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SBAB's robust business and resilient capital position confirmed in EBA stress test

SBAB and other Swedish banks are resilient and able to withstand a sharp deterioration in market conditions, based on the stress test conducted by the European Banking Authority (EBA). The EBA stress test highlights SBAB's many strengths from a capital, profitability and asset quality perspective.

On 28 July 2023, the EBA published the results of its EU-wide stress test. The forward-looking analysis covers the period 2023-2025 and considers the resilience of financial institutions to adverse shocks to the economy.

In the EBA stress test, SBAB showcases very strong capital resilience and CET1 generation. Under the adverse scenario, with very tough and conservative assumptions for Sweden, SBAB's CET1 capital ratio is estimated to decline from 12.8% at year-end 2022 to 11.4% at year-end 2025.

The results from the stress test are available in full on the website of the European Banking Authority: <u>https://www.eba.europa.eu/</u>.

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SBAB's business idea is to be innovative and considerate in our offering of loans and savings products and other services for better housing and household finances to private individuals, tenant-owner associations and property companies in Sweden. SBAB was founded in 1985 and is owned by the Swedish state. Read more at sbab.se and facebook.com/sbabbank.