MREL expressed as a percentage of the TEM	6.00%					
EU-10	Of which to be met with own funds or subordinated liabilities	6.00%					

Signatures of the CFO and the CRO

The Chief Financial Officer (CFO) and Chief Risk Officer (CRO) hereby attest that the disclosures in Swedbank'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

Jon Lidefelt
Chief Financial Officer

Martin Noréus
Chief Risk Officer