

FI Dnr 25-12911 (Our ref)

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Notification of intended extension to be taken under Article 458 of the Capital Requirements Regulation

Finansinspektionen hereby notifies our intention to extend the current risk weight floors for Swedish housing loans, applicable to credit institutions that have adopted the Internal Ratings-based approach, with effect from 31 December 2025, for a period of two years, under Article 458 of the Capital Requirements Regulation¹.

Please find enclosed the notification details.

Yours sincerely,

FINANSINSPEKTIONEN

Henrik Braconier *Executive Director* Banking

Distribution

European Commission European Systemic Risk Board (ESRB)

¹ Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012.