

TOP EUROPEAN BANKS

Swedbank

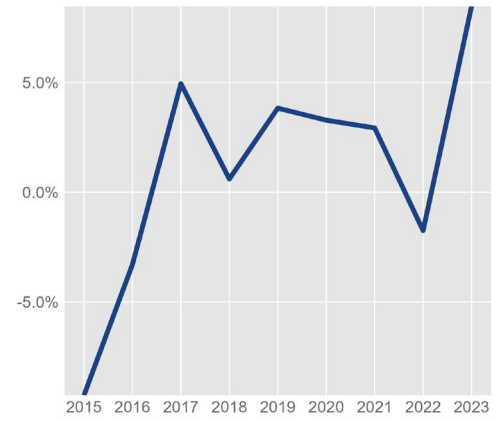
EUR m	2022	2023	Variance 2022/23
Total assets	257,289	257,347	0%
Equity	15,870	17,915	13%
Operating income	4,796	6,584	37%
Operating expenses	-1,930	-2,172	13%
Operating result	2,866	4,412	54%
Loan loss provision	-133	-151	13%
Net income	1,972	3,076	56%
Total comprehensive income (TCI)	2,420	3,007	24%

Number of employees	16,803	17,275	3%
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Ratios	2022	2023
CET 1 Ratio	17.8%	19.0%
Cost/Income Ratio	40.2%	33.0%
Stage 3 Coverage	37.0%	25.3%
Ø Staff cost (EUR)	71,045	72,745
R o E TCI / Equity	15.2%	16.8%

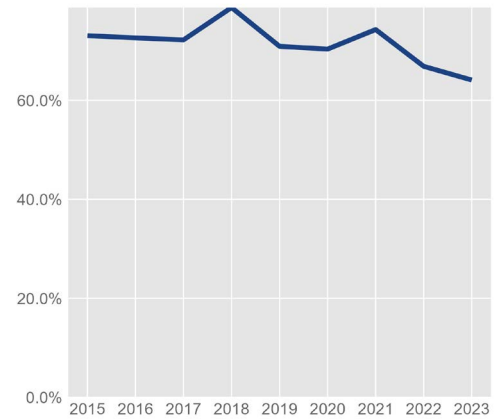
Return on Equity

Total Comprehensive Income / Equity



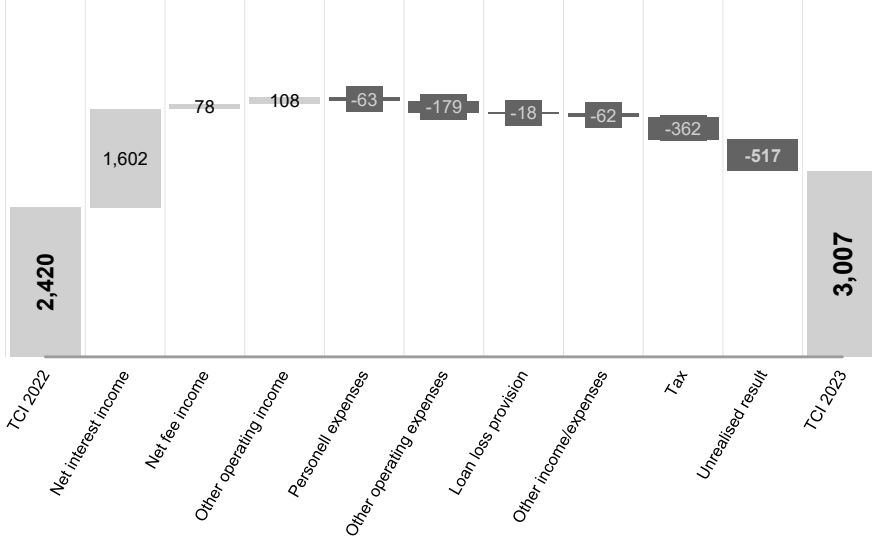
Cost/Income Ratio

Operating Expenses / Operating Income



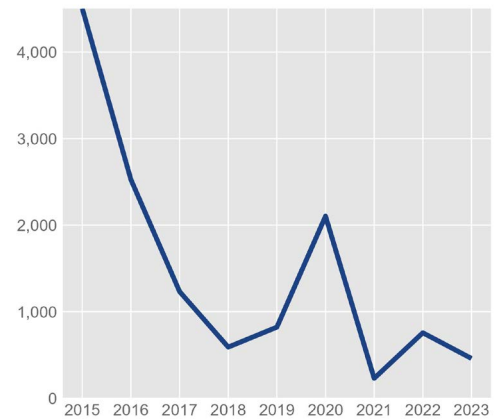
Total Comprehensive Income (TCI)

Reconciliation 2022/23 (change in individual P&L items compared with 2022, EUR m)



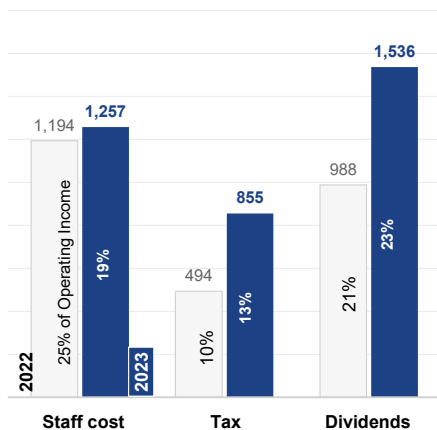
Loan loss provision

(million EUR)

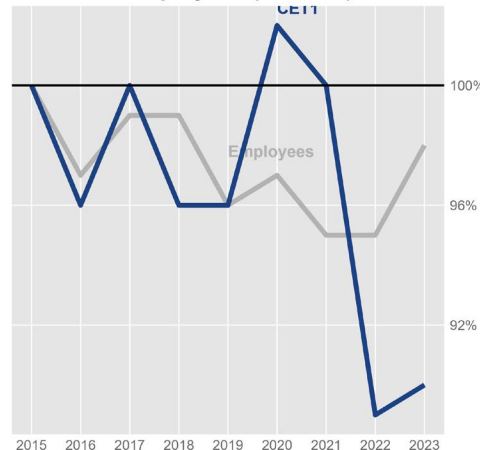


Distribution to stakeholders

EUR m



CET1 and Employees (indexed)



Shareholder return (indexed)

Compared to other listed TOP European Banks

