

2023 EU-wide Stress Test

Bank Name	Svenska Handelsbanken — group
LEI Code	NHBDILHZTYCNBV5UYZ31
Country Code	SE



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,304	3,884	4,003	4,266	3,384	3,355	3,342
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	274	87	87	87	-134	65	65
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2	-519	-159	-185	-3,516	-1,034	-715
Profit or (-) loss for the year	1,845	1,463	1,775	1,922	-2,105	470	644
Coverage ratio: non-performing exposure (%)	25.05%	44.89%	39.21%	36.17%	44.22%	27.66%	25.41%
Common Equity Tier 1 capital	14,238	14,797	15,416	16,074	12,106	12,269	12,464
Total Risk exposure amount (all transitional adjustments included)	72,557	73,757	73,868	74,091	78,275	77,986	78,300
Common Equity Tier 1 ratio, %	19.62%	20.06%	20.87%	21.69%	15.47%	15.73%	15.92%
Fully loaded Common Equity Tier 1 ratio, %	19.62%	20.06%	20.87%	21.69%	15.47%	15.73%	15.92%
Tier 1 capital	15,638	16,196	16,816	17,473	13,505	13,668	13,864
Total leverage ratio exposures	300,062	300,062	300,062	300,062	300,062	300,062	300,062
Leverage ratio, %	5.21%	5.40%	5.60%	5.82%	4.50%	4.56%	4.62%
Fully loaded leverage ratio, %	5.21%	5.40%	5.60%	5.82%	4.50%	4.56%	4.62%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	19.62%	20.06%	20.87%	21.69%	15.47%	15.73%	15.92%

IFRS 9 transitional arrangements?	0



									Actual 31/12/2022*							
			Exposu	ure values			Risk expo	sure amounts	- J. II. J. II.							
		A-II	RB	F-IR	В	A	IRB	F-	IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	%)		46,066	0	0		431		24,919			0	0	0	0 -
	Central governments Institutions	0		3,908	0	0		368 1,038		5.066 1,090	173	3	0	0	0	0.009
	Corporates Corporates - Of Which: Specialised Lending	89,531 0	91	9,429	3	13,621	11	2,581		90,616	3,36	10	3 2	0 5	0 4	9 47.01%
	Corporates - Of Which: SME	57,716 104,376	66	1,249	1	5,541 5,804	9.	5 279		56,800 100,747	1,89 3,62		7 1	4 :	9 3	6 46.689 3 26.169
	Retail - Secured on real estate property	100,359	150	0 0	0	4,984 181	27	7 0	j	96,881	3,477	7 15		6	5 1	6 10.369
Svenska Handelsbanken — group	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	99,608	142	0	0	4,802	26	0		96,211	3,397	14	2	4	4 1	3 35.819 3 8.929
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4,018 797	54		0	821 185	6	5 0		3,866	15:		4	8	6 3	8 69.859 3 78.219
	Retail - Other Retail - Of Which: non-SME	3,221	38	3 0	0	636	4	9 0	,	3,108	112		8	4	3 2	5 66.179
	Equity Securitisation	0				0				•)	0	0	0	0 -
	Other non-credit obligation assets IRB TOTAL	193,907	296	67,809	3	19,425	457	4,418	0	222,444	7,165	34	0 3	0 4 6	1 10:	2 30.029
									Actual 31/12/2022*							
		A-II		re values F-IR	В	A	Risk expo IRB	sure amounts F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio
			Defaulted					l		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR,	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	
	Central banks Central governments	0	(18,485 3,110	0	0		173		9,017	10		0	0	0	0.009
	Institutions Corporates	0 62,014	33	1,897	0	9,194	6	313 5 1,531		61,947	2,250	3	5 1	0 3	3 1	0 - 5 42.339
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 39.384	28	3 739	0	3.378	6	0 147		38.730	1.246	5 2	9	7 2	6	9 30.85%
	Retail	89,018 85,339	136	3 0	0	3,942 3,227	19 14	5 0		85,974 82,416			6 1	5	3	6 26.36% 7 7.12%
SWEDEN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	623 84.717	88	0	0	119 3.107	13	3 0 7 0		553 81.863		8	8	3	2	2 39.12% 5 5.56%
	Retail - Qualifying Revolving Retail - Other Retail	0 3,678	44	0 0	0	0 715	,	0		3,558	120		0	7	5 2	0 - 9 67.08%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	740 2,939	14	0	0	162 553	1	5 0		703	31	5 1	4	3	3 1:	0 73.98%
	Equity Securitisation	0	,	Š Š		0			,	0	Ĭ		0	0	0 1	0 -
	Other non-credit obligation assets TRR TOTAL	0 151,031	169	29,059	1	13,136	26	2.151		158,717	5,309	17:	2 2	0 4	0 5:	0 - 1 29.44%
		,		,		,					-,				-	
									Actual 31/12/2022*							
				ure values				sure amounts	31/12/2022*	-			Stock of	Stock of	Stock of	
		A-II	RB	F-IR			IRB	F-	31/12/2022* IRB	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	(min ELR, i	Non-defaulted			B Defaulted	A- Non-defaulted			31/12/2022*	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Control blanks (min EUF, Control growments)	Non-defaulted	RB	Non-defaulted			IRB	F-	31/12/2022* IRB	803		Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions Corporates	Non-defaulted	RB	F-IR Non-defaulted			IRB	F-	31/12/2022* IRB Defaulted				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 -
	Central banks Central governments Institutions Corporates	Non-defaulted 0 0 0 18,698	RB	F-IR Non-defaulted 9 803 115 5 575 1 1,319 0 0		Non-defaulted 0 0 0 3,090	IRB	Non-defaulted 8	31/12/2022* IRB Defaulted	903 107 107 107 108 108 108 108 108 108 108 108 108 108	823	7 3	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 - 0 - 1 33.124
	Central banks Central governments Institutions Corporates Corporat	Non-defaulted 96) 0 0 18,698 0 12,949 11,231	RB	F-IR Non-defauked 0 803 1 115 575		Non-defaulted 0 0 0 3,090 1,647	IRB	Non-defaulted	31/12/2022* IRB Defaulted () () () () () () () () () () () () ()	0 803 0 107 0 555 0 18,373 0 0 0 12,594 0 10,936	82: 48: 48:	3 7 3 8 1 1 2	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 - 0 - 1 33.129 0 - 4 32.859 3 13.459
NORWAY	Central Javanies Central governments Institutions Corporates: Of Which Specialised Lending Corporates: Of Which Specialised Lending Corporates: Of Which Stell Retail - Special or special property Retail - Special or special property Of Which: SME.	Non-defaulted 0 0 18,698 0 12,949 11,231 11,120 40	RB	F-IR Non-defaulted 9 803 115 5 575 1 1,319 0 0		Non-defaulted 0 0 0 3,090 1,647 956 9118	IRB	Non-defaulted 8	31/12/2022* IRB Defaulted () () () () () () () () () () () () ()	1 803 1 107 5 555 18,373 1 0 12,594 1 10,936 2 10,841	822 481 299 275	7 3 3 1 3 1 3 2 3 2	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 - 0 - 1 33.124 0 - 1 33.124 0 - 1 32.854 3 13.454 2 9.538 0 17.824
NORWAY	Central passes Contral governments Corporates Of Which: Specialised Lending Corporates Of Which: Specialised Lending Corporates Of Which: Specialised Lending Real Security Of Which: Specialised Lend	Non-defaulted 0 0 18,698 0 11,2949 11,231 11,120 40 11,080	RB	F-IR Non-defaulted 9 803 115 5 575 1 1,319 0 0		Non-defaulted 0 0 0 3,090 1,647	IRB	Non-defaulted	31/12/2022* IRB Defaulted () () () () () () () () () (803 107 107 108 118,373 109 112,594 101,841 101,8	(82: 488 29 27: 27: 27: 488 27: 488 29 27: 488 27: 48	7 3 3 1 1 2 3 2 2	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0
NORWAY	Central passes Central governments Tentral conservation Composition Composition of Which Specialised Lending Real - Secured on real related perspects, or St Which SPE Real - Secured on real related perspects, or St Which SPE Real - Secured on Real Secured on the Composition of Which SPE Real - Countries Reproducing Real - Countries Real - Of Which SPE	Non-defaulted 0 0 0,0 18,698 0 12,999 11,231 11,120 40 11,000 0 110 31	RB	F-IR Non-defaulted 9 803 115 5 575 1 1,319 0 0		Non-defauted 0 0 0 3,090 1,647 956 918 16 902 0 38	IRB	Non-defaulted	31/12/2022* IRB Defaulted () () () () () () () () () (3 803 3 107 5 555 1 18,373 3 12,594 3 10,936 5 10,841 0 10,804 0 966 0 966	(6 82: 6 82	3 1 1 2 2 2 1 1	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Central passes Central governments Tentral concernments Composition Composition (Composition Composition Compositi	Non-defaulted 0 0 18,698 0 12,949 11,231 11,120 40 11,080 0 1110	RB	F-IR Non-defaulted 9 803 115 5 575 1 1,319 0 0		Non-defauted 0 0 0 0 3,090 0 1,647 956 918 16 902 0 38	IRB	Non-defaulted	31/12/2022* IRB Defaulted () () () () () () () () () (903 107 107 10 555 10 18,373 10 12,594 10 10,936 10,844 10 10,804 10 10,804	6 6 827 6 4882 299 277 6 6	3 1 1 2 2 2 1 1	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Central passes Central governments Translations Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Retail - Secured on real central property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Country Retail - Only Note: Self Retail - Only Retail - Only Note: Self Retail - Only Retail - Of Which: Self Retail - Only Retail - Only Retail - Of Which: Self Retail - Only Retail	Non-defaulted 0 0 0 18,698 0 11,299 11,210 11,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	RB	F-IR Non-defaulted 801 115 575 1,119 0 0 0 0 0 0 0 0 0		Non-defaulted 0 0 0 0 3,0990 956 918 164 902 0 38 144 0 0	Defaulted Defaulted 1 3 4 4	Non-defaulted	31/12/2022* IRB Defaulted (((((((((((((((((((803 107 107 107 107 107 107 107 107	6 6 6 922 488 299 227 6 1 1 1	3 1 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Central passes Central governments Excitations Corporates - Of Which Socialised Lending Corporates - Of Which Socialised Lending Corporates - Of Which Socialised Lending Resid - Social Socialised Lending Resid - Social Socialised property Resid - Social Socialised property Resid - Social Socialised Lending Resid - Office Resid Resid - Office Resid	Non-defaulted 0 0 0,0 18,698 0 12,999 11,231 11,120 40 11,000 0 110 31	RB	F-IR Non-defaulted 9 803 115 5 575 1 1,319 0 0		Non-defauted 0 0 0 3,090 1,647 956 918 16 902 0 38	IRB	Non-defaulted	31/12/2022* IRB Defaulted (((((((((((((((((((3 803 1077 2 555 3 18,373 0 0 11,594 0 10,936 1 10,804 0 0 0 0 96	6 6 6 922 488 299 227 6 1 1 1	3 1 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Central passes Central governments Translations Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Retail - Secured on real central property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Country Retail - Only Note: Self Retail - Only Retail - Only Note: Self Retail - Only Retail - Of Which: Self Retail - Only Retail - Only Retail - Of Which: Self Retail - Only Retail	Non-defaulted 0 0 0 18,698 0 11,299 11,211 11,20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	RB	F-IR Non-defaulted 801 115 575 1,119 0 0 0 0 0 0 0 0 0		Non-defaulted 0 0 0 0 3,0990 956 918 164 902 0 38 144 0 0	Defaulted Defaulted 1 3 4 4	Non-defaulted	31/12/2022* RB Defoulted	803 107 107 107 107 107 107 107 107	6 6 6 922 488 299 227 6 1 1 1	3 1 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Central passes Central governments Translations Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Retail - Secured on real central property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Country Retail - Only Note: Self Retail - Only Retail - Only Note: Self Retail - Only Retail - Of Which: Self Retail - Only Retail - Only Retail - Of Which: Self Retail - Only Retail	Non-defaulted 0 0 0 18,698 0,12,999 11,120 0,0 11,000 0,000	Defauted (() () () () () () () () ()	F-SR Non-defaulted Solid Non-defaulted S	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 11 4 4 7 Risk expo	F- Non-defaulted 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	31/12/2022* RB Defaulted	803 107 107 107 107 107 107 107 107	6 6 6 922 488 299 227 6 1 1 1	3 1 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stape I exposure O	provisions for Stage 2 exposure of the provisions for Stage 2 exposure of the provision for the provision forecally for the provision for the provision for the provision fore	provisions for Stage 3 exposure 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 1 33.129 0 - 1 33.129 4 32.859 3 13.439 2 9.539 0 12.829 2 8.789 0 - 1 75.699 0 - 1 75.699 0 - 0 - 0 -
NORWAY	Central passes Central governments Translations Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Retail - Secured on real central property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Country Retail - Only Note: Self Retail - Only Retail - Only Note: Self Retail - Only Retail - Of Which: Self Retail - Only Retail - Only Retail - Of Which: Self Retail - Only Retail	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 3 11 4 4 5 7 7 Risk expo	F- Non-defaulted 8 8 9 4 4 5 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	31/12/2022* SRE Defaulted C C Actual 31/12/2022* SRE	8011 107 107 107 107 107 107 107 107 107	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Central passes Central governments Translations Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Corporates - Of Which: Seniorised Lending Retail - Secured on real central property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Secured on real exists property Retail - Country Retail - Only Note: Self Retail - Only Retail - Only Note: Self Retail - Only Retail - Of Which: Self Retail - Only Retail - Only Retail - Of Which: Self Retail - Only Retail	Non-defaulted 0 0 0 0 0 18,600 118,600 118,600 118,600 118,600 118,600 118,600 118,600 118,600 118,000	Defauted (() () () () () () () () ()	F-SR Non-defaulted Solid Non-defaulted S	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 11 4 4 7 Risk expo	F- Non-defaulted 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	31/12/2022* RB Defaulted	803 107 107 107 107 107 107 107 107	6 6 6 922 488 299 227 6 1 1 1	3 1 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stape I exposure O	provisions for Stage 2 exposure of the provisions for Stage 2 exposure of the provision for the provision forecally for the provision for the provision for the provision fore	provisions for Stage 3 exposure 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Central passes Central governments Entral conservation Composition Composition of Which: Specialised Lending Composition of Which: Specialised Lending Composition of Which: Specialised Lending Results Secured on real statistic property Results Secured on Results are property Results Secured on Results are property Results Secured on Results are property of Which: SPEC Results Secured on Results and Results On Which: SPEC Results Secured on Results of Results of Results Secured on Results of	Non-defaulted 0 0 0 0 0 18,600 118,600 118,600 118,600 118,600 118,600 118,600 118,600 118,600 118,000	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 3 11 4 4 5 7 7 Risk expo	F- Non-defaulted 8 8 9 4 4 5 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	31/12/2022* Persulted Comparison of the compar	8011 107 107 107 107 107 107 107 107 107	822 823 824 825 825 825 825 825 825 825 825 825 825	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
NORWAY	Central Severaments Section Committee Committe	No. detailed 0 1 No. detailed 0 1 No. detailed 0 1 1,000 1 1,0	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Defaulted 33 11 4 4 5 77 Risk expo	F- Non-defaulted 8 8 9 4 4 5 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	31/12/2022* RB Defailed () () () () () () () () () (100 100	622 682 683 683 683 683 683 683 683 683 683 683	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Central basish Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Comparison Retail - Co	Non-defaulted 1.00 1.00 1.00 1.00 1.00 1.10 1.10 1.10 1.0	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted	Defaulted Defaulted 33 11 4 4 5 77 Risk expo	Non-defaulted	31/12/2022* Defailed C Actual 31/11/2022* Defailed C Defailed C Defailed C Defailed Defailed Defailed Defailed Defailed	100 100	\$ 1.0 \$ 1.0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage of provisions for provisions for provisions for provisions for stage of the provisions for pr	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 1	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Central parameter Central governments Retail - Socretion for and addition property Retail - Socretion for a society for addition of the society Retail - Socretion for addition property Retail - Socretion for addition property Retail - Socretion for addition of the society of the society Retail - Socretion for addition of the society of the society Retail - Socretion for addition of the society of t	No. defaulte: No. defaulte:	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted	Defaulted Defaulted 33 11 4 4 5 77 Risk expo	F Non-defaulted	31/12/2022* Defailed C Actual 31/11/2022* Defailed C Defailed C Defailed C Defailed Defailed Defailed Defailed Defailed	900 1070 1	C C C C C C C C C C	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage of provisions for provisions for provisions for provisions for stage of the provisions for pr	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 exposure 5 exposure 5 exposure 6 exposure 7	2 33.121 3 33.121 1 33.121 1 33.121 1 33.121 1 32.8518 1 32.8518 1 375.691 1 75.691 1 75.691 1 25.309 1 25.309 1 25.309
NORWAY UNITED KINGDOM	Central basels Central governments Sorthinions Corporates: Of Which Specialised Lending Result - Sorted on real deside property. Result - Sorted on Result Lending Lending Lending Result - Sorted on Result Lending Lending Lending Result - Sorted on Result Lending Lending Lending Result - Other Result - Other Marks: O' Which Specialised Lending Corporates: Other Result - O' Which Specialised Lending Corporates: Other Result - O' Which Specialised Lending Corporates: O' Which Spe	Non-defaulted Non-defaulted O	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted	Defaulted Defaulted 33 11 4 4 5 77 Risk expo	F Non-defaulted	31/12/2022* Defailed C Actual 31/11/2022* Defailed C Defailed C Defailed C Defailed Defailed Defailed Defailed Defailed		C C C C C C C C C C	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage of provisions for provisions for provisions for provisions for stage of the provisions for pr	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 exposure 5 exposure 5 exposure 6 exposure 7	Coverage Ratio
	Central basels Central governments Sorthinions Corporates: Of Which Specialised Lending Result - Sorted on real deside property. Result - Sorted on Result Lending Lending Lending Result - Sorted on Result Lending Lending Lending Result - Sorted on Result Lending Lending Lending Result - Other Result - Other Marks: O' Which Specialised Lending Corporates: Other Result - O' Which Specialised Lending Corporates: Other Result - O' Which Specialised Lending Corporates: O' Which Spe	No. defaulte: No. defaulte:	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted	Defaulted Defaulted 33 11 4 4 5 77 Risk expo	F Non-defaulted	31/12/2022* Defailed C Actual 31/11/2022* Defailed C C Defailed		\$100 PM \$100 P	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage of provisions for provisions for provisions for provisions for stage of the provisions for pr	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 exposure 5 exposure 5 exposure 6 exposure 7	23.259% 2 1.25269 2 2.539% 2 3
	Central basels Central governments Sorthinions Corporates: Of Which Specialised Lending Result - Sorted on real deside property. Result - Sorted on Result Lending Lending Lending Result - Sorted on Result Lending Lending Lending Result - Sorted on Result Lending Lending Lending Result - Other Result - Other Marks: O' Which Specialised Lending Corporates: Other Result - O' Which Specialised Lending Corporates: Other Result - O' Which Specialised Lending Corporates: O' Which Spe	No. obsoluted to the control of the	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted	Defaulted Defaulted 33 11 4 4 5 77 Risk expo	F Non-defaulted	31/12/2022* Defailed C Actual 31/11/2022* Defailed C C Defailed	Stage 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 1.128 \$1.128 \$1.128 \$1.128	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage of provisions for provisions for provisions for provisions for stage of the provisions for pr	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 exposure 5 exposure 5 exposure 6 exposure 7	23.12*2** 2. 32.12** 2. 32.5** 2. 32.5** 2. 3.25** 2. 3.25** 3. 75.6** 2. 75.6** 2. 25.39** Coverage Ratio separate
	Central basels Central governments Sortivities Cerporates Of Which Specialised Lending Cerporates of Which Specialised Lending Cerporates of Which Specialised Lending Result - Secured on real distallar property Result - Secured on Result Lending Central Lending Result - Secured on Resultant Property Of Which SPEC Result - Secured on Resultant Property Of Which SPEC Result - Secured on Resultant - Of Which SPEC Result - Secured on Resultant - Of Which SPEC Resultant - Other Result - Of Which SPEC Resultant - Other Result - Of Which SPEC Resultant - Other Resultant - Other SPEC Central Basels Central Basels Central Basels Central Basels Central Basels Central Basels Central Resultant - Of Which Specialised Lending Cerporates - Of Which Specialised Lending Cerporates - Of Which Specialised Lending Resultant - Secured on real estable property Resultant - Secured on real estable property Result - Secured on real estable property Result - Secured on real estable property Resultant - Secured on resultant - Secured on Resultant - Secured on Resultan	Non-defaulted Non-defaulted O	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted	Defaulted Defaulted 33 11 4 4 5 77 Risk expo	F Non-defaulted	31/12/2022* Defailed C Actual 31/11/2022* Defailed C C Defailed	100 100	\$1.00 \$1.00	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage of provisions for provisions for provisions for provisions for stage of the provisions for pr	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 exposure 5 exposure 5 exposure 6 exposure 7	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Central basels Central governments Sorthinions Corporates: Of Which Specialised Lending Corporates: Of Which Specialised Lending Corporates: Of Which Specialised Lending Result - Sortend on real distallar property Result - Sortend on Result Lending Lending Result - Other Result - Other Market - Of Which: SHE Result - Other Result - Other Market - Of Which: SHE Result - Other Result - Other Market - Other Sheet Result - Other Result - Other Result - Other Sheet Result - Other Result - Other Result - Other Sheet Result - Other Result - Other Result - Other Sheet Result - Other Result - Other Result - Other Sheet Central Basels Result - Other	No. obsoluted to the control of the	Defsuhed C	Fox: Roon defaulted	Defaulted	Non-defaulted	Defaulted Defaulted 33 11 4 4 5 77 Risk expo	F Non-defaulted	31/12/2022* Defaulted Office of the control of th	Stage 1 Stag	\$100 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage 1 exposure of the provisions for Stage of provisions for provisions for provisions for provisions for stage of the provisions for pr	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 5 exposure 5 exposure 5 exposure 6 exposure 7	23.12*2** 2. 32.12** 2. 32.5** 2. 32.5** 2. 3.25** 2. 3.25** 3. 75.6** 2. 75.6** 2. 25.39** Coverage Ratio separate



							Svenska H	andeisbanke	en — group							
									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	88	At	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	12,280	0	0	0	115	0	12,279	0	0	0	0		9 -
	Central governments	0		0	0	0	0	0	0	0		0	0			١
	Institutions	0	0	48	0	0	0	15	0	0	0	0	0	0) -
	Corporates	115	0	94	0	61	0	20	0	196	0		0	0		a -
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0		0	0			١
	Corporates - Of Which: SME	0		1	0	0	0	1	0	0		0	0			١
	Retail	13	0	0		1	0	0	0	13			0	0		j -
	Retail - Secured on real estate property	12		0	0	1	0	0	0	12		0	0			١
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0		0	0			١
INE ITTERDANDS	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	1	0	0	0	12	0	0	0	0		11-
	Retail - Qualifying Revolving	0	0	0		0	0	0	0	0			0	0		j -
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0		11-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		11-
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0		0		0	0			11-
	Equity	0	0			0				0			0	0		4
	Securitisation															
	Other non-credit obligation assets	0	0			0				0			0	0		4
	IRB TOTAL	127	0	12,423	0	62	0	149		12,488	0		0	0		41-

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-I	RB	A-I	IRB	F-I	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	2.817	0	0	0	26	0	2.817	0		0	0	0	
	Central governments	0	0	3,773	0	0	0	172	0	3,558	156	31	0	0	0	0.00%
	Institutions	0	0	236	0	0	0	108	0	31	0		0	0		1 -
	Corporates	7,057	27	797	1	900	20	185	0	7,261	255	37	1	3	23	63.69%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0		11-
	Corporates - Of Which: SME	5.350	27	270	1	508	20	60	0	5.445	157	37	1	2	23	63.69%
	Retail	3,635	43	0		866	92	0		3,370	265		1	2	13	3 30.77%
	Retail - Secured on real estate property	3,446	35	0	0	806	84	0	0	3,196	250	35	0	2		7 19.59%
FINLAND	Retail - Secured on real estate property - Of Which: SME	88	2	0	0	46	4	0	0	80	8	2	0	0	1	43.73%
LINDAND	Retail - Secured on real estate property - Of Which: non-SME	3,358	33	0	0	760	90	0	0	3,116	242	33	0	2	6	5 18.17%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0	0		1 -
	Retail - Other Retail	190	8	0	0	60	9	0	0	174	15	8	0	0	6	5 80.63%
	Retail - Other Retail - Of Which: SME	27	3	0	0	9	0	0	0	25	1	3	0	0		99.03%
	Retail - Other Retail - Of Which: non-SME	163	5	0	0	51	8	0	0	149	14	5	0	0	- 4	70.43%
	Equity	0	0			0	0			0	- 0	0	0	0		4-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	- 0	0	0	0		4-
	IRB TOTAL	10,692	70	7,622	1	1,766	112	492	0	17,037	676	111	2	5	36	32.93%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								/
		A		FI	RB	A-	IRB	FI	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	11,648	0	0	0	109	0	0	0	0	0	0		0 -
	Central governments	0	0	872	0	0	0	32	0	0		0	0	0		0 -
	Institutions	0	0	171	0	0	0	69	0	8		0	0	0		0 -
	Corporates	86	0	690	0	30	0	204	0	718	10	0	0	1		0 -
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0		0 -
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		0 -
	Retail	66	0	0	0	5	0	0	0	64	2	0	0	0		ð -
	Retail - Secured on real estate property	65	0	0	0	5	0	0	0	63	2	0	0	0		0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		0 -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	65	0	0	0	5	0	0	0	63	2	0	0	0		0 -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0		0 -
	Retail - Other Retail	2	0	0	0	0	0	0	0	2	0	0	0	0		0 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0		a -
	Equity	0	0			0	0			0	0	0	0	0		0 -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0		0 -
	IRB TOTAL	152	0	13,382	0	35	0	415	0	790	12	0	0	1		J -

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



					31/12/2023							Baseline Scenario							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR. %)	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	24,91 5,05	5 163	0 7 3 52	7 3	0 2	37	47.69% 71.21%	24,906 5,040	0 171	13 60	3	0 2	6	47.69% 68.03%	24,900 5,034	0 170	21	5	0 1	9	47.69% 65.93%
	Institutions Corporates	1,08 89,77	8 2	2 0	0 0 9 47	50	124	26.09% 36.73%	1,086 89,915	4 3,577	0 591	43	0 46	0 195	25.46% 33.04%	1,084 88,437	6 4,796		9 4	0 58	0 266	25.06% 31.34%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	55,97	0 0	0 0	0 0 7 22	32	73	35.42%	0 55,976	0	0 359	21	0 26	108	30.16%	0 54,944	3,309		5 2	0 32	0 143	27.75%
	Retail Retail - Secured on real estate property	97,67 94,14	5 6,327	7 578	8 56 4 13	47	240	41.52% 28.73%	97,707 94,283	6,039 5,825	834 401	55 12	47 28	319 101	38.20% 25.29%	95,551 92,263	7,932 7,705		7 5:	51	397 127	36.15% 23.41%
Svenska Handelsbanken — group		62 93,51	7 115 6 5,987	5 17 7 247	7 2	5 20	8	46.61% 27.53%	618 93.666	116 5,709	25 375	2	4 23	11	44.70% 23.99%	599 91,664	126 7 579	3	4 : 7 16	2 4	15 112	43.37% 22.08%
	Retail - Qualifying Revolving	3,53	0 0	0 0	0 0	0	0	-	0 3,423	0	0	0	0	0		0	0 227		5 4	0 0	0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	3,33 69 2,83	7 89	9 27	7 3	5	19	52.26% 69.85% 50.61%	682 2,741	94	37	3	4	24	50.12% 63.98% 48.82%	3,288 664 2,624	102	40	3 3	4	29	48.54% 60.15% 47.46%
	Equity Securitisation	2,03	0 0	0 0	0 0	0	140	30.01%	2,741	0	0	- 0	0	0	- 40.0270	2,624	0	30	3	0 0	0	47.4696
	Other source of the second of	218,51	6 0	0 0	0 0	0		41.49%	6 218,659	9.791	1.498	104	0	0	. 37.44%	6 215,013	12.905	2.03	101	110	0	35.22%
	INB IUIAL	218,51	3 10,460	976	5] 110	99	405	41.49%	218,659	9,791	1,498	10-		561	37.44%	215,013	12,905	2,03.	21 103	110	/15	35.22%
					31/12/2023			_				Baseline Scenario 31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of	Coverage Ratio -
		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	0.01		6	2				0.012	_				1		9.010			,	^		
	Central banks Central governments Institutions	9,01 1,38	7 2	2 1	1 0	0		51.65% 47.69%	9,013 1,387		2		0	1	51.65% 47.45%	9,010 1,386	2			0	1	51.65% 47.29%
	Corporates	39 61,34	9 1 6 2,691	1 201	1 33	0 37	66	0.00%	398 61,566	2,295	0 376	30	0 34	0 116	0.00% 30.95%	397 60,558	3,125	55:	3 31	0 43	0 166	0.00% 29.99%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	38,23	0 0 6 1,650	0 0	9 16	22	33	27.47%	0 38,278	0 1,503	224	15	0 18	0 58	25.66%	0 37,583	2,092	33	1 1	0 0	0 82	24.78% 35.94%
	Retail - Secured on real estate property	83,15 79,88	8 5,366	6 179	7 48 9 9	33 15	187	41.79%	83,263 80,099	5,234 5,050	657 283	47	32 17	251 67	38.14% 23.86%	81,223 78,184	7,055 6,856	87)	1 4	36 36	315 85	21.73%
SWEDEN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	51 79,37	6 100		1 1 7 8	4 11	5 45	46.31% 26.76%	508 79,591	101	18 265	7	3 13	60	45.04% 22.46%	492 77,692	111 6,746	29	7 :	1 3	74	43.96% 20.28%
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	3,26	0 0	0 0	0 0	0	137	50.98%	0 3,164	0 184	375	39	15	183	48.93%	3,039	0 198	48	5 3	0 0	230	47.40%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	64 2,61	7 83	3 23	3 3	5	15	65.30% 49.63%	633 2,531		32	2	3	19	59.49% 47.93%	617 2,423	96		1 2	3	23	55.93% 46.61%
	Equity	2,02	0 0	0 0	0 0	0			0	õ	0	, o	0	0		0	0	- 1	Ó	0	0	-
	Other non-credit obligation assets	155.29	0 0	0 651	0 0	0	255	39.15%	0 155.626	0 7.533	1.040	79	0	370	35.62%	0 152.575	10.185	1.43	26 26	0 0	0 485	33.74%
					31/12/2023							Baseline Scenario 31/12/2024							31/12/2025			
	Central basis (min EUR, %) Central basis Central basis Central basis Composite Composi	Stage 1 exposure 800 111 555 18,12	3 0 5 1 2 1,033 0 0	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 45.00% 44.64% 0.00% 30.74%	Stage 1 exposure 803 110 553 18,075 0	2 1,026 0	Stage 3 exposure 0 0 0 131 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 38 0 19	Coverage Ratio - Stage 3 exposure 45.0% 44.46% 0.00% 28.70% - 26.40%	Stage 1 exposure 803 110 552 17,683 0 111,969	3 3 1,362 0		31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 1 0 0 2 10 7	Stock of provisions for Stage 3 exposure 0 0 0 52 0 77	Coverage Ratio - Stage 3 exposure 45.00% 44.36% 0.00% 27.59%
	Central passes Central governments Transitrucione Componitas Componitas of Whileh Specialized Landera Componitas of Whileh Specialized Landera Componitas of Whileh Specialized Landera Componitas of Componitation Componit	80 11: 55: 18,12: 12,28: 10,78	2 1,033 0 0 0 0 9 766 6 422	exposure 0 0 0 0 1 0 0 0 3 78 0 0 0 0 6 38 2 43	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 8 0 7 7	Stock of provisions for Stage 3 exposure	45.00% 45.00% 44.64% 0.00% 30.74% 29.39% 46.98%	803 110 553 18,075 0 12,266	0 3 2 1,026 0 755		31/12/2024 Stock of provisions for	Stock of	Stock of provisions for Stage 3 exposure 0 0 0 388 0 19 266 188	45.00% 44.46% 0.00% 28.70% - 26.40% 40.61%	803 110 552 17,683 0 11,969 10,622	0 3 3 1,362 0 1,014 544	18	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 52 0 27 32 22 22 22 22 22 22 22 22 22 22 22 22	45.00% 44.36% 0.00% 27.59% - 24.95% 37.19%
NORWAY	Central basels Central governments Institutions Corporates of Whiteh Sensited Lending Corporates of Whiteh Sensited Lending Corporates of Whiteh Self. Retail Retail Secured on real estate property Retail Secured on real estate property. Of Which Self.	80 111 555 18,12 12,28 10,79 10,70	exposure 3 0 0 5 1 2 1,033 0 0 0 9 766 6 422 1 1 406 4 6	exposure 0 0 0 0 1 0 0 0 3 78 0 0 0 0 6 38 2 43 6 33 5 2 2	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	45.00% 44.64% 0.00% 30.74% 1- 29.39% 46.98% 41.03% 53.78%	803 110 553 18,075 0 12,266 10,714 10,631	0 3 3 2 1,026 0 755 474 499	Stage 3 exposure 0 0 131 0 722 644	31/12/2024 Stock of provisions for	Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 38 0 19 26 118 2 2	45.00% 44.46% 0.00% 28.70% - 26.40% 40.61% 36.47% 46.92%	803 110 552 17,683 0 11,969 10,622 10,543 32	0 3 3 1,362 0 1,014 544 530 6	18 18 11!	Stock of	Stock of provisions for Stage 2 exposure 1 0 0 0 0 10 10 10 10 7 7 9 9 7 7 7	Stock of provisions for Stage 3 exposure 0 0 0 0 52 0 0 0 27 22 22 2 2 2 20 0 0 0 0 0 0 0	45.00% 44.36% 0.00% 27.59% - 24.95% 37.19% 32.52% 42.68%
NORWAY	Central basels Central governments Institutions Corporates of Whiteh Sensited Lending Corporates of Whiteh Sensited Lending Corporates of Whiteh Self. Retail Retail Secured on real estate property Retail Secured on real estate property. Of Which Self.	80 11: 55: 18,12: 12,28: 10,78	exposure 3 0 0 5 1 2 1,033 0 0 9 9 766 6 4222 1 1 406 4 6 6 7 401 0 0 0	exposure 0 0 0 0 1 0 0 0 3 78 0 0 0 0 6 38 2 43 6 33 5 2 2	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 8 8 0 7 7 7 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	45.00% 44.64% 0.00% 30.74% - - 29.39% 46.98% 44.03% 53.78% 43.26%	803 110 553 18,075 0 12,266 10,714 10,631 33 10,596	0 3 3 2 1,026 0 755 474 459 5	Stage 3 exposure 0 0 131 0 722 644	31/12/2024 Stock of provisions for	Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 38 0 0 199 266 188 2 2 177 0 0 8 8	45.00% 44.46% 0.00% 28.70% - 26.40% 40.61% 36.47% 46.92% 35.73%	803 110 552 17,683 0 11,969 10,622	0 3 3 1,362 0 1,014 544 530 6 524	188 1111 88 66	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 52 22 22 22 2 2 20 0 10	45.00% 44.36% 0.00% 27.59% - 24.95% 37.19% - 32.52% 42.68% 31.84%
NORWAY	Central basis Central governments Teachindown Componities of Whileh Specialized Landina Retail Secured on real exists property Retail Secured on real exists property Retail Secured on real exists property of Which SPE Retail Secured on real exists property of Which SPE Retail Country on an existed property of Which non-SPE Retail Country on Retail Country (Retail Country Specialized Country Specia	80 111 55 18,12 12,28 10,78 10,70 3 10,66	exposure 3 0 0 3 0 0 5 1 0 5 1 0 6 0 0 0 6 4222 1 406 6 422 1 406 7 401 0 0 0 5 16	exposure 0 0 0 0 1 0 0 0 3 78 0 0 0 0 6 38 2 43 6 33 5 2 2	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	45.00% 44.64% 0.00% 30.74% - 29.39% 44.03% 43.26% 43.26% - 56.73% 49.29%	803 110 553 18,075 0 12,266 10,714 10,631 33 10,596	0. 3 3 2 1,026 0 0 755 474 459 5 454 0 0 15	Stage 3 exposure 0 0 131 0 722 644	31/12/2024 Stock of provisions for	Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 388 0 0 199 266 188 2 2 177 0 0 88 8 17 1 7 1 7 1 7 1 7 1 7 1 7 1 7 1 7	45.00% 44.46% 0.00% 28.70% 26.40% 40.61% 36.47% 46.92% 35.73%	803 110 552 17,683 0 11,969 10,622 10,543 32 10,511	0 3 3 1,362 0 1,014 544 530 6	188 1111 88 66	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 552 2 2 2 2 2 2 2 2 2 2 2 0 0 0 1 1 0 0	45.00% 44.36% 0.00% 27.59% 24.95% 37.19% 32.52% 42.68% 31.84%
NORWAY	Central basels Central governments Institutions Corporates of Whiteh Sensited Lending Corporates of Whiteh Sensited Lending Corporates of Whiteh Self. Retail Retail Secured on real estate property Retail Secured on real estate property. Of Which Self.	800 1111 555 18,12 12,28 10,78 10,70 3 10,66	exposure 3 0 0 3 0 0 5 1 0 5 1 0 6 0 0 0 6 4222 1 406 6 422 1 406 7 401 0 0 0 5 16	exposure 0 0 0 0 1 0 0 0 3 78 0 0 0 0 6 38 2 43 6 33 5 2 2	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	45.00% 44.64% 0.00% 30.74% 1- 29.39% 46.98% 44.03% 53.78% 43.26%	803 110 553 18,075 0 12,266 10,714 10,631 33 10,598 0	0. 3 3 2 1,026 0 0 755 474 459 5 454 0 0 15	Stage 3 exposure 0 0 131 0 722 644	31/12/2024 Stock of provisions for	Stock of	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.46% 0.00% 28.70% 26.40% 40.61% 46.92% 35.73% 55.21%	803 110 552 17,683 0 11,969 10,622 10,543 32 10,511 0	0 3 3 1,362 0 1,014 544 530 6 524	188 1111 88 66	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.36% 0.00% 27.59% 24.95% 37.19% 42.68% 31.84% 54.59%
NORWAY	Central basels Central systemments Institutions Corporates Corporates Corporates Corporates Retail Secured on real estate property of Which: SME Retail Secured on real estate property of Which: SME Retail Secured on real estate property of Which: SME Retail Secured on real estate property of Which: SME Retail Software Secured on real estate property of Which: SME Retail Software Secured on real estate property of Which: sme SME Retail Software Secured on real estate property of Which: sme SME	90 111 55 18,12 10,78 10,70 3 10,66	23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0	Stock of provisions for Stage 1 stage	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure 45.00% 44.64% 0.00% 30.74% 29.39% 46.98% 43.26% 53.78% 55.71% 57.12%	803 110 553 18,075 0 12,266 10,734 10,631 33 10,598 0 83 26 57	0 3 2 1,026 0 555 474 459 5 451 0 15	Stage 3 exposure 0 0 0 0 1 131 131 131 131 131 131 131 13	31/12/2024 Stock of provisions for Stage 1 exposure CO C	Stock of provisions for Stage 2 exposure 0 0 0 0 7 7 0 0 5 8 8 6 6 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 38 0 0 0 19 26 18 22 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.46% 0.00% 28.70% 40.51% 40.51% 46.52% 35.73% 55.21% 47.79% 55.83%	803 110 552 17,683 0 11,969 10,622 10,543 3 2 10,511 0 799 25 54	0 3 3 1,362 0 1,014 544 530 6 6 524 0 0 14 4 10	18: 18: 11: 11: 11: 11: 11: 11: 11: 11:	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	45.00% 44.36% 0.00% 27.99% 24.95% 37.19% 42.68% 31.84% 55.38%
NORWAY	Central passes Central governments Teachinology Composition of Whitch Specialized sunding Corporates of Whitch Specialized sunding Corporates of Whitch SPE Retail Secured on real estable property Retail Secured on real estable property Retail Secured on real estable property of Whitch SPE Retail Secured on real estable property of Whitch sen SPE Retail Secured on real estable property of Whitch sen SPE Retail Coffee Retail of Whitch SPE Retail Coffee Retail of Whitch sen SPE	800 1111 555 18,12 12,28 10,78 10,70 3 10,66	23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0	Stock of	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	45.00% 44.64% 0.00% 30.74% - 29.39% 44.03% 43.26% 43.26% - 56.73% 49.29%	803 110 553 18,075 0 12,266 10,734 10,631 33 10,598 0 83 26 57	0 3 2 1,026 0 0 755 474 459 5 451 0 15	Stage 3 exposure 0 0 0 0 1 131 131 131 131 131 131 131 13	31/12/2024 Stock of provisions for Stage 1 exposure construction of the stage 1 expo	Stock of provisions for Stage 2 exposure 0 0 0 0 7 7 0 0 5 8 6 6 0 0 0 6 6 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 38 0 0 0 19 26 18 22 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.46% 0.00% 28.70% 26.40% 40.61% 36.47% 46.92% 35.73%	803 110 552 17,683 0 11,969 10,622 10,543 32 10,511 0	0 3 3 1,362 0 1,014 544 530 6 6 524 0 0 14 4 10	18: 18: 11: 11: 11: 11: 11: 11: 11: 11:	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stope 3 exposure	45.00% 44.36% 0.00% 27.59% 24.95% 37.19% 32.52% 42.68% 31.84% - 54.59% 42.43%
NORWAY	Central passes Central governments Teachinology Composition of Whitch Specialized sunding Corporates of Whitch Specialized sunding Corporates of Whitch SPE Retail Secured on real estable property Retail Secured on real estable property Retail Secured on real estable property of Whitch SPE Retail Secured on real estable property of Whitch sen SPE Retail Secured on real estable property of Whitch sen SPE Retail Coffee Retail of Whitch SPE Retail Coffee Retail of Whitch sen SPE	90 111 55 18,12 10,78 10,70 3 10,66	23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 stage	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure 45.00% 44.64% 0.00% 30.74% 29.39% 46.98% 43.26% 53.78% 55.71% 57.12%	803 110 553 18,075 0 12,266 10,734 10,631 33 10,598 0 83 26 57	0 3 2 1,026 0 0 755 474 459 5 451 0 15	Stage 3 exposure 0 0 0 0 1 131 131 131 131 131 131 131 13	31/12/2024 Stock of provisions for Stage 1 exposure CO C	Stock of provisions for Stage 2 exposure 0 0 0 0 7 7 0 0 5 8 8 6 6 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 38 0 0 0 19 26 18 22 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.46% 0.00% 28.70% 40.51% 40.51% 46.52% 35.73% 55.21% 47.79% 55.83%	803 110 552 17,683 0 11,969 10,622 10,543 3 2 10,511 0 799 25 54	0 3 3 1,362 0 1,014 544 530 6 6 524 0 0 14 4 10	18: 18: 11: 11: 11: 11: 11: 11: 11: 11:	Stock of	Stock of provisions for exposure of the provisions for exposure of the provision of the pro	Stack of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.36% 0.00% 27.99% 24.95% 37.19% 42.68% 31.84% 55.38%
NORWAY	Central powerments Teachtholion Componities of Whight Specialised Landing Retail - Scorned on real exists property Retail - Scorned on real exists property of Whight SPEC Retail - Scorned on real exists property of Whight SPEC Retail - Componities Retail - Comp	90 111 55 18,12 10,78 10,70 3 10,66	23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 1 exposure 2 exposure 2 exposure 3 exposure 3 exposure 3 exposure 3 exposure 4 exposure 5 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	exposure 45.00% 44.64% 0.00% 30.74% 29.39% 46.98% 43.26% 53.78% 55.71% 57.12%	803 110 553 18,075 0 12,266 10,734 10,631 33 10,598 0 83 26 57	0 3 2 1,026 0 0 755 474 459 5 451 0 15	Stage 3 exposure 0 0 0 0 1 131 131 131 131 131 131 131 13	31/12/2024 Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure 0 0 0 0 7 7 0 0 5 8 8 6 6 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 38 0 0 0 19 26 18 22 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.46% 0.00% 28.70% 40.51% 40.51% 46.52% 35.73% 55.21% 47.79% 55.83%	803 110 552 17,683 0 11,969 10,622 10,543 3 2 10,511 0 799 25 54	0 3 3 1,362 0 1,014 544 530 6 6 524 0 0 14 4 10	18: 18: 11: 11: 11: 11: 11: 11: 11: 11:	Stock of provisions for provisions for provisions for provisions for provisions for provisions for the provision for the	Stock of provisions for provisions f	Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45,00% 44,36% 0,00% 22,59% 24,55% 37,19% 32,52% 31,84% 54,59% 42,66% 31,84% 55,30%
NORWAY	Central passes Central governments Teachinology Composition of Whitch Specialized sunding Corporates of Whitch Specialized sunding Corporates of Whitch SPE Retail Secured on real estable property Retail Secured on real estable property Retail Secured on real estable property of Whitch SPE Retail Secured on real estable property of Whitch sen SPE Retail Secured on real estable property of Whitch sen SPE Retail Coffee Retail of Whitch SPE Retail Coffee Retail of Whitch sen SPE	80 99 111 11228 118,122 119,123 119,12	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Provisions for Stock of Provisions for Stock of	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	exposure 45.00% 44.64% 0.00% 30.74% 29.39% 46.98% 41.03% 53.78% 53.78% 55.72% 55.72% 55.55%	803 110 553 18,075 12,066 10,744 10,631 3 13,598 0 83 26 57,0 0 0	0 0 3 2 2 1,005 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 13111111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.45% 0.00% 28.70% 26.40% 40.61% 36.47% 46.92% 35.73% 55.21% 47.99% 32.64%	803 110 552 17,663 10,622 10,541 10,5	0 3 3 3 3 3 3 0 0 0 0 544 544 542 424 4 4 4 4 0 0 0 0 0 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expensive	45,00%, 44,36%, 44,36%, 44,36%, 44,36%, 44,36%, 42,55%, 22,55%, 42,55%, 42,55%, 42,65%
NORWAY	Central basis Central governments Lostindoon Composition of Whitch Specialized London Excell Excell Secured on real existio property Excell Secured on real existio property of Whitch non-SME Excell Secured and existio property of Whitch non-SME Excell Secured and existion property of Whitch non-SME Excell Composition of Excell Composition Excell Composition of Excell Composition Excell Composition of Excell Composition Excell Composition Excell Composition Excell Composition Excell Composition C	80 99 111 11228 118,122 119,123 119,12	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Provisions for Stock of Provisions for Stock of	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	exposure 45.00% 44.64% 0.00% 30.74% 29.39% 46.98% 41.03% 53.78% 53.78% 55.72% 55.72% 55.55%	803 110 553 18,075 12,066 10,744 10,631 3 13,598 0 83 26 57,0 0 0	0 0 3 2 2 1,005 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 13111111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.45% 0.00% 28.70% 26.40% 40.61% 36.47% 46.92% 35.73% 55.21% 47.99% 32.64%	803 110 552 17,663 10,622 10,541 10,5	0 3 3 3 3 3 3 0 0 0 0 544 544 542 424 4 4 4 4 0 0 0 0 0 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expensive	45,00% 44,30% 0,00% 27,59% 27,59% 37,19% 32,19% 32,19% 42,52% 42,
NORWAY	Central basis Central comments Taristricions Comprehen Comments Comprehen Comments Comprehen Comments Comprehen Comments Retail Secured on rail entate property Retail Secured on rail entate property Of Which: SHE Retail Secured on rail entate property Of Which: SHE Retail Secured on rail entate property Of Which: SHE Retail Comments Resembling Retail Comments Retail Comments Retail Comments Retail Comments Comment	80 99 111 11228 118,122 119,123 119,12	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of Provisions for Stock of Provisions for Stock of Provisions for Stock of	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	exposure 45.00%	\$20 10 10 10 10 10 10 10 10 10 10 10 10 10	0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 13111111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.60% 44.60% 40.00% 20.00% 20.00% 20.00% 20.00% 20.00% 40.51% 40	803 110 552 17,663 10,622 10,541 10,5	0 3 3 3 3 3 3 0 0 0 0 544 544 542 424 4 4 4 4 0 0 0 0 0 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expensive	45,00%, 44,36%, 44,36%, 44,36%, 44,36%, 44,36%, 42,55%, 22,55%, 42,55%, 42,55%, 42,65%
NORWAY	Central basis Central governments Cerporteis Corporteis	80 99 111 11228 118,122 119,123 119,12	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of providents for Stock of Sto	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	### Exposure ### ### ### ### ### ### ### ### ### #	803 1010 1010 1020	0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 13111111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.40% 0.00% 44.40% 0.0	803 110 552 17,663 10,622 10,541 10,5	0 3 3 3 3 3 3 0 0 0 0 544 544 542 6 6 6 6 6 0 0 0 0 0 0 0 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expensive	45.00% 44.30% 37.90% 37
	Central powerments Teachtholian Control and Comments Composition Resall - Scanding of earthst property Resall - Scanding can estable property of Which: SME Resall - Scanding Researching Resall - Composition	80 99 111 11228 118,122 119,123 119,12	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of providents for Stock of Sto	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	### (### ### ### ### ### ### ### ### ##	\$20 10 10 10 10 10 10 10 10 10 10 10 10 10	0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 13111111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.40% 24.40% 25.00% 26.40% 26.40% 26.40% 35.70% 35	803 110 552 17,663 10,622 10,541 10,5	0 3 3 3 3 3 3 0 0 0 0 544 544 542 6 6 6 6 6 0 0 0 0 0 0 0 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expensive	45.02% (4.15%)
NORWAY UNITED KINGDOM	Central basks Central comments Institutions Composites of Walch Specialised Landing Resid Sourced on real estate property Resid Sourced on real estate property of Walch specialised Resid Sourced on real estate property of Walch specialised Resid Composites of Walch Specialised Specialised Resides Resid Composites of Walch Specialised Resides Resid Composites of Walch Specialised Resides Resid Specialised Resides Resi	80 99 111 11228 118,122 119,123 119,12	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of providents for Stock of Sto	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	exposure 45.50% 45.65% 40.65%	\$20 10 10 10 10 10 10 10 10 10 10 10 10 10	0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 131111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.40% 45.00% 44.40% 45.00% 45	803 110 552 17,663 10,622 10,541 10,5	0 3 3 3 3 3 3 0 0 0 0 544 544 542 6 6 6 6 6 0 0 0 0 0 0 0 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expensive	45,00%, 44,30%, 40,30%
	Central basels Central governments Corporates of Whitch Specialized Landing Recall Society of Landing Landing Landing Recall Society of Landing Landing Landing Landing Recall Society and either property of Whitch non-SMI Recall College Recall R	80 99 111 11228 118,122 119,123 119,12	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of providents for Stock of Sto	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	### (### ### ### ### ### ### ### ### ##	\$20 10 10 10 10 10 10 10 10 10 10 10 10 10	0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 131111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45,00%, 45,00%, 46,00%	803 110 552 17,663 10,622 10,541 10,5	0 3 3 3 3 3 3 0 0 0 0 544 544 542 6 6 6 6 6 0 0 0 0 0 0 0 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 expensive	5,00% 4,00% 4,00% 7,19% 7,19% 12,10% 12,10% 12,10% 12,10% 12,10% 12,10% 13,10% 14,10% 14,10% 14,10% 15,10% 16,
	Central basels Central provenaments Corporates Corporates Corporates Corporates of Whitch's Specialized Landing Retail Corporates of Whitch's Specialized Landing Retail College Retail College Landing Retail College Retail College Landing Retail College Retail College Landing Retail Corporates of Whitch's Specialized Landing Corporates Corporates of Whitch's Specialized Landing Retail Corporates of Whitch's Specialized Landing Retail Corporates of Landing Landing Landing Retail College Land	80 99 111 11228 118,122 119,123 119,12	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of providents for Stock of Sto	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	## 05.000 ## 05.	\$20 10 10 10 10 10 10 10 10 10 10 10 10 10	0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 131111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45.00% 44.40% 44	803 110 552 17,663 10,622 10,541 10,5	0 3 3 3 3 3 3 0 0 0 0 544 544 542 6 6 6 6 6 0 0 0 0 0 0 0 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 6 of 50 of	6,000, 6,
	Central basels Control agreements Lostination Corporates: Of Which Specialized Londing Resel - Socret of an earliest property Resel - Socret on and estable property Of Which son-SMI Resel - Socret on and estable property Of Which son-SMI Resel - Socret on and estable property Of Which son-SMI Resel - Other Resel - Off Which Specialized Control as Specialized Resel - Other Resel - Off Which Specialized Resel - Special of an earlier property - Of Which Specialized Resel - Special on and estable property - Of Which Specialized Resel - Outhor to real estable property - Of Which Specialized Resel - Outhor Resel - Off Which Specialized Experts - Outhor Resel - Off Which Specialized Reserved - Outhor Reserved - Off Which Specialized Reserved - Outhor Reserved - Off Which Specialized Reserved - Outhor Re	80 99 111 11228 118,122 119,123 119,12	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of providents for Stock of Sto	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	### (### ### ### ### ### ### ### ### ##	\$20 10 10 10 10 10 10 10 10 10 10 10 10 10	0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 131111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45,00%, 45,00%, 46,00%	803 110 552 17,663 10,622 10,541 10,5	0 3 3 3 3 3 3 0 0 0 0 544 544 542 6 6 6 6 6 0 0 0 0 0 0 0 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 6 of 50 of	5,00% 4,00% 4,00% 7,19% 7,19% 12,10% 12,10% 12,10% 12,10% 12,10% 12,10% 13,10% 14,10% 14,10% 14,10% 15,10% 16,
	Central basels Central provenaments Corporates Corporates Corporates Corporates of Whitch's Specialized Landing Retail Corporates of Whitch's Specialized Landing Retail College Retail College Landing Retail College Retail College Landing Retail College Retail College Landing Retail Corporates of Whitch's Specialized Landing Corporates Corporates of Whitch's Specialized Landing Retail Corporates of Whitch's Specialized Landing Retail Corporates of Landing Landing Landing Retail College Land	80 99 111 11228 18,122 19,123 19,124 19,124 19,124 19,124 19,125	exposure 3 0 0 0 0 0 5 0 0 0 6 422 1 1,033 1 466 4 66 7 400 0	exposure 0	Stock of provisions for Stock of provisions for Stock of providents for Stock of Sto	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Good Comments of Comm	### (### ### ### ### ### ### ### ### ##	803 100	0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 131111111111111	31/12/2024 Stock of provisions for control of the c	Stock of provisions for stage 2 of opening to the provision of the provisi	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45,00%, 45,00%, 46,00%	803 110 552 17,663 10,622 10,541 10,5	0 0 1 1,912	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stock of exposure	provisions for Stage 2 appoints 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 6 of 50 of	5,00% 4,00% 4,00% 7,19% 7,19% 12,10% 12,10% 12,10% 12,10% 12,10% 12,10% 13,10% 14,10% 14,10% 14,10% 15,10% 16,

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, 9	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	Central banks	12,276	0		1	0		1 45.00%	12,273	0		6 1	0	3	45.00%	12,269	0	10	, ,	. 0		4
	Central governments		0) (0		0 -	0	0		0 0	0	0	-	0	0			. 0		0 -
	Institutions		0) (0		0 -	0	0		0 0	0		0.00%	0	0			. 0		0
	Corporates	192	2		2	. 0		1 55.93%	189	4		3 1	0	2	55.98%	186	5	5	,	. 0	4	3
	Corporates - Of Which: Specialised Lending		0)	0		0 -	0	0		0 0	0	0		0	0	0		. 0		0 -
	Corporates - Of Which: SME		0) (0		0 -	0	0		0 0	0) -	0	0			. 0		0 -
	Retail	12	1			0		0 35.53%	12	1		0 0	0	0	32.95%	12	1	0		. 0		0
	Retail - Secured on real estate property	12	1) (0		0 20.63%	12	1		0 0	0	0	20.43%	12	1			. 0		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0) (0		0 -	0	0		0 0	0) -	0	0			. 0		0 -
INC ITIEREAINDS	Retail - Secured on real estate property - Of Which: non-SME	12	1) (0		0 20.63%	12	1		0 0	0	0	20.43%	12	1			. 0		0
	Retail - Qualifying Revolving		0) (0		0 -	0	0		0 0	0) -	0	0			. 0		0 -
	Retail - Other Retail		0) (0		0 55.01%	0	0		0 0	0	0	55.52%	0	0			. 0		0
	Retail - Other Retail - Of Which: SME		0) (0		0 -	0	0		0 0	0) -	0	0			. 0		0 -
	Retail - Other Retail - Of Which: non-SME		0		0	0		0 55.01%	0	0		0 0	0	0	55.52%	0	0	0		. 0	4 (0
	Equity		0)	0		0 -	0	0		0 0	0	0		0	0	0		. 0		0 -
	Securitisation																		4	4		4
	Other non-credit obligation assets		0)	0		0 -	0	0		0 0	0	0		0	0	0		. 0		0 -
	IRB TOTAL	12.479	- 3			- 0		2 48,47%	12,473		16	0 2			48,49%	12.467	- 6	14	4 -			7 4

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2.816	0	1	0		0	47.52%	2.815	0	1	0	0	1	47.52%	2.814	0	2	0	0		47.52% 66.60%
	Central governments	3,534	161	51	3	7	37	71.87%	3,522	166	58	2	2	40	68.70%	3,517	165	64	2	1	40	66.60%
	Institutions	31	0	0	0		0	26.15%	31	0	0	0	0	0	26.46%	31	0		0	0		26.54% 42.88%
	Corporates	7,289	210	55	3	4	31	56.88%	7,250	230	73	2	3	35	48.24%	7,187	274	91	2	4	35	42.88%
	Corporates - Of Which: Specialised Lending	0	0	0	0		0		0	0	0	0	0	0		0	0	0	0	0		
	Corporates - Of Which: SME	5.422	167	49	1	**	29	59.37%	5.401	175	62	1	3	32	50.69%	5.361	202	75	1	3	34	44.79% 36.31% 24.54% 41.39%
	Retail	3,289	310	79	5	7	29	36.47%	3,280	297	101	4	7	37	36.47%	3,266	291	121	4	7	4	36.31%
	Retail - Secured on real estate property	3,138	293	49	2		11	22.33%	3,135	282	64	2	5	15	23.72%	3,125	278	77	2	5	19	24.54%
FINLAND	Retail - Secured on real estate property - Of Which: SME	77	9	3	0		1	42.32%	76	9	4	0	0	2	41.72%	75	10	5	0	0		41.39%
FINDAIND	Retail - Secured on real estate property - Of Which; non-SME	3,060	284	46	2	4	10	21.02%	3,058	273	60	2	4	13	22.46%	3,051	268	72	2	4	17	23.30%
	Retail - Qualifying Revolving	0	0	0	0		0	-	0	0	0	0	0	0	l-	0	0		0	0		l-
	Retail - Other Retail	151	17	30	2		18	59.96%	145	15	37	2	2	22	58.51%	140	14	43	2	2	25	57.25% 105.94% 51.87%
	Retail - Other Retail - Of Which: SME	24	2	3	0		3	104.88%	23	2	4	0	0	4	106.68%	23	2	4	0	0		105.94%
	Retail - Other Retail - Of Which: non-SME	127	14	26	2		14	54.32%	122	13	33	2	2	18	52.97%	118	11	39	2	2	20	51.87%
	Equity	0	0	0	0		0		0	0	0	0	0	0	-	0	0		0	0		,
	Securitisation																				,	
	Other non-credit obligation assets	0	0	0	0		0		0	0	0	0	0	0		0	0	0	0	0		
	IRB TOTAL	16,958	681	185	10	13	97	52.27%	16.898	693	233	9	12	112	48.22%	16.816	731	278	9	12	126	45.50%

												Baseline Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0		0 1	-		0		0 () (1	0	0			0) -
	Central governments	0	0		0		0 1	-		0		0 0		1	-	0		0) (0		-
	Institutions	8	3 0		0		0 1	-		0		0 0		1	0.00%	8		0) (0		0.00%
	Corporates	724	1 2				0	56.48%	721	4		3) :	55.95%	717	7	4	1	0		55.70%
	Corporates - Of Which: Specialised Lending	0	0		0		0	-		0		0 0) (-	0	0	0	0	0		-
	Corporates - Of Which: SME	0	0		0		0	-		0		0 0) (-	0	0	0	0	0		-
	Retail	61	1 5		0		0	41.85%	62	4		0 0) (34.46%	60	6					32.96%
	Retail - Secured on real estate property	60	5		0		0	19.43%	60	4		0 0) (19.69%	58	6					19.69%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0		0		0			0		0 0) (0	0) -
ONETED STATES	Retail - Secured on real estate property - Of Which; non-SME	60	5		0		0	19.43%	60	4		0 0) (19.69%	58	6					19.69%
	Retail - Qualifying Revolving	0	0		0		0			0		0 0) (0	0) -
	Retail - Other Retail	2	2 0		0		0	60.53%		0		0 0) (59.93%	1						59.35%
	Retail - Other Retail - Of Which: SME	0	0		0		0) -		0		0 () (-	0	0	0) (0		
	Retail - Other Retail - Of Which: non-SME	2	2 0		0		0	60.53%		0		0 0) (59.93%	1						59.35%
	Equity	0	0		0		0	-		0		0 () (-	0	0			0		-
	Securitisation																					
	Other non-credit obligation assets	0	0		0		0 1	-		0		0 0		1	-	0		0) (0		-
	IRB TOTAL	794	7		1		0 :	54.87%	790	9	3	3 1		1 3	53.21%	785	12		1	0		52.81%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Stana I	Stana 7	Stana 2	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3	Stoon 1	Stans 2	Stron 2	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3	Stano 1	Stana 2	Stana 2	Stock of	Stock of	Stock of	Coverage Ratio - Stage 3
	(min ELR. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions	24,898 4,788 1,080	8 0 5 448 0 11	21 38 0	10 11 0	0 3 0	10 30 0	47.69% 80.22% 24.36%	24,878 4,821 1,075	0 383 16	41 66 0	9 2 0	0 2 0	20 44 0	47.69% 65.48% 26.35%	24,859 4,884 1,076	0 315 15	60 72 0	8 2 0	0 1 0	29 46 0	47.69% 63.81% 26.28%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	32,333 (17,759	3 61,287 0 0	463 0 159	489 0 111	1,216 0 661	195 0 - 70	42.07% - 44.30%	44,032 0 23,414	44,394 0 32,420	5,657 0 2,935	139 0 59	560 0 331	1,848 0 821	32.66%	45,778 0	40,497 0 29,558	7,807 0 4,402	124 0 54	402 0 233	2,438 0 1.181	31.23%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMF	43,931 40,602 293	2 59,526	390	240 47	941 855 38	151 97	32.79% 25.64% 47.21%	49,040 45,886 498	51,353 51,178 123	4,187 3,445 138	57 44	566 554	1,020 673	24.35% 19.52% 38.88%	24,809 51,749 48,652 481	46,319 46,125 131	6,512 5,731	57 40 1	388 374 4	1,434 1,070 57	26.82% 22.02% 18.67% 38.76%
Svenska Handelsbanken — group	Retail - Qualifying Revolving	40,30 (3,33	5 59,078	367 0	38 0 193	816 0 86	91 0 -	24.89% - 67.13%	45,388 0 3,154	51,055 0 176	3,307 0 742	42 0	550 0	619 0 347	18.71%	48,171 0 3,097	45,994 0 194	147 5,585 0 781	39 0	370 0	1,013 0 364	38.76% 18.14% - 46.57%
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Faulty	350 2,980	0 441	23 56	15 178	50 37	17 37	73.19% 64.71%	526 2,628	98 77	189 553	2 11	4 8	91 256	48.13% 46.30%	511 2,586	103 91	199 582	2 15	4 10	95 268 0	46.57% 47.85% 46.13%
	Securitisation Other non-credit obligation assets IRB TOTAL	107,040	6 0 121,929	0 981	0 750	2,160	0 386	39.31%	6 123,851	96,146	9,952	0	0 1,127	2,930	. 29.44%	6 128,353	0 87,145	14,452	0 191	0 791	0 3,947	. 27.31%
												Adverse Scenario										
					31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2024 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2025 Stock of	Stock of	Stock of	Coverage Ratio -
	(min ELR. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions	9,010 1,269	0 0 5 123	8 2	4 0	0	4 1	51.65% 47.28% 0.00%	9,002 1,339 393	0 48	15 4	4 0	0	8 2	51.65% 46.62% 0.00%	8,996 1,345 394	0 41 5	22 5	3 0	0	11 2	51.65% 46.48% 0.00%
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	21,46; (11,06;	0 0	0	384 0	815 0	123 0	39.75% - 35.96%	28,404 0 14,526	31,934 0 23,513	3,899 0 1,967	96 0	368 0 206	1,249 0	32.04%	29,692 0 15,531	29,256 0 21,560	5,288 0 2,915	87 0	267 0 145	1,614 0	30.51%
	Retail - Secured on real estate property	35,166 32,080 239	53,665 0 53,094	323 258	201 28	644 572	104	32.35% 24.46% 45.92%	39,299 36,378 413	46,575 46,424 108	3,281 2,630	39 27	395 386	767 473	23.37% 17.97% 39.47%	41,177 38,309 399	42,830 42,661 115	5,147 4,461	40 24	285 274	1,074 766	25.77% 20.88% 17.16% 39.35%
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	31,84	1 52,715 0 0	249 0	22 0 173	541 0	59 0	23.76%	35,965 0 2,921	46,315 0 151	2,525 0 650	26 0	382 0	431 0 294	17.07%	37,910 0 2,868	42,546 0 168	4,349 0 686	23 0 16	0	722 0	16.59%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	3,000 331 2,751			173 13 160	46 27	13 28	68.56% 61.33%	490 2,431	93 58	171 480	2 10	4 6	77 217	44.93% 45.29%	477 2,391	96 72	180 506	2 14	4 7	90 228	45.03% 44.73% 45.13%
	Equity Securitisation Other non-credit obligation assets IRB TOTAL	67,303	0 0	0	0	0	0 - 233	. 36.19%	0 0 78.438	0 78.562	0 7.198	0 0 138	0	0 2.025	28.13%	0 81.605	0 72,132	0 10.462	0	0 0 552	0 2,702	25.82%
	Central bands (on E.R., %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Adverse Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central comments Institutions Corporates	803 104 554 4,563	9 6	0	0	0	0	45.00% 44.76% 0.00% 36.29%	802 108 547 8,111	5 8 9,922	0	0	0	0	45.00% 43.74%	801 108 547	5	0	0	0	0	45.00% 44.02% 0.00% 31.79%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	3,720 6,58	0	- 01									143	200	0.00%		0.101	176			301	
NORWAY	Retail				0 15	0 170	0 11	35.89%	0 5,504	6,877	1,200 0 712	21 0 13	142 0 91	388 0 218	32.35%	8,276 0 5,610	9,191 0 6,376	1,765 0 1,107	19 0 11	103 0 67	333	30.12%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	6,513	3 4,612 2 4,574 5 25	57 55 2	0 15 16 10	162	0 - 11 21 19	35.89% 36.59% 34.92% 58.17%	0 5,504 7,153 7,081 24	0 6,877 3,623 3,610 5	1,200 0 712 476 448 13	21 0 13 10 10 0	0 91 105	388 0 218 117 102 4	32.35% - 30.58% 24.56% 22.80% 31.89%	8,276 0 5,610 7,815 7,746 23	0 6,376 2,668 2,656 5	0	19 0 11 10 9	103 0 67 66 65	333 178 163 4	23.18% 22.01% 31.60%
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	6,512	3 4,612 2 4,574 5 25 7 4,549 0 0	57 55 2	0 15 16 10 1 1 9 0 6	162	0 - 11 21 - 19 11 - 18 0 - 2	35.89% 36.59% 34.92% 58.17% 34.01%	0 5,504 7,153 7,081	6,877 3,623	0 712 476	21 0 13 10 10 0 10 0 0	0 91 105 104	388 0 218 117 102 4 98 0	32.35% - 30.58% 24.56% 22.80% 31.89% 22.52% - 52.54%	8,276 0 5,610 7,815 7,746	6,376 2,668	0	19 0 11 10 9 0 0 9	103 0 67 66 65 0 0	0 333 178 163 4 158 0	23.18% 22.01% 31.60% 21.82% - 52.43%
	Retail - Secured on real state property - Of Which: SNE Retail - Secured on real state property - Of Which: non-SNE Retail - Qualifying Revolving Retail - Chebridge Re	6,512 19 6,493	3 4,612 2 4,574 5 25 7 4,549 0 0	57 55 2	0 15 16 10 1 1 9 0 6 1 1 5	162	0 - 11 - 12 - 13 - 14 - 14 - 14 - 14 - 14 - 14 - 14	35.89% 36.59% 34.92% 58.17% 34.01%	0 5,504 7,153 7,081 24 7,058 0	0 6,877 3,623 3,610 5 3,606	0 712 476	21 0 13 10 0 0 10 0 0 0 0 0 0	0 91 105 104	388 0 218 117 102 4 98 0 155 4 11	32.35% 30.58% 24.56% 22.80% 31.89% 22.52%	8,276 0 5,610 7,815 7,746 23 7,723	0 6,376 2,668 2,656 5 2,651 0	0	19 0 111 10 9 0 0 1 1 0 0	103 0 67 66 65 0 0 1 1 0 1	0 333 178 163 4 158 0 0 15 4 11	23.18% 22.01% 31.60% 21.82%
	Retal - Secured on real estate property - Of Which: SME Retal - Secured on real estate property - Of Which: non-SME Retal - Qualifying Revolving Retal - Other Retail - Other Retail - Ret	6,512 19 6,493	3 4,612 2 4,574 5 25 7 4,549 0 0 0 2 38 1 20 1 1 20 0 0	57 55 2 2 53 0 0 2 2 0 0 0 2	0 15 16 10 10 1 1 9 0 6 1 1 1 5 0 0	162	0 0 11 21 19 19 1 18 0 0 0 0 2 2 0 0 0 0 52	35.89% 36.59% 34.92% 58.17% 34.01%	0 5,504 7,153 7,081 24 7,058 0	0 6,877 3,623 3,610 5 3,606	0 712 476	21 0 13 10 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 91 105 104	388 0 218 117 102 4 98 0 15 4 111 0	32.35% - 30.58% 24.56% 22.80% 31.89% - - 52.52% - 46.04%	8,276 0 5,610 7,815 7,746 23 7,723	0 6,376 2,668 2,656 5 2,651 0	0	19 0 11 10 9 0 0 1 1 0 0 0 0 0 2 0	103 0 0 67 66 65 55 0 0 1 1 0 0 1 1 0 0	0 333 178 163 4 158 0 15 4 11 0 0	23.18% 22.01% 31.60% 21.82% - 52.43% 46.05%
	Retal - Source on real exists process / Of With: SNE Retal - Qualifying Revolving Retal - Qualifying Ret	6,51; 11; 6,49; 7; 11; 66;	3 4,612 2 4,574 5 25 7 4,549 0 0 0 2 38 1 20 1 1 20 0 0	57 55 2 2 53 0 0 2 2 0 0 0 2	1 9 0 6 1 1 5 0 0 45	162	0 0 111 221 199 11 188 0 0 2 2 0 0 0 552	35.89% 36.59% 34.92% 58.17% 34.01% 80.15% 49.55% 84.17%	0 5,504 7,153 7,081 24 7,058 0 711 18 53 0 0 0 0 0 0 0 0 0	0 6,877 3,623 3,610 5 3,606 0 12 4 9	0 712 476 448 13 435 0 28 9 19	0 10 0 0 0 0 0 0 0 32	0 91 105 104	388 0 218 117 102 4 4 98 0 15 4 11 1 0 0	32.35% - 30.58% - 24.55% - 22.80% - 31.89% - 22.52% - 52.54% - 66.04% - 55.46%	8,276 0 5,610 7,815 7,746 23 7,723 0 69 17 52	0 6,376 2,668 2,656 5 2,651 0 13 4 9	0 1,107 768 739 14 725 0 30 9 20 0	19 0 0 111 100 9 0 0 0 1 1 0 0 0 29	103 0 0 67 656 655 0 0 11 0 0 1655 10 0 1656 10 10 10 10 10 169	0 333 178 163 4 159 0 15 4 11 0 0 740	23.18% 22.01% 31.60% 21.82% - 52.43% 46.05% 55.38%
	Retal - Source on real exists process / Of With: SNE Retal - Qualifying Revolving Retal - Qualifying Ret	6,513 113 6,492 (7.7. 11 66 (12,603 Stage 1	3 4,612 4,574 4,574 5,7 4,	57 55 2 33 0 2 2 0 0 142	1 9 0 6 1 1 S 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	162 156 2 2 153 0 6 2 4 4 0 0 452	0 111 21 19 19 19 19 19 19 19 19 19 19 19 19 19	35.89% 36.59% 34.92% 59.17% 34.01% 89.15% 49.55% 94.17%	0 5,504 7,153 7,881 24 7,538 0 0 17,1 18 53 0 0 16,721	0 6,877 3,621 3,510 5 3,606 0 0 112 4 9 0 0 13,558	0 7122 476 448 133 435 0 28 9 19 0 0 1,678	0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 91 1 105 104 0 103 1 1 1 0 0 247 1	388 0 218 117 102 4 98 0 0 15 4 11 0 0 5 5 5 5 5 5 5 5 6 5 5 6 5 6 5 6 6 6 6	22.3% 30.5% 24.5% 24.5% 31.8% 31.8% 46.0% 55.46%	8,276 0.76 0.75 0.75,610 7,810 7,746 7,746 7,723 0.0 0.0 0.0 0.0 17,548	0 6,376 2,668 2,656 5 2,651 0 0 133 4 9 0 0 11,873	0 1,107 768 739 14 725 0 30 9 20 0 0 2,536	10 9 0 9 1 1 0 0 1 1 0 0 29 31/12/2025	665 655 65 65 65 65 65 65 65 65 65 65 65	0 333 178 163 4 158 0 15 4 111 0 0 740 Stock of provisions for	23.18% 22.01% 31.60% 21.82% 52.43% 46.05% 55.38%
	Retal - Source on real exists process - Of Which, SME Retail - Source on real exists process - Of Which, SME Retail - Could find received in the process - Of Which, non-SME Retail - Could find retail - Of Which - SME Retail - Offer Retail - Off Which - SME Retail - Offer Retail - Off Which - On-SME Retail - Offer Retail - Off Which - On-SME Retail - Offer Retail - Off Which - On-SME Retail - Offer Retail - Off Which - On-SME Retail - Offer Retail - Off Which - On-SME Retail - Offer	6,51: 1:1: 6,49: (7.7: 1: 6: (12,60:	3 4,612 4,574 4,512 4,574 4,512 4,51	57 55 2 2 3 3 0 2 2 0 0 2 142	1 9 0 6 1 1 5 0 45	162 155 2 153 0 6 6 2 4 0 0 452	0 0 111 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	35.89% 36.59% 34.92% 58.17% 34.01% 80.15% 49.55% 84.17%	0 5,504 7,153 7,081 24 7,098 0 71 18 53 0 0 16,721	0 6,877 3,622 3,610 5 3,606 0 122 4 9 0 0 13,558	0 712 476 448 13 435 0 28 9 9 19 0 0 1,678	0 10 0 0 0 0 0 0 0 0 0 32	0 91 1 105 104 0 103 1 1 1 0 0 247 1	308 0 0 0 219 219 1107 1022 4 1 98 0 0 15 4 1 11 0 0 506 Stock of provisions for stage 3 exposure	32.35% - 30.58% - 24.55% - 22.80% - 31.89% - 22.52% - 52.54% - 66.04% - 55.46%	8,276 0 0 5,610 7,815 7,746 23 7,722 0 69 17 57 0 0 17,548	0 0 6,376 2,668 2,666 5 5 0 0 13 3 4 9 0 0 11,873	0 1,107 768 7789 144 775 0 0 0 0 0 2,536	10 9 0 9 0 1 1 0 0 0 0 29	665 655 0 655 0 1 1 0 0 1 0 0 1 1 0 0 1 0 0 1 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 0 1 0 0 0 0 1 0	333 373 178 163 44 158 0 0 155 4 111 0 740 Stock of provisions for Stage 3 exposure	23.18% 22.01% 31.60% 21.82% - 52.43% 46.05% 55.38%
	Retal - Source on real exists process - Of Winth, SME Retal - Source on real exists process - Of Winth, non-SME Retal - Other Retail - Of Winds - pen-SME Retal - Other Retail - Other Retail Retail - Other Retail - Other Retail Retail - Other Retail - Other Retail Retail - Other	6,513 113 6,492 (7.7. 11 66 (12,603 Stage 1	3 4,612 4,574 4,574 5,7 4,	57 55 2 33 0 2 2 0 0 142	31/12/2023 Stock of provisions for Stage 1	162 136 2 150 0 6 2 4 0 0 452 Stock of provisions for Stage 2	provisions for Stage 3	55.89% (55.95%	0 5,504 7,153 7,881 24 7,538 0 0 17,1 18 53 0 0 16,721	0 6,877 3,621 3,510 5 3,606 0 0 112 4 9 0 0 13,558	0 7122 476 448 133 435 0 28 9 19 0 0 1,678	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 91 105 104 0 0 103 0 11 1 0 0 247	provisions for Stage 3	32.35% - 30.58% - 30.58% - 24.55% - 22.85% - 32.85% - 32.55% - 52.55% - 52.55% - 52.55% - 53.65% - 30.15% - 30.15% - 30.15%	8,276 0.76 0.75 0.75,610 7,810 7,746 7,746 7,723 0.0 0.0 0.0 0.0 17,548	0 6,376 2,668 2,656 5 2,651 0 0 133 4 9 0 0 11,873	0 1,107 768 739 14 725 0 30 9 20 0 0 2,536	10 9 0 9 1 1 0 0 1 1 0 0 2 1 1 2 1 1 0 0 1 1 1 0 1 1 1 1	65. 65. 65. 65. 65. 65. 65. 65. 65. 65.	provisions for Stage 3	23.18% 22.01% 31.60% 31.60% 52.43% 46.05% 55.38% - 29.19% Coverage Ratio - Stage 3 exposure 39.16%
	Retal - Source on real exists propers - of Which SME Retal - Source on real exists propers - of Which SME Retal - Source on real exists propers - of Which non-SME Retal - Other Retal - of Which SME Comparison Compar	6,513 113 6,492 (7.7. 11 66 (12,603 Stage 1	3 4,612 4,574 4,574 5,7 4,	57 55 2 33 0 2 2 0 0 142	31/12/2023 Stock of provisions for Stage 1	162 136 2 150 0 6 2 4 0 0 452 Stock of provisions for Stage 2	provisions for Stage 3	55,89% (59%, 59%, 59%, 59%, 59%, 59%, 59%, 59%,	0 5,504 7,153 7,881 24 7,538 0 0 17,1 18 53 0 0 16,721	0 6,877 3,621 3,510 5 3,606 0 0 122 4 9 0 0 13,558	0 7122 476 448 133 435 0 28 9 19 0 0 1,678	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 91 105 104 0 0 103 0 11 1 0 0 247	provisions for Stage 3	32.39% - 30.59% - 30.59% - 32.59% - 32.59% - 32.59% - 32.59% - 32.59% - 32.59% - 32.59% - 32.59% - 30.15% - 30.	8,276 0.76 0.75 0.75,610 7,810 7,746 7,746 7,723 0.0 0.0 0.0 0.0 17,548	0 6,376 2,668 2,656 5 2,651 0 0 133 4 9 0 0 11,873	0 1,107 768 739 14 725 0 30 9 20 0 0 2,536	10 9 0 9 1 1 0 0 1 1 0 0 2 1 1 2 1 1 0 0 1 1 1 0 1 1 1 1	65. 65. 65. 65. 65. 65. 65. 65. 65. 65.	provisions for Stage 3	22.15% 22.05% 31.60% 31.60% 46.05% 46.05% 53.38% Coverage Bation Sage 3 exposure 29.15% 55.05% 55.66%
UNITED KINGDOM	Real - Source on real exists propers of 17 Which 59E Real - Source on real exists propers of 17 Which not 99E Real - Source on real exists propers of 17 Which not 99E Real - Other - Other Real - Other - O	6,513 113 6,492 (7.7. 11 66 (12,603 Stage 1	3 4,612 4,574 4,574 5,7 4,	57 55 2 33 0 2 2 0 0 142	31/12/2023 Stock of provisions for Stage 1	162 136 2 150 0 6 2 4 0 0 452 Stock of provisions for Stage 2	provisions for Stage 3	55.89% (59%)	0 5,504 7,153 7,881 24 7,538 0 0 17,1 18 53 0 0 16,721	0 6,877 3,621 3,510 5 3,606 0 0 122 4 9 0 0 13,558	0 7122 476 448 133 435 0 28 9 19 0 0 1,678	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 91 105 104 0 0 103 0 11 1 0 0 247	provisions for Stage 3	32.59% 30.59%, 34.59%, 34.59%, 34.59%, 34.59%, 34.59%, 34.59%, 34.59%, 34.59%, 34.59%, 35.59%, 36.59%	8,276 0.76 0.75 0.75,610 7,810 7,746 7,746 7,723 0.0 0.0 0.0 0.0 17,548	0 6,376 2,668 2,656 5 2,651 0 0 133 4 9 0 0 11,873	0 1,107 768 739 14 725 0 30 9 20 0 0 2,536	10 9 0 9 1 1 0 0 1 1 0 0 2 1 1 2 1 1 0 0 1 1 1 0 1 1 1 1	65. 65. 65. 65. 65. 65. 65. 65. 65. 65.	provisions for Stage 3	23.19% (2015) (2
UNITED KINGDOM	Real - Source on red inteller property of thinks 596 Real - Could fine ye have one of the mouths - O'Which non-SHE Real - Could fine ye have one of the mouths - O'Which non-SHE Real - Count Real - O'Which have - O'Which to SHE Real - Count Real - O'Which She she of the SHE Real - Count Real - O'Which She she of the SHE Real - She count on and exists a rowery Real - Count Real - O'Which She she of the SHE Real - She count on and exists a rowery Real - Real - She count on an	6,513 113 6,492 (7.7. 11 66 (12,603 Stage 1	3 4,612 4,574 4,574 5,7 4,	57 55 2 33 0 2 2 0 0 142	31/12/2023 Stock of provisions for Stage 1	162 136 2 150 0 6 2 4 0 0 452 Stock of provisions for Stage 2	provisions for Stage 3	35.89% 36.29% 36.29% 36.19% 36.11% 36.15% 40.15% 40.15% 40.15% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.55% 40.75% 40	0 5,504 7,153 7,081 2,08	0 6,877 3,621 3,510 5 3,606 0 0 122 4 9 0 0 13,558	0 7122 476 448 133 435 0 28 9 19 0 0 1,678	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 91 105 104 0 0 103 0 11 1 0 0 247	provisions for Stage 3	32,35% 33,55% 34,55% 34,55% 32,25% 32,25% 46,00% 55,45% 55,45% 55,45% 55,45% 55,45% 55,45% 56,57% 56	8,76	0 6,376 2,668 2,656 5 2,651 0 0 133 4 9 0 0 11,873	0 1,107 768 739 14 725 0 30 9 20 0 0 2,536	10 9 0 9 1 1 0 0 1 1 0 0 2 1 1 2 1 1 0 0 1 1 1 0 1 1 1 1	65. 65. 65. 65. 65. 65. 65. 65. 65. 65.	provisions for Stage 3	23.18% (22.18%) (23.1
UNITED KINGDOM	Brisis - Source on real existe property - of Which, SME Metal - Other Research Research - Other - Ot	6,513 113 6,492 (7.7. 11 66 (12,603 Stage 1	3 4,612 4,574 4,574 5,7 4,	57 55 2 33 0 2 2 0 0 142	31/12/2023 Stock of provisions for Stage 1	162 136 2 150 0 6 2 4 0 0 452 Stock of provisions for Stage 2	provisions for Stage 3	35, 59% 36, 59% 36, 59% 36, 59% 36, 10% 36, 15% 40, 15% 41, 17% 36, 14	0 5,504 7,153 7,081 2,08	0 6,877 3,621 3,510 5 3,606 0 0 122 4 9 0 0 13,558	0 7122 476 448 133 435 0 28 9 19 0 0 1,678	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 91 105 104 0 0 103 0 11 1 0 0 247	provisions for Stage 3	32.39% - 30.59% - 32.59% - 32.59% - 32.59% - 32.59% - 32.59% - 52.59% - 53.59% - 53.59% - 53.59% - 70.15% - 70.	8,76	0 6,376 2,668 2,656 5 2,651 0 0 133 4 9 0 0 11,873	0 1,107 768 739 14 725 0 30 9 20 0 0 2,536	10 9 0 9 1 1 0 0 1 1 0 0 2 1 1 2 1 1 0 0 1 1 1 0 1 1 1 1	65. 65. 65. 65. 65. 65. 65. 65. 65. 65.	provisions for Stage 3	22.18% (2.05%)

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks	12,269	0	10	4	0	5	45.00%	12,259	0	20	4		9	45.00%	12,249	0	30	4	0	13	3
	Central governments	0	0	0	0	0	0	-	0	0	0	0		0		0	0		0	0		j -
	Institutions	0	0	0	0		0	-	0	0	0	0		0	0.00%	0	0		0	0		0
	Corporates	178	16	1	19	1	1	51.21%	151	4	40	8		22	55.64%	136	3	56	5	0	32	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0	0		0		0	0		0	0	0	j -
	Corporates - Of Which: SME	0	0	0	0		0	-	0	0	0	0		0	-	0	0		0	0		j -
	Retail	6		0		0	0	23.28%	8	4		0		0	23.77%		- 4		0			1
	Retail - Secured on real estate property	6	7	0	0	0	0	22.81%	8	4	0	0		0	21.37%	8	4		0	0		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	-	0	0	0	0		0	-	0	0		0	0		j -
INC ITIENCAINDS	Retail - Secured on real estate property - Of Which: non-SME	6	7	0	0	0	0	22.81%	8	4	0	0		0	21.37%	8	4		0	0		0
	Retail - Qualifying Revolving	0	0	0	0		0	-	0	0	0	0		0	-	0	0		0	0		j -
	Retail - Other Retail	0	0	0	0	0	0	55.01%	0	0	0	0		0	55.89%	0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	-	0	0	0	0		0	-	0	0		0	0		3 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	55.01%	0	0	0	0		0	55.89%	0	0		0	0		0
	Equity	0	0	0	0	0	0		0	0	0	0		0		0	0		0	0	0	J -
	Securitisation																					4
	Other non-credit obligation assets	0	- 0	0	0		0	-	0	0	0	0		0	_	0	0		0	- 0		J -
	IRB TOTAL	12,453	23	12	24	1	5	45,54%	12.418	9	61	12		32	51.86%	12,394	7	87	9	0	45	5 5

												Adverse Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2.814	0		1) 1	47.52%	2.812		5	1	0		47.52%			7	1	0		47.52%
	Central governments	3,403	307	35	11		3 29	82.42%	3,354	330	62	1	1	42	66.71%	3,411	269	66	2		47	47.52% 65.20%
	Institutions	31	0	0	0		0	24.57%	31	0	0	0	0		26.62%	31	0	0	0	0		26.63%
	Corporates	3,571	3,927	55	18	90	34	61.08%	4,719	2,445	389	8	43	118	30.35%	5,035	1,973	545	7	28	149	27.37%
	Corporates - Of Which: Specialised Lending	0	0	0	0		0		0	0	0	0	0			0	0	0	0	0) -
	Corporates - Of Which: SME	2.952	2.644	42	7	61	1 28	67.58%	3.357	2.028	253	5	34	72	28.41%	3.642		377	5	22	91	25.09%
	Retail	1,960	1,644	74	20	128	3 23	30.74%	2,328	952	397	7	62	126	31.79%	2,485		551	7	35	169	
	Retail - Secured on real estate property	1,811	1,605	64	9	122	2 15	23.35%	2,195	941	344	7	61	94	27.23%	2,355	630	496	6	33	135	27.33%
FINLAND	Retail - Secured on real estate property - Of Which: SME	43	44	2	2	5	5	42.77%	60	10	19	0	1		40.48%	58	11	20	0	1		40.47%
LINDAIND	Retail - Secured on real estate property - Of Which: non-SME	1,768	1,561	62	7	117	7 14	22.57%	2,135	931	325	6	60	86	26.45%	2,296	619	475	6	33	127	26.77%
	Retail - Qualifying Revolving	0	0	0	0		0	l-	0	0	0	0	0		l-	0	0	0	0	0	r	-
	Retail - Other Retail	149	39	10	11		7 8	77.99%	133	11	53	1	1	33	61.25%	131	12	55	1	1	3/	60.98%
	Retail - Other Retail - Of Which: SME	8	18	3	0		2 3	104.65%	18	2	10	0	0	10	106.16%	17	2	10	0	0		104.97%
	Retail - Other Retail - Of Which: non-SME	141	20	7	11	5	5	66.45%	115	9	44	0	1	. 22	51.22%	114	9	45	1	1	27	51.04%
	Equity	0	0	0	0		0		0	0	0	0	0			0	0	0	0	0) -
	Securitisation																					
	Other non-credit obligation assets	0	0		0		0	-	0	0	0	0	0		-	0	0	- 0	0	0) -
	IRB TOTAL	11,779	5,878	167	50	221	87	51.94%	13,244	3,727	853	18	106	288	33.77%	13,771	2,883	1,169	17	64	365	31,20%

												Adverse Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0		0 1	-	0	0		0 0) (1	0	0			0) -
	Central governments	0		0	0		0 1	-	0	0		0 0) (-	0	0	0) (0		-
	Institutions	8		0	0		0 1	-	8	0		0 0) (0.00%	8	0	0) (0		0.00%
	Corporates	695	26	7	21		1 .	56.73%	678	4	41	6		26	55.79%	672	6	50) 2	0	28	55.77%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0 1	-	0	0	-	0 0	0		-	0	0	0	0	0		-
	Corporates - Of Which: SME	0	0	0	0	-	0 1	-	0	0	-	0 0	0		-	0	0	0	0	0		-
	Retail	28	38	0	0		1 1	21.55%	34	29		3 () 1	1	23.40%	37	24	6	5 0	0		22.02%
	Retail - Secured on real estate property	26	38		0		1 1	20.06%	33	29		3 (0	1	20.16%	35	24	5				1 19.86%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0		0		0		0	0		0 0	0			0	0) -
OINTIED STATES	Retail - Secured on real estate property - Of Which; non-SME	26	38		0		1 1	20.06%	33	29		3 (0	1	20.16%	35	24	5				1 19.86%
	Retail - Qualifying Revolving	0	0		0		0 1		0	0		0 0	0			0	0) -
	Retail - Other Retail	2		0	0		0	62.05%		0		0 () (59.14%	1	0	0) (0		59.06%
	Retail - Other Retail - Of Which: SME	0		0	0		0 1	-	0	0		0 0) (-	0	0	0) (0		-
	Retail - Other Retail - Of Which: non-SME	2		0	0		0 1	62.05%		0		0 0) (59.14%	1	0	0) (0		59.06%
	Equity	0		0	0		0 1	-	0	0		0 0) (-	0	0	0) (0		-
	Securitisation																					
	Other non-credit obligation assets	0	0		0		0 0	0 -	0	0		0 0			-	0	0			0) -
	IRB TOTAL	731	64	7	21		2	55.60%	720	33	50	0 2	. 1	27	53.53%	716	30	56	2	1	25	52.43%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



AUTHORITY			Svenska I	landelsbank						
					Actual 31/12/2022					
		Exposure values	Risk exposure amounts				Stock of	Stock of	Stock of	Coverage Rati
	(min BJR. %)	Non-defaulted Defaulted	Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks Central governments	9.082 0 56 0		0 9.082 0 49	0 3	-		1 0	0	0.0
	Regional governments or local authorities Public sector entities	0 0	0 0	0 0	0			1 0	0	0.00
	Multilateral Development Banks International Organisations	221 0		0 172	0	-			0	
	Institutions Corporates	232 0 1.036 6	0 12 6 825	0 14 7 862	106	-			0	0.00 0.00 51.87
	of which: SME Retail	0 0 844 33	0 0 0 2 538 4	0 0 2	0 30	3			0 11	0.00 32.84
Svenska Handelsbanken — group	of which: SME Secured by mortgages on immovable property	0 0 30,064 99	0 0 0 9 13,099 11-	0 0	0	9	1	1 1	0 4	0.00 4.06
	of which SME Items associated with particularly high risk	18,682 51	9 8,800 7	3 17,642	976	59		2 9	3	4.69
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0	0				0	0.00
	Collective investments undertakings (CIU)	0 0		0 0	0				0	0.00
	Securitisation	0 0	0 0	0 174	0	-			0	
	Other exposures Standardised Total	1,402 (42,936 138	341 3 14,815 164	39,085	1,541	138	1 15	19	18	0.1: 12.79
	1				Actual 31/12/2022					
		Exposure values	Risk exposure amounts		31/12/2022		Stock of	Stock of	Stock of	
		Non-defaulted Defaulted	Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %) Central banks	0 0		0 0	0		esposore	exposure	exposure 0	0.00
	Central governments Regional governments or local authorities	0 0	0 0	0 0	0				0	0.00
	Public sector entities Multilateral Development Banks	0 0		0 0	0				0	0.00
	International Organisations	67 0	0 0	0 0	0				0	0.00
	Corporates	96	95	0 80	0				0	0.76
CHEDEN	Retail	222 15	5 92 2	3 116	3	1) (0	0.00 0.52 0.00
SWEDEN	of which: SME Secured by mortgages on immovable property	288 (0 100	0 71	4			1 0	0	0.00 0.00
	of which: SME Items associated with particularly high risk	25 0	0 7 0	0 1	0	-		0 0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0		0 0	0				0	0.00
	Collective investments undertakings (CIU)	0 0	0 0	0 0	0				0	0.00
	Securitisation Other exposures					· ·			Ĭ	0.96
	Other exposures Standardised Total	1,115 (1,789 15	195 5 488 23	3 268	7	15		0	0	0.52
	•				Actual					
		Exposure values	Risk exposure amounts		31/12/2022	•				
		Non-defaulted Defaulted	Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)	0 0		0 0	0		exposure	exposure	exposure 0	exposure 0.00
	Central governments Regional governments or local authorities	0 0		0 0	0				0	0.00
	Reducing the Committee of the Committee	0 0	0 0	0 0	0			i i	0	0.00
	Multilateral Development Banks Internal Organisations	0		0 0	0					0.00
	Institutions Corporates of which: SMF	8 (7 0	0 3	0				0	
NORWAY	Retail	0 0 66 0	0 0	0 59	0 3				0	0.00
NORWAY	of which: SME Secured by mortgages on immovable property	63 (0 0 0 0 23 0	0 0	0			1 0	0	0.00
	of which: SME Items associated with particularly high risk	1 0	0 1	0 1	0			1 0	0	0.00
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0	0			1 0	0	0.00
	Collective investments undertakings (CIU)	0 0		0 0	0				0	0.00
	Securitisation Other exposures	30		0 2	0				0	
	Standardised Total	30 (167 (80 (67	3		1 6	0	· ·	0.00 0.21
	1				Actual					
		Exposure values	Risk exposure amounts	_	31/12/2022	•	Stock of	Stock of	Stack of	
		Non-defaulted Defaulted	Non-defaulted Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	(min EUR, %) Central banks	9,082	0 0	0 9,082	0		exposure	exposure	exposure 0	0.0
	Central governments Regional governments or local authorities	52 (0 (0 0	0 49	3) (0	0.00
	Public sector entities Multilateral Development Banks	0 0	0 0	0 0	0) (0	0.00
	International Organisations Institutions	0 (164 (0 0	0 0	0	-			0	
	Corporates of which: SME	732	603	6 626	106				1	0.00 14.32 0.00
UNITED KINGDOM	Retail	240	3 176	4 224	14				1	28.75
GNITED KINGDOM	Secured by mortgages on immovable property	20.697 96	0 0 0 6 9.852 111	0 19.317	1.300	9	1	11	3	28.75 0.00 3.17 4.78
	of which: SME Items associated with particularly high risk	13.870 Si	8 7.255 7: 0 0 0	1 12.969	891 0	58		3 6	3 0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0	0		1		0	0.00
	Collective investments undertakings (CIU) Equity	0 0	0 0	0 0	0				0	0.00
	Securitisation Other exposures	101	140	0 78	-					0.00



					svenska H	andelsbanke	en — group					
							31/12/202	2*				
		Exposur	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central governments	0		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	0		0	0	0	0		0	0	0	0.00%
	Corporates	71		25	0	70	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	12		8	0	12	0		0	0	0	15,20%
NETHERLANDS	of which: SME				0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	8,490	1	2.891	1	8.416	74		1	0	0	42,59%
	of which: SME	4,580		1.438	0	4.515	65		1	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	1		2	0	1	0		0	0	0	0.00%
	Standardised Total	8,574	1	2,926	1	8,500	74	1	1	0	0	42.49%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	-	0	0	0	0.00%
	Central governments	- 4		0	0	0	0		0	0		0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	0		0	0	0	0		0	0	0	0.00%
	Corporates	7		7	0	7	0		0	0	0	67.49%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Retail	265	14	199	14	255	9	14	5	3	9	65.87%
FINLAND	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	20		7	0	1	0		0	0	0	2.29%
	of which: SME	1		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	7		1	0				0	0		8.80%
	Standardised Total	303	14	214	15	263	9	14	5	3	9	65.85%

							Actual					
							31/12/202	2*				
		Exposure	: values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central governments	0		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	97		0	0	80	0		0	0	0	0.00%
	International Organisations	0			0	0	0			0		0.00%
	Institutions	0			0	0	0			0		0.00%
	Corporates	68		68	0	68	0			0		0.00%
	of which: SME	0			0	0	0			0		0.00%
	Retail	0		0	0	0	0		0	0	0	64.90%
UNITED STATES	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	5		2	0	5	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0			0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0			0	0	0.00%
	Equity	0			0	0	0			0		0.00%
	Securitisation											
	Other exposures	1		0	0	0	0		0	0	0	0.00%
	Standardised Total	172	0	70	0	154			0	0	0	64.90%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA Svenska Handelsbanken — group

					31/12/2023							Baseline Scenari 31/12/2024	io .						31/12/2025			
		Stage 1	Stage 2	Stage 3	_	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	9,079 51	0 1	1 1	0 0	1 0 0 0	1 0	44,99% 3.85%	9,077 51	0	S 0	1	0 0		2 44,99% 7,28%	9,074 51	0	7		0 0		3 44.99% 0 10.34%
	Regional governments or local authorities Public sector entities	0	0	0 0	0 0	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0		0 0		0.00%
	Multilateral Development Banks International Organisations	172	0	0	0 0	0 0	0	45,00%	172	0	0		0 0		45,00%	172 0	0	0		0 0		45 00%
	Institutions	14 904	0	0 1	0 0	0 0	0	0.00% 0.00% 52.93%	14	0	0		0	-	0.00% 99.85% 7 46.36%	14 884	0	0		0 0		0 0.00% 0 99.80% 9 43.33%
	of which: SME Retail	0	0 0	0 1	0 9	0 0	0	0.00% 77.46%	0	0	0		0		0.00%	0	0	0			2	0 0.00% 3 73.73% 0 0.00% 8 36.46% 7 30.74%
Svenska Handelsbanken — group	of a Maria CMC	0	1,578	0 1	0 0	0 0	0		0	0 1,354	0		0	(0.00	0 1,645	0		0 0		0.00%
	Secured by mortgages on immovable property of which: SME	27,817 17,440	1,120	0 11	7 9	5 10	61	57.21% 52.18%	27,972 17,599	1,394 894	184		12	66	9 43.63% 9 37.46%	27,613 17,264	1,162	251		4 15	77	7 30.74%
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0 (0 0	0 0	0	0.00%	0	0	0		0 0		0.00%	0	0	0		0 0		0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0	0 1	0 0	0 0	0	0.00%	0	0	0		0 0		0.00%	0	0	0		0 0		0.00%
	Equity Securitisation	0	0	0 (0 0	0 0		0.00%	0	0			0	(0.00%	0	0	0		0 0		
	Other exposures Standardised Total	168 38,868	1,684	4 217	2 8	0 0 B 21	129	11.42% 60.53%	166 39,013	1,458	1 292	7	23	141	17.54% 48.30%	164 38,630	1,761	372		7 27	154	0 19.85% 4 41.41%
					31/12/2023							Baseline Scenari 31/12/2024	•						31/12/2025			
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	
	Central banks Central governments	0	0 0	0	0 0	0 0	0	0.00%	0	0	0		0 0		0.00%	0	0	0		0 0		0.00%
	Regional governments or local authorities Public sector entities	0	0 0	0	0 0	0 0	0	0.00%	0	0	0		0 0		0.00%	0	0	0 0		0 0		0 0.00%
	Multilateral Development Banks	0	0	0 1	0 0	0 0	0	0.00%	0	0	0		0		0.00%	0	0	0		0 0		0.00%
	Institutions	ő	0	0 1	0 0	0 0	0	0.00%	0	0	0		0		0.00%	0	0	0		0 0		0.00%
	Corporates of which: SME Retail	79	0	0 (0 0	0 0	0	25.55% 0.00%	- //	0	0	· ·	0	·	26,55% 0.00%	76 0	0	6		0 0		0.00%
SWEDEN	of which: SME	116	3	0 1	0 0	0 0	14 0	89.17% 0.00%	116	3	15 0		0 0	14	89.13% 0.00%	116	3	15		0 0	1	0 0.00% 0 0.00% 0 0.00% 1 27.05% 0 0.00% 4 89.10% 0 0.00%
	Secured by mortgages on immovable property of which: SME	70 1	5	0 0	0 0	0 0	0	83.89% 39.68%	72	3	0		0 0		83.92% 40.00%	71	3	0 0		0 0		0 83.59% 0 40.02% 0 0.00%
	Items associated with particularly high risk Covered bonds	0	0	0 1	0 0	0 0	0	0.00%	0	0	0		0 0		0.00%	0	0	0 0		0 0		0.00%
	Collins on institutions and corporates with a ST credit assessment Colliertive investments undertakings (CTII)	0	0	0 (0 0	0 0	0	0.00%	0	0	0	· ·	0	· ·	0.00%	0	0	0		0 0		0 0.00% 0 0.00% 0 0.00% 0 0.00%
	Equity	0	0	0 (0 0	0 0	0	0.00% 0.00%	0	0	0		0		0.00%	0	0	0		0 0		0.00%
	Securitisation Other exposures	0 265	0 10	0 0	0 0	0 0	0	7.10% 86.63%	0 266	0	0	(0		17.80% 84.24%	264	0	0		0 0		0 25.97% 5 82.11 %
					31/12/2023							Baseline Scenari 31/12/2024	o .						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Control basis (min ER, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 0.00%	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central oovernments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 45.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	0.00% 0 45.00% 0 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 45.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 45.00% 0 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central Sharks Central cover-ments Recincal cover-ments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 45.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	
	Com all banks Com all banks Com all oper-monets Socious over-monets to local authorities Socious over-monets to local authorities Multilateral Development Banks Huttilateral Development Banks International Decembrations	Stage 1 exposure 0 0 0 0 0 0 0 3	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 45.00% 0.00% 0.00% 0.00% 0.00% 37.13%	Stage 1 exposure 0 0 0 0 0 0 0 3	Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 3	Stage 2 exposure 0 0 0 0 0 0	Stage 3	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	
NORWAY	Central trains Carbon de commente de local authorités Recitori de commente de local authorités Recitori de commente de local authorités Recitori de commente de local authorités Recitoris de local de lo	Stage 1 exposure 0 0 0 0 0 0 3 3 0 44	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 45.09% 0.00% 0.00% 0.00% 0.00% 0.00% 37.13% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0 0 43	Stage 2 expoture 0 0 0 0 0 0 0 0 0 0 1 0 0 10 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 10 0 10	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0 41	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	
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NORWAY	Centre I trains Centre I trains Centre I conversaments or social authorities Reduced on centre Reduced	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.09% 45.00% 0.00% 0.00% 0.00% 0.00% 0.00% 37.13% 0.00% 36.00% 4.76% 8.31% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00% 0 45.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 1 36.74% 1 36.74% 1 36.74% 1 11.19% 1 12.34%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.09% 0 45.09% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
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NORWAY UNITED KINGDOM	Control basis Control basis Control and	\$100 to \$100 t	Steps 2 Granus 6 Gran	Stags 3 Stags 3 Stags 3 Stags 3	Stock of provisions for provisions for provisions for provisions for stopped and provisions for stopped and provisions for stopped and provisions for provis	provision for Stage 2 departs and Stage 2 depa	provision for Stage 3 express express of the stage 3 express e	0.00% 0.00%	50ege 1 50 90 90 90 90 90 90 90 90 90 90 90 90 90	Stays 2 4 cycleton 5 cycleton 9 cycleto	\$ 100 Stage 3 expensive	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stages a exposure (0.00% 0.00%	5tage 1 44;	Steps 2 4 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4	\$5694.3 \$5694.3 \$1,000 000 000 000 000 000 000 000 000 00	Stock of provisions for provisions for provisions and deposition of the provision of the pr	provisions for Stope 2 exponent Stope 2	provides for State 3 across for State 5 across for State 5 across for State 6 across for	0.000 0.000
	Control to stock Control of conversations to Social professions Robbin control of conversations Robbin control of the Contr	\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	Steps 2 Granus 6 Gran	Stags 3 Stags 3 Stags 3 Stags 3	Stock of provisions for provisions for provisions for provisions for stopped and provisions for stopped and provisions for stopped and provisions for provis	provision for Stage 2 departs and Stage 2 depa	provision for Stage 3 express express of the stage 3 express e	6.00% 6.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stays 2 4 cycleton 5 cycleton 9 cycleto	\$ 100 Stage 3 expensive	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stages a exposure (0.00% 0.00%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 4 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4	\$5694.3 \$5694.3 \$1,000 000 000 000 000 000 000 000 000 00	Stock of provisions for provisions for provisions and deposition of the provision of the pr	provisions for Stope 2 exponent Stope 2	provides for State 3 exposure	0.000 0.000
	Control towas Control of conversable as the control and toward and control of conversable as the control of conversable as the control of conversable as the control of control	\$100 to \$100 t	Steps 2 Granus 6 Gran	Stags 3 Stags 3 Stags 3 Stags 3	Stock of provisions for provisions for provisions for provisions for stopped and provisions for stopped and provisions for stopped and provisions for provis	provision for Stage 2 departs and Stage 2 depa	provision for Stage 3 express express of the stage 3 express e	4.00%. 4.00%. 4.00%. 9.05%. 9.	50ege 1 50 90 90 90 90 90 90 90 90 90 90 90 90 90	Stays 2 4 cycleton 5 cycleton 9 cycleto	\$ 100 Stage 3 expensive	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stages a exposure (4,500% 4,500% 5,	5tage 1 44;	Steps 2 4 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4	\$5694.3 \$5694.3 \$1,000 000 000 000 000 000 000 000 000 00	Stock of provisions for provisions for provisions and deposition of the provision of the pr	provisions for Stope 2 exponent Stope 2	provides for State 3 exposure	0.000 0.000
	Control to stock Control of conversations to Social professions Robbin control of conversations Robbin control of the Contr	\$100 to \$100 t	Steps 2 Granus 6 Gran	Stags 3 Stags 3 Stags 3 Stags 3	Stock of provisions for provisions for provisions for provisions for stopped and provisions for stopped and provisions for stopped and provisions for provis	provision for Stage 2 departs and Stage 2 depa	provision for Stage 3 express express of the stage 3 express e	6.00%, 6.	50ege 1 50 90 90 90 90 90 90 90 90 90 90 90 90 90	Stays 2 4 cycleton 5 cycleton 9 cycleto	\$ 100 Stage 3 expensive	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stages a exposure (\$ 000% \$ 0.00%	5tage 1 44;	Steps 2 4 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4	\$5694.3 \$5694.3 \$1,000 000 000 000 000 000 000 000 000 00	Stock of provisions for provisions for provisions and deposition of the provision of the pr	provisions for Stope 2 exponent Stope 2	provides for State 3 exposure	0.000 0.000
	Control towas Control of conversable as the control and toward and control of conversable as the control of conversable as the control of conversable as the control of control	\$100 to \$100 t	Steps 2 Granus 6 Gran	Stags 3 Stags 3 Stags 3 Stags 3	Stock of provisions for provisions for provisions for provisions for stopped and provisions for stopped and provisions for stopped and provisions for provis	provision for Stage 2 departs and Stage 2 depa	provision for Stage 3 express express of the stage 3 express e	4.00%. 4.00%. 4.00%. 9.05%. 9.	50ege 1 600 500 000 000 000 000 000 000	Stays 2 4 cycleton 5 cycleton 9 cycleto	\$ 100 Stage 3 expensive	Stock of provisions for provisions for adjustments of the provisions for adjustments of the provisions	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provides for stages a exposure (4,500% 4,500% 5,	5tage 1 44;	Steps 2 4 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4 2 2 4	\$5694.3 \$5694.3 \$1,000 000 000 000 000 000 000 000 000 00	Stock of provisions for provisions for provisions and deposition of the provision of the pr	provisions for Stope 2 exponent Stope 2	provides for State 3 exposure	0 900 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	· ·										Svenska F	landelsbank	en — group									
												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for p Stage 2	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	0) (0			0.00%	0	0		0	0	0	0.00%	0	0	-		0	0	0.0
	Central governments	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.0
	Regional governments or local authorities	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.0
	Public sector entities	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.0
	Multilateral Development Banks	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.0
	International Organisations	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.0
	Institutions	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.0
	Corporates	68	1		0			39.19%	68	2		0	0	0	39.18%	67	3		0	0	0	39.1
	of which: SME	0	0		0			0.00%	0	0		0		0	0.00%	0	0			0	0	0.0
	Retail	12) (0			22,97%	12			0			24.07%	12						24.5
NETHERLANDS	of which: SME	0) (0			0.00%				0			0.00%							0.0
	Secured by mortgages on immovable property	8,298	185	5 8	3 2		3	38,86%	8.270	204	17	2	5	- 6	38,66%	8.166	298	2	7 2	8	10	38.5
	of which: SME	4,413	161	1 6	. 2		2	38,47%	4,401	165	14	1 2	5	- 6	38,48%	4.316	241	2	4 2	7	9	38.4
	Items associated with particularly high risk	0) (0			0.00%				0			0.00%							0.0
	Covered bonds	0) (0			0.00%				0			0.00%							0.0
	Claims on institutions and corporates with a ST credit assessment	0			0			0.00%	0	0		0	0	0	0.00%	0				0	0	0.0
	Collective investments undertakings (CIU)	0			0			0.00%	0	0		0	0	0	0.00%	0				0	0	0.0
	Equity	0			0			0.00%	0	0		0		0	0.00%					0		0.0
	Securitisation				1														1			
	Other exposures	- 1) (0			0.00% 38.86%	- 1	0		0			0.00%	1					0	38.60
	Standardised Total	8,380	187	' 8	3	4			8,351	206	17	2	6	7	38.66%	8,246	301	27	7 2	8	11	38.60

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0				0.00%		0		0			0.00%	0	0	0	0	0		0.00%
	Central governments	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	Regional governments or local authorities	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	Public sector entities	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	Multilateral Development Banks	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	International Organisations	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	Institutions	0						0.00%	0	0		0			0.00%		0	0				0.00%
	Corporates	7	0	0				67.09%	7	0		0			66.42%	7	0	0				0 65.83%
	of which: SME	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	Retail	255	9	14			9	67.16%	255	9	14	4 0	3	9	67.16%	255	9	14		3		9 67.16%
FINLAND	of which: SME	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	Secured by mortgages on immovable property	1	0	0				8.75%		0		0			13.50%	1	0	0				0 16.82%
	of which: SME	0	0	0				37.70%	0	0		0			37.25%	0	0	0				0 36.94%
	Items associated with particularly high risk	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	Covered bonds	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0 0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0				0.00%	0	0		0			0.00%	0	0	0				
	Collective investments undertakings (CIU)	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	Equity	0	0	0				0.00%	0	0		0			0.00%	0	0	0				0.00%
	Securitisation																					
	Other exposures	0	0					14.07%	0	0		0			14.07%	0	0	0				0 14.07%
	Standardised Total	263	9	14			10	67.09%	263	9	14			10	67.06%	263	9	14		3	11	0 67.04%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0			0	0.00%		0		0	0	0	0.00%		0	0		0		0.00%
	Central governments			0		1	0	0.00%		0		0 0	0	0	0.00%		0	0		0		0.00%
	Regional governments or local authorities			0		1	0	0.00%		0		0 0	0	0	0.00%		0	0		0		0.00%
	Public sector entities			0		1	0	0.00%		0		0 0	0	0	0.00%		0	0		0		0.00%
	Multilateral Development Banks	80				1	0	0 45,00%	80	0		0			45,00%	80	0			0		45.00%
	International Organisations					1	0	0.00%		0		0			0.00%		0			0		0.00%
	Institutions					1	0	0.00%		0		0			0.00%		0			0		0.00%
	Corporates	68				1	0	0 34,70%	68	0		0			35.08%	68	0			0		35.58%
	of which: SME					1	0	0.00%		0		0			0.00%		0			0		0.00%
	Retail	0	0	0		1	0	0 52.79%		0		0	0	0	52.51%		0	0		0		52.37%
UNITED STATES	of which: SME			0		1	0	0.00%		0		0 0	0	0	0.00%		0	0		0		0.00%
	Secured by mortgages on immovable property	5		0		1	0	0 35.40%		0		0 0	0	0	35.41%	9	0	0		0		35.40%
	of which: SME			0		1	0	0 35.40%		0		0 0	0	0	35.41%		0	0		0		35.40%
	Items associated with particularly high risk			0		1	0	0.00%		0		0 0	0	0	0.00%		0	0		0		0.00%
	Covered bonds		0	0		1	0	0.00%		0		0	0	0	0.00%		0	0		0		0.00%
	Claims on institutions and corporates with a ST credit assessment					1	0	0.00%		0		0	0	0	0.00%			0		0		0.00%
	Collective investments undertakings (CIU)					1	0	0.00%		0		0	0	0	0.00%			0		0		0.00%
	Equity		0			<u> </u>	0	0.00%		0		0			0.00%		0			0		0.00%
	Securitisation																					
	Other exposures			0		1	0	0.00%		0		0 0	0	0	0.00%		0	0		0		0.00%
	Standardised Total	153	0	0			0	0 40.85%	153	0	0	0	0	0	39.97%	153	0			0	0	39.80%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA Svenska Handelsbanken — group

No. Part P																							
1						31/12/2023							lverse Scenario 31/12/2024							31/12/2025			
March Marc							Stock of	Stock of						Stock of	Stock of						Stock of	Stock of	
Marie Mari			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 p	orovisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
Marie		(min EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
Maria		Central banks Central governments	9,074 44	0 1 8	a 0	3 0	0	3	11.08%	9.066 49	3	15 0	3 0	0	7 0	18.63%			22 0	3	0	10 0	44,999 24,009
Marian		Regional governments or local authorities Public sector entities	0	0	. 0	0 0	0	0		0	0	0	0	0	0	0.00%	0	0	0		0 0	0	0.009
Marie			172 0	0	å 0	0	0	0	0.00%	172	0	0	0	0	0	0.00%	172 0	0	0		0	0	0 45.009 0 0.009
Marie		Corporates	14 495	463	3 17	2 14	0 25	8	49,42%	14 685	0 166	0 124	0 3	0 4	0 44	35.87%	14 681	0 150	0 144	2	4	0 49	0.009 99.899 34.139
Marie Mari		Retail	0 666	9 40	J 33	0 2	0 7	0 29	0.00% 85.55%	659	0 34	0 46	0	0 5	0 34	0.00% 72.64%	658	0 3S	0 47	6	5	0 34	0.009 72.289 0.009 5 13.339
March Marc	ska Handelsbanken — group	Secured by mortgages on immovable property		17,434	4 132	2 21	0 267	92	69.55%		13,388		0 14	0 157	0 265	15.42%				14	1 120	345	0.009
Part		Items associated with particularly high risk	3,059	15,528	. 89 J 0	0 17	236	62	0.00%	5,383 0	11,674	1,621	13 0	135	217	0.00%	6,220 0	10,001	2,457 0	13	102	288	11.729 0 0.009 0 0.009
March Marc		Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	- 6	0 0	0	0.009
March Marc		Equity		0	3 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.009
1		Securitisation Other exposures	106	69	9 1	. 0	1	0	22.44%	136	30	9	0	0	2	18.42%	136	27	12		0	2	15.229
March Marc		Standardised Total	22,558	18,015	191	40	300	133	69.33%	25,230	13,621	1,913	20	166	352	18.37%	26,063	11,889	2,812	19	129	440	15.64%
March Marc												Ad	lverse Scenario										
Marie Mari																							
Section Sect			Stage 1 exposure	Stage 2 exposure	Stage 3	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 p	stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
SMESING						exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
NEEDLY		Central governments	- 8	0	3 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0			0	0.009
SMEDIN STATE		Regional governments or local authorities Public sector entities	0	0	0 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.009
NEMAN		International Organisations	0	0	3 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	- 5		0	0.009 0.009 0.009
NORMAY March Marc		Corporates	0 70	9	0	0	2	0	36,72%	0 60	2	0 18	0	0	0 5	30.07%	0 55	0	0 24	- 1	0	0 2	
Maria Mari	CWEDEN	Retail	0 116	0	0 4 15	0	0	0 14	89.23%	0 116	0 4	0 16	0	0	0 14	88.99%	0 116	0 4	0 16	- 0	0	0 14	0.009 88.979 0 0.009
NEWLY NEW NEWLY NEW NEWLY NEW NEWLY NEW NEWLY NEW NEWLY NEW NEWLY NEW NEWLY NEW NEW NEWLY NEW NEW NEWLY NEW	SWEDEN	of which: SME Secured by mortgages on immovable property	0 56	5 19	9 0	0 0	1	0	93.45%	57	17	2	0	0	2	85.84%	0 57	15	3	-	0 0	2	0.009 86.249 0 39.079
MIZENANO A MARINA MARIN		Items associated with particularly high risk	1 0	0	0 0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	- 6	0 0	0	39.079
NORWAY Marian Ma		Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0 0	0	0	0.00%	0	0	0	0	0	0		0	0	0	0	0 0	0	0.009
NORWAY Marked Ma		Equity	- 0	0 0	3 0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0			0	0.009 0.009 0.009 0.009
NORWAY NORWAY 1964		Securitisation Other exposures		0	å 0	0	0	0	14.12%	0	0	0	0	0	0	68.32%	0	0	0		0	0	69.439 55.05%
NRWAY Second interference 1			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure				Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure					Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
NORWAY Main and marked marked		Central banks Central governments	0	0 0	3 0	0 0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	- 0	0	0	0.009
NORWAY Figure 1		Regional governments or local authorities Public sector entities	0	0	1 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.009
NORWAY Fig. Control		Multilateral Development Banks International Organisations		0 0	3 0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		0					
NORWAY Main		Institutions Corporates	3	0	4 - 0														0		0	0	0.009
Marcard for non-transpale memory 2 5 5 5 5 5 7777 2 5 5 5 5 5 5 5 5 5	NOPWAY		4		0 0	0	,		46,98%	3	0	ő	0	0	0	44.05%	0	0	0	0	0 0	0 0	0.009 0.009 0.009 0.009 0.009
Name succided of the embedder bills has been selected by the embedder of the embedder bills has been selected by the embedder of the embedde	MOKWAT		***	13	2 0	0 0	0 0 4	0	46.98% 0.00% 27.71%	3 0 42	0 0 7	0 0 13	0	0 0 0	0 0 0 5	44.05% 0.00% 38.18%	0 3 0 40	0 0 0 8	0 0 0 14	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0.009 0 0.009 0 44.029 0 0.009 38.299
Column C		of which: SMF	0 2	0 0 8 13 0 0	0 0 0 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 1 2 1 0	0 0 4 4	0	46.98% 0.00% 27.71% 0.00% 7.07%	3 0 42 0	0 0 7 0	0 0 13 0	0 0 0 0	0 0 0 1 0	0 0 0 5 0	44.05% 0.00% 38.18% 0.00% 37.02%	0 3 0 40 0	0 0 8 0	0 0 0 0 14	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 5	0 0.009 0 0.009 0 44.029 0 0.009 5 38.299 0 0.009 3 39.88
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0 0 0 0 0 0.00% 0 0 0 0 16.56%	9% 0 0 0 6% 12 0 0	0 0 0 0.00% 0 0 0 25,01%	% 0 0 0 % 12 0 0	0 2 2 0 0 0
0 0 0 0 16.56%	756 12 0 0 756 0 0 0	0 0 0 25.01%	% 12 0 0	0 0 0
0 0 0 16,56%	96 0 0 0			
	96 0 0			
0 0 0 0.00%		0 0 0 0.00%		0 0 0
3 12 196 1 39.75%	36 4.193 4.046 252	11 145 97 38,47%		11 108 169
2 10 173 1 38.70%	P6 1.327 3.027 227	10 127 87 38,47%		10 93 152
0 0 0 0 0.00%	76 0 0 0	0 0 0 0.00%		0 0 0
0 0 0 0.00%	76 0 0 0	0 0 0 0.00%		0 0 0
0 0 0 0 0.00%		0 0 0 0.00%	% 0 0 0	0 0 0
0 0 0 0 0.00%		0 0 0 0.00%	% 0 0 0	0 0 0
0 0 0 0 0.00%	% 0 0 0	0 0 0 0.00%	% 0 0 0	0 0 0
0 0 0 0 0.00%	76 1 0 0			0 0 0
	% 4,224 4,095 255	12 147 98 38.48%	% 4,471 3,657 446	11 109 172
	0 0 0 0 0.0	0 0 0 0 0 0,00% 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0.0% 1 0 0 0 0 0 0 0 0.00	0 0 0 0 0 0.00% 1 0 0 0 0 0 0 0.00% 1 0 0

												Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Corporates	0	7	0	0	0	0	67.31%	- 6	0			0	0	56.85%	6			0	0	0	52.51%
	of which: SME	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Retail	255	9	14	0	3	9	67.16%	255	9	14	1 0	3	9	67.15%	255	9	14	. 0	3	9	67.14%
FINLAND	of which: SME	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00% 33.64%
	Secured by mortgages on immovable property	1	0	0	0	0	0	5.91%		0		0	0	0	32.18%	1			0	0	0	33.64%
	of which: SME	0	0	0	0	0	0	36.31%		0		0	0	0	37.43%	0	0		0	0	0	37.63%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Equity	0	- 0	0	0	0	0	0.00%		0		0	0	0	0.00%	0				0	0	0.00%
	Securitisation																					
	Other exposures	0	- 0		0	0		14.07%	- 0	0		0	0		14.07%				0	0	- 0	14.07% 66,28%
	Standardised Total	256	15	14	0	3	10	67.10%	263	9	14		3	10	66.58%	262	9	15	0	3	10	66.28%

	i de la companya de											Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0		0	0.00%		0		0	0	0	0.00%		0	0		0		0.00%
	Central governments		0	0	0		D	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Regional governments or local authorities		0	0	0		D	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Public sector entities		0	0	0		D	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Multilateral Development Banks	80	0		0		0	45,00%	80	0		0	0		45,00%	80	0			0		45.00%
	International Organisations		0				D	0.00%		0		0	0		0.00%			0		0		0.00%
	Institutions		0				D	0.00%		0		0	0		0.00%			0		0		0.00%
	Corporates	67	1		1		D	40,40%	66	0		0	0		36,77%	65		3		0		34.95%
	of which: SME		0				D	0.00%		0		0	0		0.00%			0		0		0.00%
	Retail		0	0	0		D	59.41%		0		0	0		52.25%		0	0		0		52.23%
UNITED STATES	of which: SME		0	0	0		D	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Secured by mortgages on immovable property	5	0	0	0		D	36.15%		0		0	0		36.75%	9	0	0		0		36.77%
	of which: SME		0	0	0		D	36.15%		0		0	0		36.75%		0	0		0		36.77%
	Items associated with particularly high risk		0	0	0		D	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Covered bonds		0	0	0		D	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Claims on institutions and corporates with a ST credit assessment		0				0	0.00%		0		0	0		0.00%			0		0		0.00%
	Collective investments undertakings (CIU)		0	0	0		0	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Equity		0	0	0		0	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Securitisation																					
	Other exposures	0	0	0	0		0	0.00%		0		0	0		0.00%		0	0		0		0.00%
	Standardised Total	152	1	0	1)	41.76%	151	0	2	. 0	0	1	37.61%	150	0	3		0	1	35.93%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Svenska Handelsbanken — group

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure scede 3
	Central banks														4
	Central governments														4
	Institutions	-													100%
	Composition - Of Which: Spanished Lording	13		2	0		5	7				0	0		100%
	Corporates - Of Which: SME	12		3	0	- 6		2	- 6			0	0		100.15%
	Retail		0	0	0	0			0	0	0	0	0		100.13%
Svenska	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
Handelsbanken —	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
nandelsbanken —	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0	0	0	0	0		
group	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	٥		0	0	0			0		0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0			0	0	0	0	0	0	
	Equity														
	Securitisation														
	Other non-credit obligation assets IRB TOTAL	14					_								100.15%
	IR8 TOTAL	14													. 100.15%

								Public guar	antees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	iure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)		F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	1	0	0			1		0				0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0						0				0		
	Retail - Secured on real estate property														
SWEDEN	Retail - Secured on real estate property - Of Which: SME														
SWEDEN	Retail - Secured on real estate property - Of Which: non-	٥	0	0					0	0	0	0	9		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-198	F-IRB	A-188	FIRE	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2006 2
	Central banks														
	Central governments														
	Institutions														
	Corporates	10	0		0	4	3	7	6	0		0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0	0	0	0	0	0		0	0	0	
	Retail - Secured on real estate property														
NORWAY	Retail - Secured on real estate property - Of Which: SME														
HORMAI	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0	0		0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IR8 TOTAL	11			0	1 4	3	7	- 6	- 0			- 0	- 0	1-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0	0	0				0	٥	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0		0	0	0	0		0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
OHITED HINODOTT	Retail - Secured on real estate property - Of Which: non-	0	0		0	0				0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets		_											-	

EBA RANCORE

						Svenska H									
	Í					SVCHSKG III	andelsburne	Public guara							
								31/1	2/2022						
		Exposur	e values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Steps 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
NETTIERDANDS	Retail - Secured on real estate property - Of Which: non-		0	0		0	0	0		0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Louity														
	Securitisation														
	Other non-crafit oblination assets														
	IRS TOTAL		•	0		0	•	•		•	•		0		

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %)	A-IRB	F-IRB	A-188	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central assertments														
	Institutions														
	Corporates		0	. 0		1				0	0	. 0	0		100%
	Corporates - Of Which: Specialised Lending														
	Corposities - Of Which: SME														
	Retail	٥		0		0						0	0		
	Retail - Secured on real estate property														
FINLAND	Retail - Secured on real estate property - Of Which: SME														
TINDAND	Retail - Secured on real estate property - Of Which: non-	٥		0		0						0	0		
	Retail - Qualifying Revolving														
	Betail - Other Betail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Faulty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	2	0	0	0	1	1	1	0	0	0	0	0	0	100%

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expor	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IFB	F-IRB	A-198	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0		0	0	0		0	0	0	0			
	Corporates - Of Which: Specialised Lending														
	Corposities - Of Which: SME														
	Retail	0	0		0	0	0		0	0	0	0			
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	0	0		0	0	0		0	0	0	0			
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TOR TOTAL														

EBA MACONI												20	23 EU-1	wide S	tress Te Svenska Ha	est: Cro	edit ris en — group	k COV	ID-19	IRB											
															ħ		- Baseline Scenar	rio													
						31/1	2/2023									31/12	2/2024									31/1	2/2025				
	(min EUR, f	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which gueranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments																														
	Institutions																														
	Corporates	1.	2 11		0 0		0	0		0	82%	9	8	3	3	0	0				72%	9	8		3	0	0		0	0	67%
	Corrector - Of White-Socialized Lendon																														
	Corporates - Of Which: SME										900										766										7894
Svenska	Retail - Secured on real estate property		<u> </u>				·			Ů	22.0		·		Ĭ	·			—		20.5			,			_		·	Ť	40.70
Handelsbanken -	Ratal - Secured on real estate property - Of Which: SMI																														
	Rutal - Secured on real estate property - Of Which: non- Retail - Qualifolon Revolution																														
group	Retail - Qualifying Revolving Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Retal - Of Which: non-SME																														
	Security Securities from	_																	1						<u> </u>						
	Other non-credit obligation assets																														
	IRB TOTAL	1	2 11		0		•			0	79.08%	,	8	3	3	0	0				68.60%	9	8	-	3	0	•		0	0	62.62%
																Nublic muarantees	. Baseline Srenas	da													
															Þ		- Baseline Scenar	rlo													
						31/1:	2/2023										2/2024	rio								31/1	2/2025				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3 exposure
	(min EUR,	exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guarantsed amount		Stage 3 exposure, of which	provisions for	provisions for	provisions for	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12 Stage 3	2/2024 Stage 3 exposure, of which	Stock of provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which	provisions for	provisions for		Coverage Ratio - Stage 3 exposure
	Central banks	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
		exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
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	Central banks Central lowerments Institutions Corporates	exposure	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure
CHECK	Control branks Control cover mental Institutions Corporates Corpor	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure
SWEDEN	Control aways Control aways Control aways Company Comp	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure
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SWEDEN	Control banks Control banks Competed Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure
SWEDEN	Comini stanta Control incomments Statisticase Compress of their Secularist Landsca Read Secularist and effects of their Secularist Read Secularist Landscape of their Secularist Read Secularist Landscape of their Secularist Read Compress of Landscape of their Secularist Read Secularist Landscape of their Se	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure
SWEDEN	Control banks Control banks Competed Co	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure
SWEDEN	Control Media Co	exposure	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Starge 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure
SWEDEN	Control Institute Control Inst	exposure	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure
SWEDEN	Control Media Co	exposure	exposure, of which guaranteed	Steps 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3	2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposure

																Public guarantees	- Baseline Scena	rio													
						31/:	2/2023									31/1	2/2024									31/1	2/2025				
	(min EUR, %s)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	10	0	9 0			0	0	0	0	44%	3	6	3	3	0) 1		0 0	44%	7	6	3	3	0	0	0	0	0	44%
	Corporates - Of Which: Soscialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0 0	0		0	0	0	0			0	0	0	0			0	0 0		0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property																														
NORWAY	Rutal - Secured on real estate property - Of Which: SME																												4		4
NOKWAI	Rutal - Secured on real estate property - Of Which: non-		0	0 0				0	0						0	0				0 0		0	0	0	0	0	0				1-
	Retail - Qualifying Revolving																												4		4
	Retail - Other Retail																												4		4
	Rutal - Other Rutal - Of Which: SME																												4		4
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																												-		
	Securitisation																														
	Other non-credit obligation assets																												4		4
	IRB TOTAL	10		9 -			-			- 0	44%		- 6	- 3	3	- 0					44%		- 6	1 3	- 3	- 0	- 0				44%

																Public guarantees	- Baseline Scena	irio													
						31/1	2/2023									31/1:	2/2024									31/1	2/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														4
	Institutions																					_								_	
	Corporates - Of Which: Specialised Lending			-	0 0	- 0			- 0	- 0								0 1						- 0	- 0	- 0					
	Corporates - Of Which: SME																		+												
	Betal			_					0																			^	0		_
	Retail - Secured on real estate property	,		,				,		Ü				,		·			,				,	Ü		Ü		,	·		_
UNITED KINGDOM																															
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	-	0		0 0	0		0	0	0		0	0	0				0 1) (0		0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME																														4
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Cororitication																														4
	Other non-credit obligation assets		_				_								_	_															
	IRB TOTAL				0			0	0	0				0				0 1						0	0			0			·

EBA AUTHORITY												202	23 EU-\	wide S	tress To Svenska Ha	est: Cro	edit ris en — aroun	k COV	ID-19 I	RB											
						31/1	2/2023									Public guarantees	- Baseline Scenar 2/2024	io								31/1	2/2025				
	(min BUR. %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Constitution Const		amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	amount	0	amount 0	0 0	0 0	0 0	-	0	amount 0	0	atrount 0	0	amount 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0	0	0	amount 0	0	amount 0	0	0	0	
	Other non-rooth philination assets IRB TOTAL		0 0		•	۰	۰	0	0	0		0	٥	٥	٥	0	0	۰	۰	0		۰	۰	۰	0	0	0		0	٥	
						31/1	2/2023									Public guarantees 31/12	- Baseline Scenar 2/2024	io								31/1	2/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Court levies (1997) Court levies (1997) Court levies (1997) Extra Court		1 0 0		0	0	0	9	0	0	98% 35%	0	0	0	9	9	0	0	0 0	0	97% 28%	0	0	0	0	0	0	0	0	9	2019. 2019. 2019.
						23.73	2/2023									Public guarantees	- Baseline Scenar 2/2024	io				I				*1/1	2/2025				
	(min EUR, %	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central powers Central coverments Jonitarions Corporates Corporates - Of White: Specialed Landing Corporates - Of White: Specialed Landing Retail - Secured on real exists property		0 0	4	0 0	0	0	0	0	0		0	0 0 0	0	0	0	0	0	0 0 0	0		0	0	0	0	0	0	0	0	0	

AUTHORITY												20	23 LU-1	wide 3	Svenska Ha	ndelsbanke	en — group	, COV	ID-19 I	KD.											
						31/1:	/2022								,	ublic guarantees	- Adverse Scenar 2/2024	lo								21/1	2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken – group	Control banks Central operations Sentral operations Sentral operations Control operations Frameworks of Window Specialized series Control of Window State Refail - Secured on real estate encounty		ansom:	6	amount	0	amount	0	0	0	66% 31%	6	amsom S	6	\$100H	0	0	0	0	0	58% 30%	6	\$1700000 5		5		0	0	0	0	54%
	Securitation Other non-credit obligation assets IRB TOTAL		. ,	6	5		٥		0	0	65.33%	6	5	6	5	0	6	0	0	0	50.39%	6	,		,						48.36%
						31/1:	/2023								P	ublic guarantees	- Adverse Scenar 2/2024	io								31/2	2/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	Central banks Central comments Facilitations Compresses Of White-Seculard Leading Compresses Of White-Seculard Leading Compresses Of White-Seculard Leading Compresses Of White-Seculard Leading Compresses Of White-Secular		1 1	0	0	0	0	9	0	0	9%	1	1	0	0	0	0	0	0	0	47%	1	3		0	(0	0	0	0	47%
	Retail - Outsifeties Perchitors Retail - Other Retail - Other State - Of Which: SME Retail - Other Retail - Of Which: New SME Retail - Other Retail - Of Which: new SME Retail - Other Retail - Of Which: new SME Retail - Other Retail - Of Which: new SME Retail - Other Retail - Other Retail - Of Which: new SME Retail - Other Retail - Other Retail - Of Which: new SME Retail - Other		1	0	0		0	0	0	0	4%	1	1	0	0	0	0	0	0	0	47%	1	1					0	0	0	47%
						31/1:									P	ublic guarantees 31/12		io									2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central Service Central Service Institution Central Service Ce		5 4	6	5	0	0	0	0	0	41%	5	4	6	5	0	0	0	0	0	44%	5	4		5	(0	0	0	0	44%
NORWAY	Ratel - Secured on real state encounty Real - Secured on our all after sources - Of White: SHE Real - Secured on our all after sources - Of White: SHE Real - Out House New York Real - Out House New York Real - Other Real - Of White: SHE Real - Other Real - Of White: SHE Real - Other Real - Other Real - Of White: SHE Real - Other Real - Out Paid - Of White: SHE Real - Out Paid - Out Paid - Other Real - Of White: SHE Secured Real - Out Paid - Out Paid - Of White: SHE Secured Real - Out Paid -		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0		0	(0	0	0	0	
	TRE TOTAL		4	6	5	31/1:	/2023	0	0	0	44%	,	4	•	5	fublic guarantees	- Adverse Scenar	to 0	6	۰	40%	5	4	1 .	1 5	31/3	2/2025	6	0	0	44%

	_																														
																Public guarantees	i - Adverse Scena														
						31/1	2/2023									31/1	2/2024									31/1	/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																													-	
	Central covernments																												-	-	_
	Institutions						_			_						_									_	_			$\overline{}$		-
	Corporates		0 0	0 1	0	- 0		- 0	- 0	- 0		- 0						0 1	0		-			- 0	- 0						-
	Corporates - Of Which: Socialised Lending																												-		-
	Corporates - Of Which: SME Retail					-		_				-		-		-					_	-							$\overline{}$	-	-
	Retail - Secured on real estate property		0 0						U										, ,		-			U	U	U					-
																													-	-	-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which; non-							_																						-	-
	Retail - Qualifying Revolving		0 0						U										, ,		-			U	U	U					-
	Retail - Other Retail		+		+														+											-	_
	Retail - Other Retail - Of Which: SME		+		+														+											-	_
	Retail - Other Retail - Of Which: non-SME		+		+														+											-	_
	Equity																												-	=	
	Securitisation																												-	=	
	Other non-credit obligation assets																												-	=	
	IRB TOTAL		0 0	0 0	0		0		0	0					0	0		0 0	0			0	0	0	0	0	0	0	0		

EBA SUMMER												20	23 EU-\	wide S	Svenska Ha	est: Cro	edit ris en — aroup	k COV	ID-19 I	RB											
						31/12	:/2023								,	Public guarantees	- Adverse Scenar /2024	lo .								31/1	2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Colon D.S. S.) Control conservation Control conservation Control co		amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	amsunt	0 0	amount 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0 0	-	0	amount 0	0	amount 0	0	0	0	0 0 0	0		0	attourt.	(amount 0	0	o o	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
															,	Public guarantees	- Adverse Scenari	lo .													
			Stage 1	1	Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	:/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of	
	(min BUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
FINLAND	Control House Constant Control House Constant Control House Control Control House Control Control House Control Control House Read - Secured American and an assessment of made Secured and an assessment of made Secured and an assessment of made Secured American and an assessment of made Secured American American and American A		0 0			0	0	9	0	0	95% 31% -	0	0	0	9	0	0	0	0	0	90% 34%	0	0	5	0	0	0	0	Q Q Q	0	57% 33%
															,	Public guarantees		io													
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Control Name (Control Name (Co		0 0		0 4	0 0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0		0	0	0	0	0 0 0	0	

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2023 EU-wide Stress Test: Credit risk COVID-19 STA

								ntees - Actual					
								2/2022					
			Disk evensure	Onna 1	Stage 1 exposure, of which	Stone 2	Stage 2 exposure, of which	Stanz 1	Stage 3 exposure, of which	Stock of	Stock of	Stock of	Coverage Ratio -
	(min D.R. %)	Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control banks									exposure	exposure	exposure	
	Central governments Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks International Groan(sations												
	Institutions Connection	19			- 11	,							0%
Svenska	Al whole Old	0		0	0	ô	ô	ā	ō	0	0	ō	
ndelsbanken –	Retail of which: SVE	3	1 0	3	3	0 0	0	0		0	0	0 0	. 0%
group	Served by mortness on immovable property of which por-SME	15	2	14	11	1 0	1 0			0			
	Stems associated with particularly high risk												
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU)												
	Courty Court State Court												
	Other exposures Standardised Total	38	6	34	27	4	3			0		0	0%
							Public quara	ntees - Actual					
								2/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks Central governments												
	Recional governments or local authorities Doblic sector antities												
	Multitatral Development Banks International Organisations												
	International Organisations Institutions												
	Corporates of which: SMC			0		0	0			0			-
SWEDEN	Retail of which: SME	0				0	0			0	0		
JWEDEN	Secured by mortospes on immovable property	ů	0				0						
	of which: non-SME Items associated with particularly high risk												_
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII)												
	Equity Securitization												
	Other emouses Standardised Total												
					Stage 1		Stage 2	2/2022					
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central occerments Beninal occerments or local authorities October occupants	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central overroments Replaced overroments or local authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central basis Calcul governments Braining Comments to first authorities Parkin setter mellinis Huttilatural Develorment taries International Consensations Sanitations Sanitations Sanitations	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central operationals Senional operations or forel authorities Public sector entities Mutilitational Development Banks	Deposite values		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposum	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NORWAY	Central seasons Central conversation of the American Public network of the American Public ne	Octobere values	0 0	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed guaranteed 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
NORWAY	Control season Annual control season control seaso	0 0	0 0	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 which guaranteed 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NORWAY	Central seasons Central conversation of the American Public network of the American Public ne	0 0	0 0	Stage 1 exposure	exposure, of which	Stage 2 вхроните 0 0 0 0 0 0	exposure, of which guaranteed	Stage 3 exposure	Stage 3 seposure, of which guaranteed 0 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NORWAY	Control to the Contro	0 0	0 0	Stage 1 exposure	exposure, of which	Stage 2 exposure 0 0 0 0 0 0	exposure, of which guaranteed	Stage 3 exposure	Stage 3 seposure, of which guaranteed 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
NORWAY	Control season Annual control season control seaso	0 0	0 0	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed control of the control of th	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
NORWAY	Control Contro	0 0 0 0	0 0 0 0 0 0 0	Stage 1 exposure	exposure, of which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	egosure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espeaure, of which guaranteed guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
NORWAY	Control was a second or the control of the control	0 0	0 0 0 0 0 0 0	9 9 9 0 9	exposure, of which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	egosure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espeaure, of which guaranteed guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage I exposure O O O O O O O O O O O O O O O O O O O	provisions for 28.ge 2 exposure	provisions for Stage 3	
IORWAY	Control Contro	0 0 0 0	0 0 0 0 0 0 0	9 9 9 0 9	exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed superior of the control of the contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espeaure, of which guaranteed guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage I exposure O O O O O O O O O O O O O O O O O O O	provisions for 28.ge 2 exposure	provisions for Stage 3 exposure	
NORWAY	County of the Co	0 0 0 0	0 0 0 0 0 0	9 9 9 0 9	exposure, of which parameter of the para	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcaure, of which guaranteed which guaranteed a supcause of the supcause of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espense, of which guaranteed which guaranteed a control of the con	provisions for Stage I exposure O O O O O O O O O O O O O O O O O O O	provisions for 28.ge 2 exposure	provisions for Stage 3 exposure	
NORWAY	County of the Co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	apount, of which guaranteed and of the control of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NORWAY	Control Water State Control Co	0 0 0 0	0 0 0 0 0 0	9 9 9 0 9	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espears, of which guaranteed which guaranteed a common of the common of	position for Stage 1 exposure exposure of the stage 1 exposure exposure of the stage 1 exposure of the	provisions for Stape 2 exposure exposur	provisions for Stage 3 september 5 septemb	
NORWAY	Control to Management of the Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposers, of which parameter of the control of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	apount, of which guaranteed and of the control of t	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espense, of which guaranteed which guaranteed a control of the con	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NORWAY	Control March 2014 (Control March 2014) (Control Ma	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NORWAY	Control banks	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NORWAY	Control March 2015 Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NORWAY	Control bands Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 exposure
NORWAY	Country leaves to the country of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	Control banks Contro	Degenera values	Constitution of the second of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio Stage 3 exposure
	Control banks Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Do O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	Control banks Contro	Degenera values	Do O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	Control bands Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Do O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	Control banks Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Do O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
	Control bands Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Do O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	espears, of which guaranteed which guaranteed a common of the common of	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio
NORWAY	Control bands Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposer, of poser to the control of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	supcours, of which guaranteed which guaranteed which guaranteed with the guaranteed of the guaranteed	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Steps 3 Steps 4 Steps 3 Steps 4 Ste	provision for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 superiors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio

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							Public guara						
					Stage 1		31/12 Stage 2	/2022	State 3				
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Cantral banks												
	Central covernments Benional covernments or local authorities												
	Public sector entities Multilatural Development Banks												
	International Organisations Institutions												
	Corporates					0		0	0		0	0	
	of which: SAE Retail					0	0		0	0	0	0	
NETHERLANDS	A whole Out		0			0	0		0.0	0		0	
	Secured by mortososs on immovable property of which: non-SAE	ō				0	0			0			
	Sterns associated with narticularly birth risk Covered bonds												
	Claims on institutions and connectes with a ST credit assessment Collective investments undertakings (CIU)												
	Equity												
	Securitisation Other exposures												
	Standardised Total							0					
							Public guara	ntees - Actual					
							31/1	/2022					
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
		Exposure values	amounts	exposure scade 1	which guaranteed	exposure stage 2	which guaranteed	exposure prage 3	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure
	(min EUR, %) Central banks				amount.		*mount		amount	exposure	exposure	exposure	
	Central governments												
	Regional governments or local authorities Public sector entities												
	Multilateral Decolorment Banks International Organisations												
	Institutions Corporates		0	0		0							
	of which: SIE Retail				0	0		0	0		0	0	
FINLAND	of which DR						0			0	0		
	Secured by mortosoes on immovable property of which nov.CAF		0	0	0	0	0		0	0	0	0	
	Stems associated with particularly high risk												
	Claims of institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity												
	Securitization Other exposures												
	Standardised Total	۰	0	0		0	0	0	0	0	0	0	
							Public guara	ntees - Actual					
							31/12	/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	(min EUR, %) Central banks				amount to the		amount		amount	exposure	exposure	exposure	expense
	Central governments												
	Replaced covernments or local authorities Biblic sector entities Multilateral Development Sanks												
	International Organisations												
	Institutions Corporates												
	of which: SE					0	0		0	0		0	
UNITED STATES	Retail of which: SHE		0		0	0	0		0	0		0	
	Secured by mortospes on immovable property of which non-SME		0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk			,							,		
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertaking (CIII)												
	Securitisation												
	Other exposures Standardised Total		0			0	0		۰	0		0	

2023 EU-wide Stress Test: Credit risk COVID-19 STA Svenska Handelsbanken — group

													Sveriska	landelsbank	cii qioup													
														Public guarantees		to												
					31	/12/2023									2/2024									31/1	2/2025			
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of Stag which expo	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	exposure guarant	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed expo	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
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Svenska	of which Odd	- ;						-		0.00%									0.000					_				0 0.000
Handelsbanken —	of which SHE	14	11		1	0 0	0 0	0		25,976	14	11	1	1 0				-	75 50%	14	11	,	1					0 75.550
group	of which non-OVE											-																
	Covered bonds Claims on institutions and corporates with a ST credit assessment																											
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					31	/12/2023								31/1	2/2024									31/1	2/2025			
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guarant	of Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which Stag guaranteed expo	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Coverage Ratio
	(min EUR, %)	exposure	guaranteed	exposure guarant	ed exposure	guaranteed	Stock of provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed expo	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central hanks Central governments																											
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SWEDEN	Secured by mortososs on immovable property	,						-							, and							Ĭ						
	of which non-SME	ů		ů	_		, i		Ů		Ů	ů	•	,	<u> </u>		Ů			Ů	Ů	· ·	Ů			Ů	Ů	
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	Standardised Total		0	0	0	0 0	0 0	0			0	0	0	0 0			0	0		0	0	0	0	0			0	0 -
														Public guarantees	i - Daseine Scenar	10												
					31,	/12/2023									2/2024									31/1	2/2025			
		Stage 1	Stage 1 exposure, of which	Stage 2 Stage Stage 2 Which	31 of Stage 3	/12/2023 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which Stag	Stage 2 exposure, of which			Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/1: Stage 3	2/2025 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stoce 3
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage exposure which guarant	2 of Stage 3 exposure	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which expo	Stage 2 exposure, of which guaranteed		2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 stage 3 exposure
	Central basis Central basis Central communicati	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guarant	21, of Stage 3 exposure	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Railo - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of stag which expo	Stage 2 exposure, of or which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks (rich EUF, %) Ce	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure guarante	21, of Stage 3 exposure	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Radio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which expo	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage 3 exposure
	Control Seels (chicago, and chicago, and chi	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guarant	31. 2 Stage 3 exposure	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which surranted expo	Stage 2 exposure, of une guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guarantees	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage 3 exposure exposure
	Control of bridge and the Control of Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 supston guarant	22 2 Suppose Stage 3 Stage 3 Stage 3	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 expount, of which support of stage stages and stages are stages as a stage stage stage stage stage stages are stages as a stage st	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stope 3 Stope
MORIUM	Control families Control fami	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure should guested	22 cof Stage 3 exposure	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 expount, of which support of stage stages of sta	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranted	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 Stage
NORWAY	Control Service Control Service Control Control Control Control Control Control Control Control Control Control Control Con	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 septions which is a seption of the seption	2 Stage 3 exposure	/12/2023 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 2 explanare	Stock of provisions for Stage 2 exposure	Speck of provisions for Sings 3 expanses	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Steepe 1 support, of support of	Stage 2 exposure, of whole guaranteed guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Steck of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage I exposure	Stock of provision for Stage 2 stage out to the stage of	Stack of previous for Stage 3
NORWAY	Control States Control States	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 expanse expanse guarant 0	2 Stage 3 exposure	/12/2023 Stage 3 exposers, of which guaranteed	Stock of provides for Stage 1 explanare explanare	Stock of provisions for Stage 2 exposure	Speck of provisions for Sings 3 expansion	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of shall sha	Stage 2 spaces of of approximation of the control o			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 stage	Speck of provisions for Steps 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guarantees	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 stage out of the stage of	Steck of provisions for Sep 3 Sup 3 Supplement Suppleme
NORWAY	Control Sealer Control	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure grands	2 Stage 3 supposure	/12/2023 Stage 3 exposers, of which government o o o o	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expenses	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Steps 1 exposure, of which steps guaranteed contents of the steps of t	Stage 2 exposure, of exposure,			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 stage	Speck of provisions for Steps 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Singe 3 exposure	2/2025 Stage 3 exposure, of which guarantees	Stock of provisions for Stage 1 exposures	Stock of provisions for Stope 2 exposure	Stock of provisions for Stock of Stock
NORWAY	Control funds Contro	Stage 1 exposure	Stage 1 seponare, of which guaranteed a seponare of the sep	Steps 2 exposure (special form)	2 Stage 3 supposture	/12/2023 Stage 3 exposers, of which guaranteed 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expenses	Coverage Ratio Stage 3 exposure	Stage 1 exposure 0	Stoge 1 separate, of white separate sep	Stope 2 spotest, of which guestiers of which guestiers of the guestiers of			Stock of provisions for Stops I exposure	Stock of provisions for provisions for provisions for provisions for provisions for the provision for	Stock of provisions for Stage 3 sapesures	Coverage Ratio - Stage 3 exposure	Stege 1 exposure	Stage 1 exposure, of which which which will be substantiated guaranteed of the substantial state	Stage 2 exposure	Stage 2 expanses, of watch of	Stage 3 exposure 0 0	2/2025 Stage 3 exposure, of exposure, of guinanteed	Stock of provisions for Stage 1 exposures	Stockef provisions for Steps 2 exposure	Steck of Commany Ratio Step 2 September 1
NORWAY	Control dentes Control dentes	Stage 1 exposure	Stage 1 exposure, of exposure, of guaranteed control of guaranteed	Rege 2 seption control of the contro	21 Stage 3 exposure	/11/2023 Saya 3 Saya	Stock of provisions for stock of control of stock of control of stock of control of cont	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 7 expensive control of the stage 7 e	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Singe 1 separate, of singe is separate, of singe is separate, of singe is separate is separate in separate is separate in sepa	Stepe 2 speaks, of which are pure steps of p			Stock of provisions for provisions for explosure	Stock of provisions for Stage 2 exposure	Stock of provisions for Zaga 3 expenses	Coverage Radio - Stage 3 exposure	Rage I exposure	Stage 1 exposure, of exposure,	Stage 2 exposure	Stage 2 spaces, of explanation of the control of th	Slage 3 exposure	2/2015 Stage 3 exposite, of which, granded	Stock of provisions for Stage of Stage	Stock of province for the control of	Stock of property of the control of
NORWAY	Some of basins Control of basins Control of basins Control of basins And the control of basins Basins a	Stage 1 exposure	Stege 1 supplied to the state of the state o	Steps 2 Steps	21, of Stage 2	(12/2023 Sage 3	Stock of providence for Stock of Registration of the Stock of Stoc	Stock of provision for provision for story of the story o	Stock of provision for Zaya 3 expanses	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 Stage 2 Stage	Stope 2 appears, of which guaration of guara	Stage 3 exposure	Sign 3 exposure, of which guaranteed	0	Stock of provision for Chap in	Stock of provisions for provisions for stock of provisions for stock of the stock o	Coverage Ballo - Stage 3 -	Rage 1 exposure	chage à espoient de vince de v	Steps 2 exposure	Stage 2 exposure, of existing stage of exposure, of existing stage of exposure of existing stage of ex	31/L 22age 3 exposure	2/2015 Step 2 september 2 sept	Stock of provisions for Steps 1. A style of St	Stock of providing for providing for stock of providing for stock of stock	Stude of Connega Balletin property of Connega
NORWAY	Control lambs Contro	Stage 1 exposure	Stoge 1 supplied to the store of the store o	0	of Stage 3 sta	Steps 3 sepesser, of which guaranted	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9	Coverage Ratio - Stage 2 digramme digramme	0 0 0	0 0 0		Stage 3 appliant appl	Step 3 exposers of which guaranteed of the control	0 0 0	Back of provision for Stage 2 exposus	Stock of provisions for Says 3 separate of Says 3 s	Coverage Ballo - Stage 3 exposers	0 0	9	0 0 0	0 0 0	9	0 0 0	9 9	Place had provided in the second of the seco	Direct of Converge and Sept. 2
NORWAY	Control Sealer Control	9	0	0	of Stage 3 sta	Steps 3 sepesser, of which guaranted	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9		0 0 0	0 0 0		Stage 3 appliant appl	Step 3 exposers of which guaranteed of the control	0	G G G	9 9	-	0 0	9	0 0 0	0 0 0	0	0 0 0	0 9 9	0 0 0	9
NORWAY	Count of the County of the Cou	9	0	0	of Stage 3 sta	Steps 3 sepesser, of which guaranted	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9		0 0 0	0 0 0		Stage 3 appliant appl	Step 3 exposers of which guaranteed of the control	0	G G G	9 9	-	0 0	9	0 0 0	0 0 0	0	0 0 0	0 9 9	0 0 0	9
NORWAY	Control density Control of control control of control control of control control of cont	9	Steps 1 segroup, of which guaranteed	0	of Stage 3 sta	2509.3 2509.3 (which is a second of the seco	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9	-	0 0 0	0 0 0 0	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 appliant appl	stage 3 exposes, or other control of the control of	0	G G G	Stock of provisions for Stock of provisions for Stock of provisions for Stock of provisions for Stock of Stock	Coverage Ratio - 2 Rays 2 exposure - 2 Rays 2 exposure - 2 Rays 2 exposure - 2 Rays 2 Rays 2 exposure - 2 Rays 2 exposure	0 0	Steps 1 exposers of which of the control of the con	0 0 0	Stage 2 exposure, of which of the control of the co	9	0	0 9 9	0 0 0	Donk of Comman Bridge and State of Comman Bridge and State of Stat
NORWAY	Control Contro	9	0	0	of Stage 3 sta	Steps 3 sepesser, of which guaranted	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9		0 0 0	0 0 0		Stage 3 appliant appl	Step 3 exposers of which guaranteed of the control	0	G G G	9 9	-	0 0	9	0 0 0	0 0 0	0	0 0 0	0 9 9	0 0 0	9
NORWAY	Count of the County of the Cou	9	0	0	of Stage 3 sta	Steps 3 sepesser, of which guaranted	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9		0 0 0	0 0 0		Stage 3 appliant appl	Step 3 exposers of which guaranteed of the control	0	G G G	9 9	-	0 0	9	0 0 0	0 0 0	0	0 0 0	0 9 9	0 0 0	9
NORWAY	Control Contro	9	0	0	of Stage 3 sta	Steps 3 sepesser, of which guaranted	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9		0 0 0	0 0 0		Stage 3 appliant appl	Step 3 exposers of which guaranteed of the control	0	G G G	9 9	-	0 0	9	0 0 0	0 0 0	0	0 0 0	0 9 9	0 0 0	9
NORWAY	Control services Control serv	9	0	0	of Stage 3 sta	Steps 3 sepesser, of which guaranted	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9	Crowage Editor Stope 3 expirers	0 0 0	0 0 0		Stage 3 appliant appl	Step 3 exposers of which guaranteed of the control	0	G G G	9 9	Coverage Ratio	0 0	9	0 0 0	0 0 0	0	0 0 0	0 9 9	0 0 0	9
NORWAY UNITED KINGOO	Section for the control of the contr	9	0	0	of Stage 3 sta	Steps 3 sepesser, of which guaranted	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9		0 0 0	0 0 0		Stage 3 appliant appl	Step 3 exposers of which guaranteed of the control	0	G G G	9 9	-	0 0	9	0 0 0	0 0 0	0	0 0 0	0 9 9	0 0 0	9
	Section for the control of the contr	9	0	0	of Stage 3 sta	Steps 3 sepesser, of which guaranted	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9 9 9	Crowage Editor Stope 3 expirers	0 0 0	0 0 0		Stage 3 appliant appl	Step 3 exposers of which guaranteed of the control	0	G G G	9 9	Coverage Ratio	0 0	9	0 0 0	0 0 0	0	0 0 0	0 9 9	0 0 0	9
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EBA MITHORITY												20	23 EU-	wide S	tress T Svenska H	est: Cr andelsbank			ID-19	STA											
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			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1:	2/2024 Stage 3	Stock of	Stock of	Stock of	<u> </u>		Stage 1		Stage 2		2/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage	1 exposure, c	of Stage 2	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Steen 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks	(min EUR, %)	guarantee		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central governments England governments or local authorities																														
	Public sector entities Multilateral Development Banks																														
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	Corporates of which: 245		0	0	0 0	0	0		0			0	0	Ĭ	0	0	0	0	0	0		0			0			0	0	0	
NETHERLANDS	Retail of whole the			0																									0		
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			Stage 1		Stage 2	31/1	2/2023 Stage 3						Stage 1		Stage 2	31/1	2/2024 Stage 3						Stage 1		Stage 2		2/2025 Stage 3		Stock of	Stock of	
		Stage	1 exposure, c	of Stage 2	exposure, of which	Stage 3 exposure	exposure, of	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks	(min EUR, %)	guarantee amount	1 *********	guaranteed emouse	enponne	guaranteed	exposure	exposure	exposure	exposure	шуолыч	guaranteed	Exposure	guaranteed	*******	guaranteed	exposure	exposure	exposure	exposure	exposite	guaranteed	Exposure	guaranteed	шрован	guaranteed amount	exposure	exposure	exposure	exposure
	Central governments																														
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	Corporates of which: 1945		0	0	0 0											0			0		-	0		-						0	
FINLAND	Retail of which: SME		0	0										-					0			0									
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	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen																														
	Collective investments undertakings (CIU) Equity	*																													
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	Standardised Total		0	0	0 0	0		0	0		-			_	0	0		0	0			0		-	0		0		0	0	
							2/2023									Public guarantees	- Baseline Scenar 2/2024	la									2/2025				
			Stage 1		Stage 2	31/1	State 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1.	State 3	Stock of	Stock of	Stock of	<u> </u>		Stage 1		Stage 2	31/1	Stage 3	Stock of	Stock of	Stack of	
		Stage	11 exposure, o which are guarantee	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3
	Central banks	(min EUR, %)	guarantee		guaranteed		guarantees emount	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guarantees		guaranteed		guaranteed	exposure	exposure	exposure	exposure
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	Secured by mortosoes on immovable property of which non-SHE Berns associated with particularly high risk											-												<u> </u>						۰	
	Terms associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen																														
	Collective investments undertakings (CIII)																														
	Society Securitisation Other exposures																														
	Standardised Total		0	0	0 0			0		0					0												0		0		

2023 EU-wide Stress Test: Credit risk COVID-19 STA Svenska Handelsbanken — group

													Sveriska	Handelsbank	cii qioup													
														Public guarantee	s - Adverse Scenar	b												
					31	/12/2023									2/2024									31/13	2/2025			
			Stage 1 exposure, of which guaranteed	Stage 2 exposure with guarantees	e 2 are, of	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of	Stock of	Coverage Ratio -	ft1	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o which guaranteed	· · · ·	Stage 3 exposure, of	Stock of	Stock of provisions for Stage 2 exposure	Stock of	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of	S1	Stage 2 exposure, of which guaranteed	Fr	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure
	(min EUR, %)	Stage 1 exposure	which quaranteed	Stage 2 expos exposure our	are, of Stage 3 ich exposure	which quaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	which ex	osure exposure, o which ouasanteed	Stage 3 exposure	which quaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	which quaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2	Stage 3 Stage 3
	Cantral banks						exposure	exposure	exposure							exposure	exposure	exposure								exposure	exposure	exposure
	Central covernments Rusional covernments or local authorities Public sector entities Multisteral Develorment Banks																											
	Public sector entities																											
	International Organisations																											
	Institutions Corporates	12	10	7	5	0 0				2,13%	17	34	2	1				0	3,95%	17	14	2	1					0 5.52%
Svenska	of which 1925	,				0 0				0.00%	-			0		0			0.00%	7				0	0			0 000%
Handelsbanken —	of which SHE		10							76 3400	-								35.62%									0 76.78%
group	of which non-SVE		20							2.74	- "						Ů	,	20.02.00	- "	- "						Ů	2.75
	Stems associated with particularly high risk Covered bonds																											
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					+								+														
	Security Security 1					-								-														
	Other excourses	,		30						W F700	- 11	24		,					77.73%	,								0 17.730
	The Francisco Total			**						200									2.025					_ *				
						/12/2021								Public guarantee	2 / 2024 2 / 2024	•								31/1	7/2025			
			Stage 1	Sta	# 2 E	Stage 3	David of	David of	- David			Stage 1	Stage 2		Stage 3	Florid of	David of	Danked			Stage 1		Stage 2		Stage 3	Floridad .		Parket
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exporter of special stage 2 with special stage of	are, of Stage 3 ich exposure	exposure, of which	Stock of provisions for Stage 1 exposure	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which so guaranteed	Stage 2 exposure, o which course guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for	provisions for	Stock of provisions for Stage 3 exposure exposure
	(min EUR, %)	exposure	guaranteed	exposure guar	nteed exposure	guaranteed	exposure	exposure	exposure	exposure	екролич	guaranteed amount	guaranteed amount	Стронате	guaranteed	exposure	exposure	exposure	exposure	егроппе	guaranteed	exposure	guaranteed	черовач	guaranteed	exposure	exposure	exposure exposure
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	Central covernments Resional covernments or local authorities Build's sector cetties Multilateral Development Banks					+	-						_	+												-		
	Multilateral Development Banks																											
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	Corporates of which: SME	•		-	•							-						0		0								0 -
SWEDEN	Retail of which: SME				0	0 0	0 0	0		-			0	0 1			0	0		0		۰	0					0 -
	Secured by mortozoes on immovable property			0		0 0	0 0	0		-	0	0	0	0			0	0		0	0	0	0	0				0
	Items associated with particularly high risk																											
	Covered bonds Claims on institutions and corporates with a ST credit assessment																											
	Collective investments undertakings (CIII)																											
	Securitisation																											
	Standardised Total		0			0 0	0 0			-	0	0	0	0 1		0	0	0		0	0	0	0	0				0 -
														Public guarantee	s - Adverse Scenar	io												
					31	/12/2023									s - Adverse Scenar 2/2024	lo .								31/1	2/2025			
		Stage 1	Stage 1 exposure, of	Stage 2 expoi	31 pe 2 are, of Stage 3	/12/2023 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2 exposure, o			Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	2/2025 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for
	(min ILI, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure with grant of the control of the c	21 ge 2 ge 2 ge 5 ge 5 ge 5 ge 5 ge 5 ge 5	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o which guarantees		2/2024 Stage 3 exposure, of which guarantoed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure exposure
	Control horis Control convenients	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure will guar	ge 2 are, of Stage 3 ich exposure	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	51/11 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 supposure exposure
	Control forms Control forms Control community Control control Control control Con	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guard	je 2 are, of Stape 3 ich exposure	/12/2023 Stage 3 exposure, of which guranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed ex-	Stage 2 exposure, o which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Slock of provisions for Stage 3 Stage 3 exposure exposure
	Central Seales (refs CER, %) Central Seales (refs CER, %) Central Seales (refs CER, %) Central Cent	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guar	31 ge 2 are, of Stage 3 ich exposure	/12/2023 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which surranteed	Stage 2 exposure, online which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/17 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Coverage Ratio- provisions for Stops 3 sape 3 seposure exposure
	Combined Section (Confidence of Confidence o	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 esposums guarante	pe 2 are, of Stage 3 ich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stope exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 expossre	Stage 1 exposure, of which surranteed ea	Stage 2 exposure, online which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 expossre	Stage 1 exposure	Stape I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guarantees	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision for Stage 3 Stage 3 exposure exposure
	Control Service. (one Diff. %) Control Service. (one Diff. %) Control of conventions. And the control of control of control And the control of control And the control of control And the cont	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure galance	ge 2 and, of Shape 3 ich exposure	(12/2023 Stage 3 exposure, of which guarantees	Stock of provisions for Stock and approximate for Stock and exposure of the stock and	Stock of provisions for Stage 2 Stage	Stock of provisions for Stage	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of subick exposure of subick expo	Stage 2 spec 2 which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stape 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guarantees	Stock of provisions for Stage 1 exposure	Stockef provision for Stage 2 exposure	Stack of Provisions for Staps 3 exposure exposur
NORWAY	Control banks (refs Ed. %) Control banks (refs Ed. %) Control banks (refs ed. &) Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 espoture for several forms of se	31 Stage 3 in the sta	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage	Stock of provisions for Stage	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed o	Stage 2 exposure, o which guaranteed			Stock of provisions for Stock of exposure	Stock of provisions for Stage 2 Stage 2 Stage 2 October 1 October	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guarantees	Stock of provisions for Stage 1 exposure	Stock of provisions for Stope 2 exposure	Stock of provisions for Stop 3 appears appears
NORWAY	Control denine (on D.S. %) Control de concentration (on D.S. %) Control de concentration (on D.S. %) Final de concentration (on D.S. %) Final de control denine (on D.S. %) Final de control denine (on D.S. %) Final denine	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Sape 2 sapseurs guard	31 Sage 3 Stage 3 Stag	/12/2023 Stage 3 Exposure, of which guaranteed	Stock of provisions for Stogs I exposure	Stock of Sto	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which to guaranteed to	Stage 2 exposure, or which course guarantees			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 supposure, of which guaranteed	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stock of provision for Stock of Stock o
NORWAY	Central Series Control Series	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Steps 2 experience of the control of	pr 2	/12/2023 Stage 3 exposure, of which our matter 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Step 1 expount of exponent of guiranteed control of	Steps 2 experters, or construction of the cons			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 supposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Standard Communication of the
NORWAY	Control Service Control Contr	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Steps 2 espoision gas	p 2 cm, of Stage 3 cm, of Stage 3 cm, of Stage 3 cm, othered exposure	/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Strays 1 exposures	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 explaints of special stage of sp	Stage 2 stypes control of the style of the s			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed 0	Stage 2 exposure	Stage 2 expensure, of which guaranteed guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which gazanteed	Stock of provisions for Stage of Stage	Stock of provisions for Stage 2 exposure control of the control of	Stock of principles of Conseque Relian- principles of Steps 1 steps 1 steps 2 steps 2 steps 3
NORWAY	Central banks (onto DAS, No.) Contral banks (onto DAS, No.)	Stage 1 exposure	Steps 1 exposure, of exposure, of gueranteed	Stage 2 Stage	pe 2 pr. 2 pr. of Stage 3 pr. of Sta	(12/2023 Steps 3 espenser, of surranteed curranteed	Stock of provisions for Stage 1 exposure of the stage	Zlock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 as passes	Coverage Radio - Stage 3 exposure	Stage 1 exposure	Obeye 1 exposure, of govern, of governorised governorised	Stage 2 septembre, of search of sear			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Seck of provisions for Steps a superior	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 expression, of which guaranteed	31/11 Stage 3 exposure	Size 2 especial espec	Stock of provisions for Stoge 1 exposure exposure	Stock of provisions for Stope 2 expanses	Standard Communication for Department of Stage 2 Argument Argument Communication of Communi
NORWAY	Control Solvin Control Solvin Control Control Control And Control Control And C	Stage 1 exposure	Steps 1 aspoints of which guaranteed	Stage 2 stage	pro 2 pro 2 pro 6 pro 6 pro 6 pro 7	(12/2023 Stage 3 exposure, of which guaranteed of the control of t	Stock of practices for practices for single states of states for single states for s	Stock of provisions for Stepe 2 exposure	Stock of provisions for Stage 3 explains	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Siege 1 expount, of strong single strong single sin	Stage 2 exposure, Garage Stage 2 exposure, Garage Stage Stag			Stock of provisions for Stage 1 exponents	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Steps 1 esponse, of which purmitted gurranted	Stage 2 exposure	Stage 2 espans, of which gueranised	31/11 Stage 3 exposure	Steps 2 Steps	Stock of provisions for Stock of provisions for Stock of	Enc. k of providing for Step 1 and Step 1 an	Stock of Sto
NORWAY	Control Services Control Services Services Services Services Services Services Services Services Services Services Services Servi	Stage 1 exposure	Store 1 exposure of which guaranteed of which guaranteed of the store	Steps State State	pr 2 Stage 3 Stage 3 Stage 3 Control of Stage 3 Con	12/2023 Stay 3 expenser, of expenser,	Stock of provides in the provides of the provi	Stock of provisions for Steps 2 exposure	Stock of providing in the providing in the providing in the supplemental state of the supplement	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Singe 1 expount of which of pursuals and so	Stage 2 expenses, or other particular distributions of the particular distribution of the par	Stage 3 exposure	Stage 3 exposure, or which early grannel ear	0 0	Stock of previous for the previous for t	Stock of provisions for Stops 1 exposure of supplies o	Coverage Salio - Sage 3	Stage 1 exposite	Steps I exposure, of which which guaranteed control of the control	Stage 2 exposure	Steps 2 exposure, of which gueranted	31/11 Stage 3 exposure 0 0 0	Steps 3 exposured separated control of the steps of the step of the	Stank of provinces for provinces for separate se	Shock of providing for Single	Dischaff Compay Mark. Principle of the Compay Mark. Replace of the Compa
NORWAY	Commission (color D.S. %) Control Service (Color D.S. %) Color Service (Co	Stage 1 exposure	Stope 1 exposure, of such characteristics of the such char	Engrand September 1	pr 2 Stage 3 S	//12/2023 Steps 3 exposure, of exposure, of guaranteed 0 0 0 0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prestrions for Stock of prestrions for Stock 1 exposure 1 exposure 1 exposure 2	Stock of positions for Stock of Stock o	Stock of provisions for provisions for Stock of provisions for Stock of Sto	Coverage Ratio - Stage 3 -	Stage 1 exposure	Stage 1 exposure, of g	Stage 2 ### Stage	Stape 3 exposure	Sing 3 exposes of the control of the	0 0	Stock of provision for Days at 4 spouse of	Steck of provisions for Steps 2 expenses	Coverage Battle Stage 3 Stage	Stage 1 exposes	Stage 1 exposure, of which which guaranteed control of the control	Stage 2 exposure	Steps 2 exposus, of which you which guestried	9	0	Stock of provisions for provisions for a control of the control of	Stock of provisions for Days 2 supplies to the stock of provisions for Days 2 supplies to the stock of the st	Broke of Comment Reals Program (Comment Reals Program (Comment Real Real Real Real Real Real Real Real
NORWAY	Control Service Control Service Service Service Service Service Service Service Service Service Service	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		Stage 1 exposure	9	9 9	Stage 3 exposure exposure control of the control of	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	-	0 0	9 9	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Control Seals (1985 - 1	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure exposure control of the control of	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	-	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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NORWAY	Count of Land County	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	Stock of property of the prope		0		0 0	9	9 9	Stage 3 exposure exposure control of the control of	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	-	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Count of Land County	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure exposure control of the control of	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	-	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	County of the County of Co	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	-	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Count of Land County	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	-	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY	Control banks Contro	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	Coverage Ratio Supposers ASSWs	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
NORWAY UNITED KINGGON	Count of the County of Cou	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	-	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Count of the County of Cou	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	Coverage Ratio Supposers ASSWs	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Count of the County of Cou	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	Coverage Ratio Supposers ASSWs	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Count of the County of Cou	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	Coverage Ratio Supposers ASSWs	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Count of the County of Cou	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	Coverage Ratio Supposers ASSWs	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Count of the County of Cou	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	Coverage Ratio Supposers ASSWs	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Count of the County of Cou	9	0	3	era comment of Stage 3 exposure of stage 3 exp	Stage 3 separate of which of which of which of which of the original of the or	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9		0		0 0	9	9 9	Stage 3 exposure	Step 3 exposers of which guaranteed of the control	0	0 9 0	9	Coverage Ratio Supposers ASSWs	0 0	9 9	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9	0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

E B/A PARENT													202	23 EU-1		Svenska Ha			k COV.	ID-19 S	SIA											
																,	ublic guarantees -	Adverse Scenario)													
		-		Stage 1		Stage 2		2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of	
			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which ouaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which ourranteed	Stage 2 exposure	exposure, of which quaranteed	Stage 3 exposure	exposure, of which ouaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which quaranteed	Stage 3 exposure	exposure, of which ouaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments	(min EUR, %)							exposure	exposure	exposure								exposure	exposure	exposure								exposure	exposure	exposure	
	Central deverantents Beninsel neutrements or local authorities Public sector entities																															
	Multisteral Development Sanks																															
	Institutions Corporates		0													0	0	٥			0						۰	0				
NETHERLANDS	of which: SHE Retail of which: SHE			0	۰	۰		۰	۰			1.	0				٥	٥			٥				-	۰	۰					
THE THE RESTREET	Secured by mortosoes on immovable property of which non-SME		0	0	٥	٥		0					0	0	0		0	0		0	0		0	0				0	0	0	0	
	Thems associated with narticularly blob risk Covered bonds																															
	Claims on institutions and comprehes with a ST credit assessor Collective investments undertakings (CIU) Equity																															
	Securitisation Other exposures																															
	Standardised Total		0	0								-	0				0			0			0			0		0		0	0	
							31/1	2/2023									ablic guarantees - 31/12/		•								31/12	/2025				
				Stage 1		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
		(min EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	and a	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central covernments			*mount		amoute)		Market and		,				*mount		a mouse à		Amount						arround .		41001113		emount				
	Regional governments or local authorities Public sector entities																															
	Middletonal Development Banks International Organisations Institutions																															
	Corporates of which: SME		0	0				0					0			0	0	٥		0	0		0	0		0		0		0	0	
FINLAND	Retail of which: SHE		0	0	0	0	0	0	0	0			0	0		0	0	٥	٥	0	0		0	0	-	0	0	0		0	0	
	Secured by mortozoes on immovable property of which non-CAP Items associated with particularly high risk		0			۰					- 1							٥		0	0				- 1		٥	0			0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment																															
	Collective investments undertakings (CIU) Coulty																															
	Securitisation Other exposures Standardised Total																															
	STENSING TOTAL		*.								,	q:		. ×	·		ublic guarantees -	Adverse Scenario	,	×1	•	ļ		×				×	·		*	
							31/1	2/2023									31/12/	2024									31/12					
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio -		Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure
		(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central governments Regional governments or local authorities																															
	Public sector entities Multilateral Development Banks																															
	International Organizations Institutions																															
	Corporates of which: SMC Retail										-	-			-										- 1				-			
UNITED STATES	of which: SHE Secured by mortgages on immovable property			0									0		-						-								-			
	of which: non-SME Trems associated with particularly Non-risk																															
	Covered bonds Claims on institutions and corporates with a ST credit assessment	sent																														
	Collective investments undertakings (CIII) Bouity Securitisation																															
	Other excourses Standardised Total																															



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	Baseline scenario			Adverse scenario			
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Risk exposure amount for credit risk	41,743	44,762	45,686	46,547	53,202	57,477	58,311	
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	
Risk exposure amount other credit risk	41,743	44,762	45,686	46,547	53,202	57,477	58,311	
Risk exposure amount for market risk	3,364	3,364	3,364	3,364	3,477	3,516	3,524	
Risk exposure amount for operational risk	6,434	6,434	6,434	6,434	6,434	6,434	6,434	
Other risk exposure amounts	21,016	19,196	18,384	17,747	15,161	10,558	10,031	
Total risk exposure amount	72,557	73,757	73,868	74,091	78,275	77,986	78,300	
Total Risk exposure amount (transitional)	72,557	73,757	73,868	74,091	78,275	77,986	78,300	
Total Risk exposure amount (fully loaded)	72,557	73,757	73,868	74,091	78,275	77,986	78,300	



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		17,349	17,907	18,527	19,184	15,216	15,379	15,575
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		14,238	14,797	15,416	16,074	12,106	12,269	12,464
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,019	1,019	1,019	1,019	1,019	1,019	1,019
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		13,361	13,873	14,495	15,167	11,256	11,421	11,646
A.1.3	Accumulated other comprehensive income		1,597	1,597	1,597	1,597	1,530	1,530	1,530
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-28	-28	-28	-28	-179	-179	-179
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		1,156	1,156	1,156	1,156	1,261	1,261	1,261
A.1.3.3	Other OCI contributions		469	469	469	469	447	447	447
A.1.4	Other Reserves		0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-20	-20	-20	-20	57	57	57
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-34	-34	-34	-34	-54	-54	-54
A.1.7.2	Cash flow hedge reserve		28	28	28	28	124	124	124
A.1.7.3	Other adjustments		-13	-13	-13	-13	-13	-13	-13
A.1.8	(-) Intangible assets (including Goodwill)		-755	-755	-755	-755	-755	-755	-755
A.1.8.1	of which: Goodwill (-)		-395	-395	-395	-395	-395	-395	-395
A.1.8.2	of which: Software assets (-)		0	0	0	0	0	0	0
A.1.8.3	of which: Other intangible assets (-)		-360	-360	-360	-360	-360	-360	-360
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-46	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		-918	-918	-918	-918	-1,001	-1,001	-1,001
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	O	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	C	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	C	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	C	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	C	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	C	-2	-17	0	-2	-32
	A.1.18B	(-) Minimum value commitment shortfalls		0	C	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	C	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	O	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		0	C	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	C	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of $01/01/2018$ compared to related IAS 39 figures as at $31/12/17$ ("static part")	0	0	C	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	C	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	C	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	C	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	C	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	C	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,399	1,399	1,399	1,399	1,399	1,399	1,399
	A.2.1	Additional Tier 1 Capital instruments		1,399	1,399	1,399	1,399	1,399	1,399	1,399
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		15,638	16,196	16,816	17,473	13,505	13,668	13,864
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,711	1,711	1,711	1,711	1,711	1,711	1,711
	A.4.1	Tier 2 Capital instruments		1,810	1,810	1,810	1,810	1,810	1,810	1,810
	A.4.2	Other Tier 2 Capital components and deductions		-99	-99	-99	-99	-99	-99	-99
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		72,557	73,757	73,868	74,091	78,275	77,986	78,300
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		19.62%	20.06%	20.87%	21.69%	15.47%	15.73%	15.92%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		21.55%	21.96%	22.76%	23.58%	17.25%	17.53%	17.71%
	C.3	Total Capital ratio		23.91%	24.28%	25.08%	25.89%	19.44%	19.72%	19.89%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		14,238	14,797	15,416	16,074	12,106	12,269	12,464
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		15,638	16,196	16,816	17,473	13,505	13,668	13,864
	D.3	TOTAL CAPITAL (fully loaded)		17,349	17,907	18,527	19,184	15,216	15,379	15,575



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		19.62%	20.06%	20.87%	21.69%	15.47%	15.73%	15.92%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		21.55%	21.96%	22.76%	23.58%	17.25%	17.53%	17.71%
	E.3	Total Capital ratio		23.91%	24.28%	25.08%	25.89%	19.44%	19.72%	19.89%
	H.1	Total leverage ratio exposures (transitional)		300,062	300,062	300062	300062	300062	300062	300062
1	H.2	Total leverage ratio exposures (fully loaded)		300,062	300,062	300062	300062	300062	300062	300062
Leverage ratios (%)	H.3	Leverage ratio (transitional)		5.21%	5.40%	5.60%	5.82%	4.50%	4.56%	4.62%
	H.4	Leverage ratio (fully loaded)		5.21%	5.40%	5.60%	5.82%	4.50%	4.56%	4.62%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%
Transitional combined buffer	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		3.16%	3.16%	3.16%	3.16%	3.16%	3.16%	3.16%
	P.6	Combined buffer		7.69%	7.69%	7.69%	7.69%	7.69%	7.69%	7.69%
	R.1	Pillar 2 capital requirement		2.07%	2.07%	2.07%	2.07%	2.07%	2.07%	2.07%
	R.1.1	of which: CET1		1.34%	1.34%	1.34%	1.34%	1.34%	1.34%	1.34%
	R.1.2	of which: AT1		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.07%	10.07%	10.07%	10.07%	10.07%	10.07%	10.07%
	R.2.1	of which: CET1		5.84%	5.84%	5.84%	5.84%	5.84%	5.84%	5.84%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		17.76%	17.76%	17.76%	17.76%	17.76%	17.76%	17.76%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		13.53%	13.53%	13.53%	13.53%	13.53%	13.53%	13.53%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		14,238						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			14,797	15,416	16,074	12,106	12,269	12,464
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		72,557						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			73,757	73,868	74,091	78,275	77,986	78,300
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		19.62%	20.06%	20.87%	21.69%	15.47%	15.73%	15.92%



2023 EU-wide Stress Test: P&L

	Actual	al Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	3,304	3,884	4,003	4,266	3,384	3,355	3,342	
Interest income	6,206	10,459	11,226	11,396	13,086	14,486	14,266	
Interest expense	-2,902	-6,576	-7,224	-7,131	-9,324	-10,233	-9,962	
Dividend income	1	0	0	0	0	0	0	
Net fee and commission income	838	824	821	838	587	587	587	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	274	87	87	87	-134	65	65	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-129			
Other operating income not listed above, net	-6	10	9	9	8	7	7	
Total operating income, net	4,412	4,804	4,920	5,200	3,715	4,014	4,001	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-2	-519	-159	-185	-3,516	-1,034	-715	
Other income and expenses not listed above, net	-2,104	-2,195	-2,225	-2,269	-2,305	-2,308	-2,367	
Profit or (-) loss before tax from continuing operations	2,306	2,090	2,536	2,746	-2,105	672	920	
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-483 22	-627	-761	-824	0	-202	-276	
Profit or (-) loss for the year	1,845	1,463	1,775	1,922	-2,105	470	644	
Amount of dividends paid and minority interests after MDA-related adjustments	1,423	951	1,154	1,250	0	306	419	
Attributable to owners of the parent net of estimated dividends	422	512	621	673	-2,105	165	225	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
Total post-tax MDA-related adjustment		0	0	0	0	0	0	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		0	0	0	0	0	0	



2023 EU-wide Stress Test: Major capital measures and realised losses

(mln	EUK	1

	(IIIII EOIV)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0