European Banking Authority

2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Svenska Handelsbanken — group

RowNum	(mln EUR, %)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline Scenario 31/12/2025	4 Baseline Scenario 31/12/2026	5 Baseline Scenario 31/12/2027	6 Adverse Scenario 31/12/2025	7 Adverse Scenario 31/12/2026	8 Adverse Scenario 31/12/2027
1	Net interest income	3,980		4,213	4,086	3,977	3,800	3,905	3,733
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	196		48	48	48	-71	42	42
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	38		43	-1	0	-2,557	-1,087	-1,059
4	**Profit or (-) loss for the year**	**2,211**		**1,912**	**1,720**	**1,580**	**-834**	**623**	**497**
5	Coverage ratio: non-performing exposure (%)	13.26%		4.40%	2.59%	1.93%	17.45%	16.64%	16.31%
6	Common Equity Tier 1 capital	13,534	13,534	13,800	13,851	13,904	12,790	13,404	13,463
7	Total Risk exposure amount (all transitional adjustments included)	71,920	71,606	72,999	73,265	73,548	74,496	75,239	76,000
8	**Common Equity Tier 1 ratio, %**	**18.82%**	**18.90%**	**18.90%**	**18.90%**	**18.90%**	**17.17%**	**17.82%**	**17.71%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**18.82%**	**18.90%**	**18.90%**	**18.90%**	**18.90%**	**17.17%**	**17.82%**	**17.71%**
10	Tier 1 capital	14,489	14,488	14,754	14,805	14,858	13,744	14,358	14,417
11	Total leverage ratio exposures	293,515		293,515	293,515	293,515	293,515	293,515	293,515
12	**Leverage ratio, %**	**4.94%**	**4.94%**	**5.03%**	**5.04%**	**5.06%**	**4.68%**	**4.89%**	**4.91%**
13	**Fully loaded leverage ratio, %**	**4.94%**	**4.94%**	**5.03%**	**5.04%**	**5.06%**	**4.68%**	**4.89%**	**4.91%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	No

2025 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Svenska Handelsbanken — group	Central banks	0	0	48,381	0	0	0	427	0	48,379	0	0	0	0	0	-
2		Central governments	0	0	5,933	0	0	0	238	0	4,110	824	1	0	1	0	29.17%
3		Regional governments or local authorities	0	0	1,626	0	0	0	263	0	1,613	13	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			4,276	0			961	0	4,222	28	0	0	0	0	-
6		Corporates	64,111	112	21,285	4	7,563	269	5,664	0	82,088	3,381	63	7	19	26	41.14%
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	52,581	111	1,007	4	5,179	269	173	0	51,307	2,326	62	4	14	25	40.02%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	96,082	271			7,354	474			94,365	1,917	71	3	4	36	51.40%
11		Retail - Secured by residential estate property	90,019	220			6,379	357			88,508	1,693	36	2	2	12	32.99%
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	6,064	52			975	118			5,857	224	35	1	2	24	70.80%
15		Retail - Other Retail - Of Which: SME	943	15			226	26			860	85	13	1	1	11	81.16%
16		Retail - Other Retail - Of Which: non-SME	5,121	37			748	91			4,998	139	21	0	1	14	64.34%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	891	0			890	0			725	0	0	0	0	0	-
21		TOTAL	161,084	384	81,501	4	15,807	743	7,553	0	235,502	6,163	135	11	24	63	46.39%

* Restated 31/12/2024:

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	SWEDEN	Central banks	0	0	17,598	0	0	0	155	0	17,598	0	0	0	0	0	-
23		Central governments	0	0	1,509	0	0	0	36	0	1,491	18	0	0	0	0	-
24		Regional governments or local authorities	0	0	1,197	0	0	0	170	0	1,189	7	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			2,239	0			368	0	2,239	0	0	0	0	0	-
27		Corporates	45,942	36	15,510	0	4,774	88	4,410	0	59,187	2,268	33	3	13	10	30.80%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	37,855	35	762	0	3,206	88	133	0	37,301	1,319	33	2	9	10	29.14%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	82,529	215			5,556	360			81,085	1,620	40	3	3	22	56.34%
32		Retail - Secured by residential estate property	76,792	175			4,698	265			75,538	1,413	17	2	2	6	34.10%
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	5,737	40			858	95			5,547	207	23	1	2	17	72.70%
36		Retail - Other Retail - Of Which: SME	908	13			211	23			827	82	12	1	1	9	79.51%
37		Retail - Other Retail - Of Which: non-SME	4,829	27			648	72			4,720	125	11	0	1	7	65.43%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	725	0			725	0			725	0	0	0	0	0	-
42		TOTAL	129,197	251	38,053	0	11,055	448	5,139	0	163,515	3,914	73	6	17	33	44.71%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	NORWAY	Central banks	0	0	1,163	0	0	0	10	0	1,163	0	0	0	0	0	-
44		Central governments	0	0	53	0	0	0	3	0	51	0	1	0	0	0	23.36%
45		Regional governments or local authorities	0	0	10	0	0	0	1	0	9	2	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			927	0			82	0	927	0	0	0	0	0	-
48		Corporates	14,542	52	2,523	0	2,259	145	455	0	16,569	533	14	3	4	7	50.27%
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	11,462	52	136	0	1,560	145	27	0	11,123	512	14	2	4	7	50.27%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	13,026	30			1,718	67			12,780	271	6	1	1	2	41.81%
53		Retail - Secured by residential estate property	12,805	27			1,642	60			12,566	261	5	0	0	1	30.28%
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	221	3			76	7			213	9	1	0	0	1	94.89%
57		Retail - Other Retail - Of Which: SME	34	1			15	3			31	3	1	0	0	0	53.90%
58		Retail - Other Retail - Of Which: non-SME	187	2			61	4			182	6	0	0	0	1	144.36%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	20	0			20	0			0	0	0	0	0	0	-
63		TOTAL	27,588	82	4,676	0	3,997	211	552	0	31,499	805	21	4	5	10	46.32%

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	UNITED KINGDOM	Central banks	0	0	2	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			0	0			0	0	0	0	0	0	0	0	-
69		Corporates	1	0	474	0	0	0	117	0	426	42	0	0	0	0	-
70		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	1	0	6	0	0	0	1	0	1	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	41	0			4	0			39	1	0	0	0	0	-
74		Retail - Secured by residential estate property	33	0			3	0			32	1	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	7	0			1	0			7	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	7	0			1	0			7	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	26	0			26	0			0	0	0	0	0	0	-
84		TOTAL	67	0	476	0	31	0	117	0	466	43	0	0	0	0	-

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2025 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	UNITED STATES	Central banks	0	0	11,570	0	0	0	102	0	11,570	0	0	0	0	0	-
86		Central governments	0	0	998	0	0	0	17	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			135	0			39	0	106	0	0	0	0	0	-
90		Corporates	0	0	976	0	0	0	262	0	1,005	0	0	0	0	0	-
91		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
92		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	82	0			8	0			79	3	0	0	0	0	-
95		Retail - Secured by residential estate property	79	0			7	0			76	3	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	3	0			0	0			3	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	3	0			0	0			3	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	5	0			5	0			0	0	0	0	0	0	-
105		**TOTAL**	**87**	**0**	**13,680**	**0**	**12**	**0**	**420**	**0**	12,760	4	0	0	0	0	-

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				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
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	NETHERLANDS	Central banks	0	0	17,743	0	0	0	156	0	17,743	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			42	0			14	0	42	0	0	0	0	0	-
111		Corporates	0	0	70	0	0	0	17	0	67	0	0	0	0	0	-
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	3	0	0	0	1	0	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	13	0			1	0			13	0	0	0	0	0	-
116		Retail - Secured by residential estate property	12	0			1	0			12	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	1	0			0	0			1	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	1	0			0	0			1	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	42	0			42	0			0	0	0	0	0	0	-
126		**TOTAL**	**55**	**0**	**17,855**	**0**	**43**	**0**	**188**	**0**	17,866	0	0	0	0	0	-

2025 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
1	Svenska Handelsbanken — group	Central banks	48,377	0	2	0	0	0	0.00%	48,376	0	3	0	0	0	0.00%	48,375	0	4	0	0	0	0.00%
2		Central governments	3,838	1,085	13	0	0	0	3.58%	3,831	1,086	19	0	0	0	2.38%	4,878	35	23	0	0	0	1.97%
3		Regional governments or local authorities	1,611	14	1	0	0	0	0.01%	1,611	14	1	0	0	0	0.01%	1,623	2	1	0	0	0	0.01%
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	4,236	13	0	0	0	0	0.01%	4,225	24	0	0	0	0	0.01%	4,210	39	0	0	0	0	0.01%
6		Corporates	75,426	9,148	958	0	0	28	2.89%	73,915	9,978	1,639	0	0	28	1.72%	83,038	300	2,194	0	0	29	1.30%
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	46,905	6,104	686	0	0	27	3.88%	46,089	6,455	1,151	0	0	27	2.35%	51,966	200	1,530	0	0	27	1.79%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	92,059	3,129	1,166	0	0	39	3.37%	90,532	3,802	2,020	0	0	39	1.95%	92,875	752	2,727	0	0	39	1.44%
11		Retail - Secured by residential estate property	86,497	2,733	1,007	0	0	12	1.19%	85,130	3,345	1,763	0	0	12	0.68%	87,235	611	2,392	0	0	12	0.50%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	5,561	395	159	0	0	27	17.15%	5,402	457	257	0	0	27	10.63%	5,639	141	335	0	0	27	8.15%
15		Retail - Other Retail - Of Which: SME	785	115	58	0	0	11	18.70%	742	121	94	0	0	11	11.55%	785	49	124	0	0	11	8.83%
16		Retail - Other Retail - Of Which: non-SME	4,776	280	101	0	0	16	16.26%	4,660	335	162	0	0	16	10.10%	4,854	92	211	0	0	16	7.75%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	725	0	0	0	0	0	-	725	0	0	0	0	0	-	725	0	0	0	0	0	-
21		TOTAL	226,272	13,389	2,139	0	0	67	3.15%	223,215	14,903	3,682	0	0	68	1.85%	235,723	1,128	4,949	0	0	68	1.38%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
22	SWEDEN	Central banks	17,596	0	2	0	0	0	0.00%	17,595	0	3	0	0	0	0.00%	17,594	0	4	0	0	0	0.00%
23		Central governments	1,497	4	8	0	0	0	0.00%	1,491	6	13	0	0	0	0.00%	1,493	1	16	0	0	0	0.00%
24		Regional governments or local authorities	1,189	7	0	0	0	0	0.02%	1,189	7	1	0	0	0	0.02%	1,195	1	1	0	0	0	0.02%
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	2,237	3	0	0	0	0	0.00%	2,233	6	0	0	0	0	0.00%	2,228	11	0	0	0	0	0.00%
27		Corporates	53,191	7,611	687	0	0	11	1.61%	52,059	8,192	1,237	0	0	11	0.93%	59,579	224	1,686	0	0	12	0.69%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	33,272	4,944	437	0	0	10	2.35%	32,704	5,161	787	0	0	11	1.35%	37,431	143	1,079	0	0	11	1.01%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	78,901	2,803	1,041	0	0	22	2.16%	77,443	3,465	1,837	0	0	23	1.23%	79,593	673	2,478	0	0	23	0.91%
32		Retail - Secured by residential estate property	73,635	2,432	900	0	0	6	0.64%	72,331	3,035	1,602	0	0	6	0.36%	74,254	545	2,168	0	0	6	0.27%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	5,265	371	141	0	0	17	11.85%	5,111	431	235	0	0	17	7.14%	5,339	127	310	0	0	17	5.42%
36		Retail - Other Retail - Of Which: SME	753	112	55	0	0	9	17.08%	711	119	91	0	0	10	10.45%	753	48	120	0	0	10	7.98%
37		Retail - Other Retail - Of Which: non-SME	4,512	259	86	0	0	7	8.46%	4,400	312	144	0	0	7	5.04%	4,586	80	190	0	0	7	3.81%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	725	0	0	0	0	0	-	725	0	0	0	0	0	-	725	0	0	0	0	0	-
42		TOTAL	155,337	10,427	1,738	0	0	34	1.93%	152,736	11,676	3,090	0	0	34	1.10%	162,407	910	4,184	0	0	34	0.82%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
43	NORWAY	Central banks	1,163	0	0	0	0	0	0.00%	1,163	0	0	0	0	0	0.00%	1,163	0	0	0	0	0	0.00%
44		Central governments	51	0	1	0	0	0	23.32%	51	0	1	0	0	0	23.29%	51	0	1	0	0	0	23.26%
45		Regional governments or local authorities	9	2	0	0	0	0	0.01%	9	2	0	0	0	0	0.01%	9	1	0	0	0	0	0.01%
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	926	1	0	0	0	0	0.01%	925	2	0	0	0	0	0.01%	923	4	0	0	0	0	0.01%
48		Corporates	15,984	1,034	98	0	0	7	7.49%	15,688	1,283	146	0	0	7	5.12%	16,869	48	199	0	0	8	3.79%
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	10,761	804	85	0	0	7	8.67%	10,543	982	124	0	0	7	6.03%	11,439	44	167	0	0	8	4.53%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	12,675	291	90	0	0	2	2.75%	12,616	298	142	0	0	2	1.75%	12,789	64	203	0	0	2	1.22%
53		Retail - Secured by residential estate property	12,465	281	87	0	0	1	1.71%	12,408	287	137	0	0	1	1.08%	12,575	61	196	0	0	1	0.75%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	210	10	4	0	0	1	26.80%	208	10	5	0	0	1	18.79%	214	2	7	0	0	1	13.95%
57		Retail - Other Retail - Of Which: SME	30	3	2	0	0	0	19.37%	30	3	2	0	0	0	13.92%	31	1	3	0	0	0	10.42%
58		Retail - Other Retail - Of Which: non-SME	179	7	2	0	0	1	32.41%	178	8	3	0	0	1	22.32%	183	1	4	0	0	1	16.48%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	30,808	1,327	190	0	0	10	5.33%	30,452	1,584	289	0	0	10	3.54%	31,805	117	404	0	0	10	2.56%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln 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
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Corporates	446	22	0	0	0	0	0.00%	429	38	1	0	0	0	0.00%	465	1	2	0	0	0	0.00%
70		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	37	3	1	0	0	0	0.00%	35	4	1	0	0	0	0.00%	38	1	2	0	0	0	0.00%
74		Retail - Secured by residential estate property	31	2	0	0	0	0	0.00%	31	3	0	0	0	0	0.00%	32	1	0	0	0	0	0.00%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	6	0	1	0	0	0	0.00%	5	1	1	0	0	0	0.00%	6	0	1	0	0	0	0.00%
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	6	0	1	0	0	0	0.00%	5	1	1	0	0	0	0.00%	6	0	1	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	483	24	1	0	0	0	0.00%	464	42	2	0	0	0	0.00%	503	2	3	0	0	0	0.00%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
85	UNITED STATES	Central banks	11,570	0	0	0	0	0	-	11,570	0	0	0	0	0	-	11,570	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	106	0	0	0	0	0	-	106	0	0	0	0	0	0.00%	105	1	0	0	0	0	0.00%
90		Corporates	1,001	4	0	0	0	0	0.00%	993	12	1	0	0	0	0.00%	1,000	5	1	0	0	0	0.00%
91		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	79	3	0	0	0	0	0.00%	79	3	0	0	0	0	0.00%	81	0	1	0	0	0	0.00%
95		Retail - Secured by residential estate property	76	3	0	0	0	0	0.00%	76	3	0	0	0	0	0.00%	78	0	1	0	0	0	0.00%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%	3	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	12,757	7	0	0	0	0	0.00%	12,748	15	1	0	0	0	0.00%	12,756	6	1	0	0	0	0.00%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
106	NETHERLANDS	Central banks	17,743	0	0	0	0	0	-	17,743	0	0	0	0	0	-	17,743	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	42	0	0	0	0	0	-	42	0	0	0	0	0	0.00%	42	0	0	0	0	0	0.00%
111		Corporates	67	0	0	0	0	0	0.00%	67	0	0	0	0	0	0.00%	67	0	0	0	0	0	0.00%
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	13	0	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%
116		Retail - Secured by residential estate property	12	0	0	0	0	0	0.00%	12	0	0	0	0	0	0.00%	12	0	0	0	0	0	0.00%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	17,865	1	0	0	0	0	0.00%	17,865	1	0	0	0	0	0.00%	17,865	0	0	0	0	0	0.00%

2025 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Svenska Handelsbanken — group	Central banks	48,374	0	5	1	0	1	13.69%	48,366	0	12	1	0	2	13.51%	48,360	0	19	1	0	3	13.44%
2		Central governments	4,085	825	26	1	1	3	10.18%	4,206	683	46	1	0	4	8.72%	4,203	673	60	1	0	5	8.37%
3		Regional governments or local authorities	1,612	12	2	1	0	0	32.82%	1,610	12	4	1	0	1	32.87%	1,613	8	5	0	0	2	32.89%
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	4,236	13	0	0	0	0	36.90%	4,225	24	0	0	0	0	36.90%	4,210	39	0	0	0	0	36.90%
6		Corporates	74,117	8,545	2,870	445	247	550	19.17%	70,747	8,121	6,665	382	72	1,258	18.88%	68,712	6,832	9,988	307	45	1,872	18.74%
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	45,954	5,729	2,012	230	105	295	14.68%	43,717	5,371	4,608	192	31	651	14.12%	42,319	4,491	6,886	153	15	961	13.95%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	89,819	2,943	3,592	573	81	550	15.31%	84,729	3,187	8,438	476	36	1,215	14.40%	80,679	2,958	12,717	366	27	1,778	13.98%
11		Retail - Secured by residential estate property	84,471	2,590	3,178	450	57	417	13.11%	79,912	2,841	7,485	370	29	932	12.45%	76,293	2,655	11,290	293	22	1,365	12.09%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	5,348	353	414	123	24	133	32.16%	4,817	346	953	106	7	283	29.72%	4,387	302	1,427	73	4	413	28.93%
15		Retail - Other Retail - Of Which: SME	709	96	153	57	11	58	37.73%	524	76	358	50	1	126	35.10%	371	50	536	29	1	184	34.30%
16		Retail - Other Retail - Of Which: non-SME	4,640	257	261	66	14	75	28.89%	4,293	269	595	56	5	158	26.48%	4,015	252	890	43	4	229	25.69%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	725	0	0	0	0	0	-	725	0	0	0	0	0	-	725	0	0	0	0	0	-
21		TOTAL	222,968	12,337	6,495	1,020	329	1,104	17.00%	214,609	12,026	15,165	860	108	2,481	16.36%	208,502	10,509	22,789	674	72	3,659	16.06%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
22	SWEDEN	Central banks	17,593	0	5	1	0	1	12.53%	17,586	0	12	1	0	1	12.53%	17,580	0	18	1	0	2	12.53%
23		Central governments	1,487	3	19	0	0	1	3.23%	1,470	3	36	0	0	1	3.15%	1,460	1	47	0	0	1	3.12%
24		Regional governments or local authorities	1,189	7	1	0	0	0	34.96%	1,188	6	2	0	0	1	35.16%	1,189	4	3	0	0	1	35.26%
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	2,237	3	0	0	0	0	0.00%	2,233	6	0	0	0	0	0.00%	2,228	11	0	0	0	0	0.00%
27		Corporates	52,290	7,120	2,079	368	220	415	19.95%	49,561	6,689	5,239	322	62	1,017	19.41%	47,979	5,438	8,071	258	37	1,544	19.13%
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	32,651	4,674	1,327	181	86	188	14.16%	30,915	4,315	3,423	157	26	473	13.83%	29,823	3,493	5,337	124	12	732	13.72%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	77,061	2,616	3,068	509	68	448	14.60%	72,374	2,886	7,485	428	30	1,040	13.89%	68,629	2,688	11,428	327	21	1,545	13.52%
32		Retail - Secured by residential estate property	71,995	2,284	2,689	392	46	333	12.39%	67,819	2,558	6,590	327	23	782	11.87%	64,489	2,400	10,078	258	17	1,164	11.55%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	5,066	332	379	117	22	115	30.30%	4,555	327	894	101	6	257	28.76%	4,139	287	1,350	70	4	381	28.22%
36		Retail - Other Retail - Of Which: SME	681	94	146	55	10	54	36.87%	501	75	345	48	1	119	34.52%	352	49	519	28	1	176	33.81%
37		Retail - Other Retail - Of Which: non-SME	4,385	238	233	62	12	61	26.19%	4,054	253	549	53	5	138	25.14%	3,787	238	831	41	3	205	24.73%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	725	0	0	0	0	0	-	725	0	0	0	0	0	-	725	0	0	0	0	0	-
42		TOTAL	152,582	9,748	5,171	879	288	864	16.71%	145,138	9,590	12,774	751	91	2,060	16.13%	139,791	8,143	19,568	586	59	3,093	15.81%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
43	NORWAY	Central banks	1,163	0	0	0	0	0	34.81%	1,163	0	0	0	0	0	34.81%	1,163	0	0	0	0	0	34.81%
44		Central governments	51	0	1	0	0	0	23.48%	51	0	1	0	0	0	23.58%	51	0	1	0	0	0	23.66%
45		Regional governments or local authorities	9	1	0	0	0	0	16.99%	9	1	0	0	0	0	16.87%	9	1	0	0	0	0	16.79%
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	926	1	0	0	0	0	36.91%	925	2	0	0	0	0	36.91%	923	4	0	0	0	0	36.91%
48		Corporates	15,687	993	436	47	11	86	19.76%	15,274	1,083	759	32	6	150	19.69%	15,005	1,112	1,000	26	5	198	19.76%
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	10,521	768	360	33	8	67	18.52%	10,175	859	615	22	4	112	18.28%	9,987	860	803	18	3	147	18.27%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	12,288	295	473	60	11	82	17.41%	11,914	271	871	44	6	150	17.23%	11,631	244	1,181	36	5	203	17.17%
53		Retail - Secured by residential estate property	12,089	287	457	56	10	76	16.65%	11,726	264	843	41	6	139	16.54%	11,452	238	1,143	34	5	189	16.51%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	199	9	16	4	1	6	39.45%	188	7	28	3	0	11	37.91%	180	6	38	2	0	14	37.46%
57		Retail - Other Retail - Of Which: SME	26	2	6	2	0	3	46.22%	22	1	11	2	0	5	46.28%	18	1	15	1	0	7	46.34%
58		Retail - Other Retail - Of Which: non-SME	173	6	9	2	0	3	34.83%	166	6	17	1	0	5	32.22%	161	5	22	1	0	7	31.41%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	30,124	1,291	911	107	22	169	18.55%	29,336	1,358	1,632	76	12	300	18.39%	28,781	1,361	2,183	62	10	401	18.37%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
64	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Corporates	445	22	1	1	1	0	30.24%	427	37	4	1	1	1	30.02%	411	48	9	1	0	3	29.98%
70		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	15.18%	0	0	0	0	0	0	15.04%	0	0	0	0	0	0	14.97%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	36	3	2	1	0	0	25.63%	33	3	4	0	0	1	25.35%	31	2	7	0	0	2	25.39%
74		Retail - Secured by residential estate property	31	2	0	0	0	0	12.59%	30	2	1	0	0	0	13.38%	30	2	2	0	0	0	13.95%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	6	0	1	0	0	0	29.81%	3	1	3	0	0	1	29.50%	2	0	5	0	0	1	29.24%
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	6	0	1	0	0	0	29.81%	3	1	3	0	0	1	29.50%	2	0	5	0	0	1	29.24%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	482	24	3	1	1	1	27.57%	460	40	8	1	1	2	27.78%	443	51	16	1	0	4	28.01%

2025 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
85	UNITED STATES	Central banks	11,570	0	0	0	0	0	-	11,570	0	0	0	0	0	-	11,570	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	106	0	0	0	0	0	-	106	0	0	0	0	0	0.00%	105	1	0	0	0	0	0.00%
90		Corporates	1,000	4	1	0	0	0	6.90%	992	12	2	0	0	0	6.34%	981	21	4	0	0	0	6.09%
91		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	78	3	1	0	0	0	14.96%	78	3	2	0	0	0	14.48%	77	3	2	0	0	0	14.20%
95		Retail - Secured by residential estate property	75	3	1	0	0	0	14.86%	75	3	2	0	0	0	14.39%	74	3	2	0	0	0	14.12%
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	3	0	0	0	0	0	21.28%	3	0	0	0	0	0	19.67%	3	0	0	0	0	0	18.97%
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	21.28%	3	0	0	0	0	0	19.67%	3	0	0	0	0	0	18.97%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	12,755	7	2	0	0	0	10.37%	12,745	15	4	0	0	0	9.55%	12,734	25	6	0	0	1	9.14%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
106	NETHERLANDS	Central banks	17,743	0	0	0	0	0	-	17,743	0	0	0	0	0	-	17,743	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	42	0	0	0	0	0	-	42	0	0	0	0	0	0.00%	42	0	0	0	0	0	0.00%
111		Corporates	66	0	0	0	0	0	36.04%	66	0	1	0	0	1	35.96%	65	0	2	0	0	1	35.92%
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	13	0	0	0	0	0	17.89%	13	0	0	0	0	0	17.34%	12	0	0	0	0	0	17.02%
116		Retail - Secured by residential estate property	12	0	0	0	0	0	17.27%	12	0	0	0	0	0	16.58%	12	0	0	0	0	0	16.12%
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	1	0	0	0	0	0	25.55%	1	0	0	0	0	0	25.19%	1	0	0	0	0	0	25.07%
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	25.55%	1	0	0	0	0	0	25.19%	1	0	0	0	0	0	25.07%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	17,865	1	1	0	0	0	34.04%	17,864	1	2	0	0	1	34.19%	17,862	1	3	0	0	1	34.19%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

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2025 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Svenska Handelsbanken — group	Central banks	10,958	0	0	0	10,958	0	0	0	0	0	0.00%
2		Central governments	53	0	0	0	55	1	0	0	0	0	0.00%
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	192	0	0	0	192	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	212	0	4	0	28	0	0	0	0	0	0.00%
8		Corporates	1,079	1	897	1	1,103	61	0	1	2	0	115.27%
9		of which: Other - SME	592	1	451	1	580	43	0	1	2	0	115.27%
10		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11		Retail	1,209	39	783	48	1,362	71	45	3	3	16	34.58%
12		of which: SME	34	0	14	0	32	2	3	0	0	0	15.02%
13		Secured by mortgages on immovable property and ADC exposures	29,544	239	11,199	311	28,812	1,396	9	7	7	3	34.75%
14		of which: Residential immovable property	19,514	191	5,248	245	18,925	938	5	4	3	1	21.00%
15		of which: Commercial immovable property	9,941	46	5,817	64	9,797	456	3	3	4	0	13.70%
16		of which: Land, acquisition, development and construction exposures (ADC)	89	2	133	2	89	2	0	0	0	1	320.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
21		Equity	681	0	1,702	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	776	0	211	0	501	121	7	0	0	0	0.00%
24		**TOTAL**	**44,702**	**279**	**14,796**	**360**	**43,009**	**1,649**	**61**	**11**	**12**	**19**	**30.97%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
26		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
27		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
28		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	22	0	0	0	27	0	0	0	0	0	0.00%
32		Corporates	10	0	10	0	48	13	0	0	0	0	0.00%
33		of which: Other - SME	1	0	0	0	13	12	0	0	0	0	0.00%
34		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail	636	20	367	27	657	38	7	1	2	4	65.99%
36		of which: SME	11	0	3	0	6	0	0	0	0	0	85.87%
37		Secured by mortgages on immovable property and ADC exposures	274	0	108	0	304	5	0	0	0	0	6.86%
38		of which: Residential immovable property	272	0	107	0	292	5	0	0	0	0	0.00%
39		of which: Commercial immovable property	2	0	1	0	12	0	0	0	0	0	6.86%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	671	0	1,678	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	551	0	114	0	296	121	7	0	0	0	0.00%
48		**TOTAL**	**2,165**	**20**	**2,278**	**27**	**1,332**	**177**	**14**	**1**	**2**	**4**	**31.67%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		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
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	NORWAY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
50		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
56		Corporates	14	0	13	0	16	1	0	0	0	0	0.00%
57		of which: Other - SME	6	0	5	0	6	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	161	0	101	0	193	5	0	0	0	0	45.82%
60		of which: SME	7	0	4	0	6	1	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	3	0	1	0	49	6	0	0	0	0	0.00%
62		of which: Residential immovable property	2	0	1	0	49	6	0	0	0	0	0.00%
63		of which: Commercial immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	6	0	16	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	57	0	16	0	16	0	0	0	0	0	0.00%
72		**TOTAL**	**241**	**0**	**146**	**0**	**274**	**12**	**0**	**0**	**0**	**0**	**45.82%**

2025 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	UNITED KINGDOM	Central banks	10,958	0	0	0	10,958	0	0	0	0	0	0.00%
74		Central governments	52	0	0	0	55	1	0	0	0	0	0.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	189	0	4	0	0	0	0	0	0	0	0.00%
80		Corporates	991	1	834	1	973	47	0	1	2	0	146.54%
81		of which: Other - SME	553	1	438	1	538	29	0	1	2	0	146.54%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail	192	2	155	3	233	15	0	0	0	0	141.30%
84		of which: SME	16	0	7	0	19	0	0	0	0	0	127.64%
85		Secured by mortgages on immovable property and ADC exposures	20,086	237	7,787	308	19,556	1,083	8	7	7	2	30.44%
86		of which: Residential immovable property	12,370	189	3,214	243	11,960	661	5	4	3	1	12.97%
87		of which: Commercial immovable property	7,627	46	4,440	64	7,507	420	3	3	4	0	13.70%
88		of which: Land, acquisition, development and construction exposures (ADC)	89	2	133	2	89	2	0	0	0	1	320.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	166	0	80	0	189	0	0	0	0	0	0.00%
96		**TOTAL**	**32,634**	**240**	**8,860**	**312**	**31,963**	**1,145**	**8**	**8**	**9**	**3**	**33.11%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	69	0	0	0	69	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	1	0	0	0	1	0	0	0	0	0	0.00%
104		Corporates	31	0	31	0	31	0	0	0	0	0	0.00%
105		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	1	0	1	0	1	0	0	0	0	0	125.45%
108		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	1	0	0	0	0	0	0.00%
110		of which: Residential immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
120		**TOTAL**	**103**	**0**	**32**	**0**	**103**	**0**	**0**	**0**	**0**	**0**	**125.45%**

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
128		Corporates	24	0	8	0	10	0	0	0	0	0	0.00%
129		of which: Other - SME	22	0	7	0	8	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail	7	0	5	0	6	0	0	0	0	0	99.86%
132		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	8,997	1	3,222	1	8,732	281	0	0	0	0	6.93%
134		of which: Residential immovable property	6,769	1	1,898	1	6,520	263	0	0	0	0	6.93%
135		of which: Commercial immovable property	2,228	0	1,324	0	2,211	19	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144		**TOTAL**	**9,028**	**1**	**3,235**	**1**	**8,748**	**282**	**0**	**0**	**0**	**0**	**7.37%**

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2025 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Svenska Handelsbanken — group	**Central banks**	10,958	0	0	0	0	0	0.00%	10,958	0	0	0	0	0	0.00%	10,958	0	0	0	0	0	0.00%
2		**Central governments**	55	0	0	0	0	0	0.19%	55	0	0	0	0	0	0.20%	55	0	0	0	0	0	0.20%
3		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
4		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5		**Multilateral Development Banks**	192	0	0	0	0	0	0.00%	192	0	0	0	0	0	0.00%	192	0	0	0	0	0	0.00%
6		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		**Institutions**	27	1	1	0	0	0	0.00%	26	1	1	0	0	0	0.00%	25	2	2	0	0	0	0.00%
8		**Corporates**	1,058	93	13	0	0	0	3.88%	1,033	109	21	0	0	1	2.35%	1,074	61	29	0	0	1	1.77%
9		of which: Other - SME	550	63	10	0	0	0	4.87%	536	71	16	0	0	1	3.08%	568	34	22	0	0	1	2.39%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		**Retail**	1,283	132	62	0	0	33	53.19%	1,274	128	75	0	0	33	43.89%	1,325	67	85	0	0	33	38.60%
12		of which: SME	31	3	3	0	0	3	79.52%	31	2	3	0	0	3	77.67%	31	2	3	0	0	3	75.82%
13		**Secured by mortgages on immovable property and ADC exposures**	27,514	2,552	150	0	0	3	2.00%	27,123	2,824	269	0	0	3	1.12%	28,890	941	385	0	0	3	0.79%
14		of which: Residential immovable property	18,218	1,572	77	0	0	1	1.45%	18,056	1,673	139	0	0	1	0.81%	19,107	563	198	0	0	1	0.57%
15		of which: Commercial immovable property	9,212	973	71	0	0	0	0.58%	8,987	1,141	128	0	0	0	0.34%	9,697	377	182	0	0	0	0.25%
16		of which: Land, acquisition, development and construction exposures (ADC)	83	7	2	0	0	1	80.08%	79	10	3	0	0	1	48.85%	86	1	4	0	0	1	35.49%
17		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		**Securitisation**																					
23		**Other exposures**	501	121	7	0	0	0	6.34%	501	121	7	0	0	0	6.33%	501	121	7	0	0	0	6.33%
24		**TOTAL**	**41,587**	**2,899**	**233**	**0**	**0**	**37**	**15.87%**	**41,161**	**3,183**	**375**	**0**	**0**	**37**	**9.88%**	**43,019**	**1,191**	**509**	**0**	**0**	**37**	**7.28%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
25	SWEDEN	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		**Central governments**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		**Institutions**	26	1	1	0	0	0	0.00%	25	1	1	0	0	0	0.00%	24	2	2	0	0	0	0.00%
32		**Corporates**	49	7	5	0	0	0	0.00%	49	5	7	0	0	0	0.00%	49	3	9	0	0	0	0.00%
33		of which: Other - SME	15	6	5	0	0	0	0.00%	15	3	7	0	0	0	0.00%	15	2	8	0	0	0	0.00%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		**Retail**	646	39	16	0	0	7	40.56%	642	37	23	0	0	7	27.78%	659	14	29	0	0	7	22.39%
36		of which: SME	6	0	0	0	0	0	6.80%	6	0	0	0	0	0	3.72%	6	0	0	0	0	0	2.69%
37		**Secured by mortgages on immovable property and ADC exposures**	277	25	8	0	0	0	0.00%	263	33	13	0	0	0	0.00%	292	1	16	0	0	0	0.00%
38		of which: Residential immovable property	265	25	8	0	0	0	0.00%	252	33	13	0	0	0	0.00%	280	1	16	0	0	0	0.00%
39		of which: Commercial immovable property	12	0	0	0	0	0	0.13%	12	1	0	0	0	0	0.06%	12	0	0	0	0	0	0.04%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		**Securitisation**																					
47		**Other exposures**	296	121	7	0	0	0	6.34%	296	121	7	0	0	0	6.33%	296	121	7	0	0	0	6.33%
48		**TOTAL**	**1,294**	**193**	**37**	**0**	**0**	**7**	**19.08%**	**1,274**	**197**	**52**	**0**	**0**	**7**	**13.41%**	**1,320**	**141**	**63**	**0**	**0**	**7**	**11.10%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
49	NORWAY	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		**Central governments**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
51		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		**Institutions**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		**Corporates**	16	0	0	0	0	0	0.31%	16	0	0	0	0	0	0.28%	16	0	0	0	0	0	0.25%
57		of which: Other - SME	6	0	0	0	0	0	0.32%	6	0	0	0	0	0	0.29%	6	0	0	0	0	0	0.26%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		**Retail**	172	24	2	0	0	0	0.33%	171	23	4	0	0	0	0.19%	172	22	5	0	0	0	0.13%
60		of which: SME	4	2	0	0	0	0	0.00%	4	2	0	0	0	0	0.00%	5	2	0	0	0	0	0.00%
61		**Secured by mortgages on immovable property and ADC exposures**	50	6	0	0	0	0	0.06%	49	6	0	0	0	0	0.05%	55	0	0	0	0	0	0.04%
62		of which: Residential immovable property	49	6	0	0	0	0	0.08%	49	6	0	0	0	0	0.06%	54	0	0	0	0	0	0.05%
63		of which: Commercial immovable property	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		**Securitisation**																					
71		**Other exposures**	16	0	0	0	0	0	0.00%	16	0	0	0	0	0	0.00%	16	0	0	0	0	0	0.00%
72		**TOTAL**	**254**	**30**	**2**	**0**	**0**	**0**	**0.32%**	**253**	**29**	**4**	**0**	**0**	**0**	**0.20%**	**258**	**22**	**5**	**0**	**0**	**0**	**0.14%**

2025 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

UNITED KINGDOM

RowNum	(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
73	Central banks	10,958	0	0	0	0	0	0.00%	10,958	0	0	0	0	0	0.00%	10,958	0	0	0	0	0	0.00%
74	Central governments	55	0	0	0	0	0	0.19%	55	0	0	0	0	0	0.20%	55	0	0	0	0	0	0.20%
75	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80	Corporates	929	83	7	0	0	0	3.23%	905	101	13	0	0	0	1.87%	943	57	20	0	0	0	1.35%
81	of which: Other - SME	508	55	5	0	0	0	4.77%	493	65	9	0	0	0	2.84%	524	31	13	0	0	0	2.07%
82	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83	Retail	233	15	0	0	0	0	104.00%	233	15	0	0	0	0	99.57%	233	15	0	0	0	0	96.67%
84	of which: SME	19	0	0	0	0	0	127.64%	19	0	0	0	0	0	127.63%	19	0	0	0	0	0	127.63%
85	Secured by mortgages on immovable property and ADC exposures	18,628	1,891	129	0	0	3	1.97%	18,293	2,126	228	0	0	3	1.12%	19,405	917	326	0	0	3	0.79%
86	of which: Residential immovable property	11,472	1,090	64	0	0	1	1.02%	11,339	1,174	114	0	0	1	0.58%	11,918	545	164	0	0	1	0.41%
87	of which: Commercial immovable property	7,072	795	63	0	0	0	0.66%	6,875	943	111	0	0	0	0.39%	7,401	370	159	0	0	0	0.28%
88	of which: Land, acquisition, development and construction exposures (ADC)	83	7	2	0	0	1	80.08%	79	10	3	0	0	1	48.85%	86	1	4	0	0	1	35.49%
89	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94	Securitisation																					
95	Other exposures	189	0	0	0	0	0	0.00%	189	0	0	0	0	0	0.00%	189	0	0	0	0	0	0.00%
96	**TOTAL**	**30,991**	**1,990**	**136**	**0**	**0**	**3**	**2.09%**	**30,632**	**2,243**	**242**	**0**	**0**	**3**	**1.19%**	**31,782**	**989**	**346**	**0**	**0**	**3**	**0.84%**

UNITED STATES

RowNum	(mln EUR, %)																					
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
		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
97	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101	Multilateral Development Banks	69	0	0	0	0	0	0.00%	69	0	0	0	0	0	0.00%	69	0	0	0	0	0	0.00%
102	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103	Institutions	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
104	Corporates	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%	31	0	0	0	0	0	0.00%
105	of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107	Retail	1	0	0	0	0	0	37.41%	1	0	0	0	0	0	28.89%	1	0	0	0	0	0	25.33%
108	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109	Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
110	of which: Residential immovable property	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
111	of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118	Securitisation																					
119	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120	**TOTAL**	**103**	**0**	**0**	**0**	**0**	**0**	**12.55%**	**103**	**0**	**0**	**0**	**0**	**0**	**7.20%**	**103**	**0**	**0**	**0**	**0**	**0**	**5.06%**

NETHERLANDS

RowNum	(mln EUR, %)																					
		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
121	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128	Corporates	9	1	0	0	0	0	0.01%	9	1	0	0	0	0	0.00%	10	0	0	0	0	0	0.00%
129	of which: Other - SME	8	1	0	0	0	0	0.01%	8	1	0	0	0	0	0.00%	8	0	0	0	0	0	0.00%
130	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131	Retail	6	0	0	0	0	0	99.01%	6	0	0	0	0	0	98.65%	6	0	0	0	0	0	98.34%
132	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133	Secured by mortgages on immovable property and ADC exposures	8,393	613	7	0	0	0	0.14%	8,355	641	18	0	0	0	0.06%	8,967	17	29	0	0	0	0.04%
134	of which: Residential immovable property	6,329	450	4	0	0	0	0.24%	6,314	459	11	0	0	0	0.10%	6,752	14	17	0	0	0	0.06%
135	of which: Commercial immovable property	2,064	163	3	0	0	0	0.00%	2,040	182	8	0	0	0	0.00%	2,215	2	12	0	0	0	0.00%
136	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137	Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142	Securitisation																					
143	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144	**TOTAL**	**8,408**	**613**	**7**	**0**	**0**	**0**	**0.15%**	**8,370**	**641**	**18**	**0**	**0**	**0**	**0.06%**	**8,983**	**17**	**30**	**0**	**0**	**0**	**0.04%**

European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
1	Svenska Handelsbanken — group	**Central banks**	10,958	0	0	0	0	0	36.90%	10,958	0	0	0	0	0	36.90%	10,958	0	0	0	0	0	36.90%
2		**Central governments**	55	0	0	0	0	0	29.13%	55	0	0	0	0	0	29.14%	55	0	0	0	0	0	29.15%
3		**Regional governments or local authorities**	0	0	0	0	0	0	41.00%	0	0	0	0	0	0	41.00%	0	0	0	0	0	0	41.00%
4		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5		**Multilateral Development Banks**	192	0	0	0	0	0	32.25%	192	0	0	0	0	0	32.25%	192	0	0	0	0	0	32.25%
6		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		**Institutions**	25	1	2	0	0	0	14.50%	21	1	6	0	0	1	14.50%	18	1	9	0	0	1	14.50%
8		**Corporates**	1,047	86	30	6	3	6	20.41%	1,008	90	66	6	2	15	22.44%	976	87	101	5	1	24	23.61%
9		of which: Other - SME	544	56	23	3	2	4	15.82%	520	56	46	3	1	8	17.18%	504	51	68	2	1	12	18.21%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		**Retail**	1,254	119	104	1	1	35	33.76%	1,200	101	177	1	0	37	21.07%	1,157	88	233	1	0	39	16.65%
12		of which: SME	30	2	4	0	0	3	72.36%	30	2	4	0	0	3	65.35%	30	2	5	0	0	3	60.81%
13		**Secured by mortgages on immovable property and ADC exposures**	27,384	2,428	404	73	42	82	20.41%	27,045	2,200	971	68	20	193	19.88%	26,743	1,929	1,543	56	15	303	19.62%
14		of which: Residential immovable property	18,145	1,511	211	39	20	44	20.59%	18,063	1,297	508	35	9	102	20.01%	17,939	1,126	803	29	7	158	19.62%
15		of which: Commercial immovable property	9,158	910	188	33	22	37	19.53%	8,908	895	454	32	11	88	19.47%	8,732	799	725	26	9	141	19.45%
16		of which: Land, acquisition, development and construction exposures (ADC)	81	6	4	1	0	2	51.47%	74	8	10	1	0	3	32.93%	73	4	15	0	0	4	27.93%
17		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		**Securitisation**																					
23		**Other exposures**	501	121	7	0	0	0	6.34%	501	121	7	0	0	0	6.33%	501	121	7	0	0	0	6.33%
24		**TOTAL**	**41,416**	**2,755**	**548**	**81**	**46**	**125**	**22.74%**	**40,979**	**2,512**	**1,228**	**75**	**22**	**247**	**20.09%**	**40,600**	**2,225**	**1,894**	**61**	**17**	**367**	**19.39%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
25	SWEDEN	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		**Central governments**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		**Institutions**	24	1	2	0	0	0	14.50%	20	1	6	0	0	1	14.50%	17	1	9	0	0	1	14.50%
32		**Corporates**	47	4	10	1	0	0	4.60%	43	2	16	1	0	1	7.48%	40	1	20	0	0	2	9.78%
33		of which: Other - SME	13	3	9	0	0	0	2.57%	11	0	14	0	0	0	2.56%	9	0	16	0	0	0	2.55%
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
35		**Retail**	632	34	36	0	0	7	19.82%	601	26	75	0	0	8	10.22%	575	19	107	0	0	8	7.54%
36		of which: SME	6	0	0	0	0	0	3.53%	6	0	0	0	0	0	2.26%	6	0	0	0	0	0	1.97%
37		**Secured by mortgages on immovable property and ADC exposures**	263	24	22	7	1	9	42.53%	236	29	44	4	0	18	41.86%	225	26	58	3	0	24	41.34%
38		of which: Residential immovable property	251	24	22	7	1	9	43.15%	225	29	43	4	0	18	42.87%	215	26	56	3	0	24	42.65%
39		of which: Commercial immovable property	12	0	0	0	0	0	11.91%	11	0	1	0	0	0	11.45%	10	0	2	0	0	0	11.25%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		**Securitisation**																					
47		**Other exposures**	296	121	7	0	0	0	6.34%	296	121	7	0	0	0	6.33%	296	121	7	0	0	0	6.33%
48		**TOTAL**	**1,262**	**184**	**77**	**8**	**1**	**18**	**22.95%**	**1,197**	**178**	**148**	**5**	**0**	**29**	**19.28%**	**1,154**	**168**	**201**	**4**	**0**	**36**	**17.81%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
49	NORWAY	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		**Central governments**	0	0	0	0	0	0	18.94%	0	0	0	0	0	0	18.94%	0	0	0	0	0	0	18.94%
51		**Regional governments or local authorities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		**Institutions**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
56		**Corporates**	16	0	1	0	0	0	8.48%	15	0	1	0	0	0	8.51%	15	0	1	0	0	0	8.53%
57		of which: Other - SME	6	0	1	0	0	0	7.72%	6	0	1	0	0	0	7.70%	5	0	1	0	0	0	7.68%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		**Retail**	166	20	12	1	1	2	12.31%	158	17	23	1	0	3	12.52%	152	16	31	1	0	4	12.70%
60		of which: SME	4	2	1	0	0	0	21.46%	4	1	1	0	0	0	21.49%	4	1	1	0	0	0	21.50%
61		**Secured by mortgages on immovable property and ADC exposures**	49	6	0	0	0	0	20.04%	49	6	0	0	0	0	19.61%	49	6	0	0	0	0	19.37%
62		of which: Residential immovable property	49	6	0	0	0	0	20.01%	49	6	0	0	0	0	19.46%	49	6	0	0	0	0	19.17%
63		of which: Commercial immovable property	1	0	0	0	0	0	20.12%	1	0	0	0	0	0	20.16%	1	0	0	0	0	0	20.21%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		**Covered bonds**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		**Securitisation**																					
71		**Other exposures**	16	0	0	0	0	0	0.00%	16	0	0	0	0	0	0.00%	16	0	0	0	0	0	0.00%
72		**TOTAL**	**247**	**26**	**13**	**1**	**1**	**2**	**12.21%**	**239**	**23**	**24**	**1**	**0**	**3**	**12.43%**	**232**	**22**	**32**	**1**	**0**	**4**	**12.61%**

2025 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
73	UNITED KINGDOM	Central banks	10,958	0	0	0	0	0	36.90%	10,958	0	0	0	0	0	36.90%	10,958	0	0	0	0	0	36.90%
74		Central governments	55	0	0	0	0	0	29.13%	55	0	0	0	0	0	29.14%	55	0	0	0	0	0	29.15%
75		Regional governments or local authorities	0	0	0	0	0	0	41.00%	0	0	0	0	0	0	41.00%	0	0	0	0	0	0	41.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Corporates	921	80	19	5	3	5	27.83%	886	86	48	5	2	13	27.26%	859	84	77	4	1	21	27.11%
81		of which: Other - SME	504	51	13	3	2	3	24.22%	483	55	30	2	1	7	23.19%	469	50	49	2	1	11	22.91%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	233	15	0	0	0	0	100.34%	233	15	0	0	0	0	93.35%	233	15	0	0	0	0	86.94%
84		of which: SME	19	0	0	0	0	0	127.63%	19	0	0	0	0	0	127.63%	19	0	0	0	0	0	127.62%
85		Secured by mortgages on immovable property and ADC exposures	18,524	1,801	323	55	36	63	19.43%	18,143	1,726	778	53	16	149	19.16%	17,862	1,542	1,244	44	13	237	19.08%
86		of which: Residential immovable property	11,415	1,049	162	26	16	29	17.86%	11,252	982	392	25	7	70	17.93%	11,143	860	624	21	5	112	17.95%
87		of which: Commercial immovable property	7,028	745	156	28	20	32	20.21%	6,817	736	377	27	10	76	20.09%	6,646	678	605	22	8	121	20.03%
88		of which: Land, acquisition, development and construction exposures (ADC)	81	6	4	1	0	2	51.47%	74	8	10	1	0	3	32.93%	73	4	15	0	0	4	27.93%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	189	0	0	0	0	0	0.00%	189	0	0	0	0	0	0.00%	189	0	0	0	0	0	0.00%
96		TOTAL	30,879	1,896	342	61	38	68	19.92%	30,463	1,828	826	58	18	162	19.64%	30,155	1,641	1,321	48	14	258	19.56%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
97	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	69	0	0	0	0	0	0.00%	69	0	0	0	0	0	0.00%	69	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
104		Corporates	31	0	0	0	0	0	34.59%	31	0	0	0	0	0	34.59%	31	0	0	0	0	0	34.59%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	1	0	0	0	0	0	43.32%	1	0	0	0	0	0	37.32%	1	0	0	0	0	0	35.63%
108		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
110		of which: Residential immovable property	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	103	0	0	0	0	0	35.93%	103	0	0	0	0	0	34.91%	103	0	0	0	0	0	34.69%

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
121	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Corporates	9	1	0	0	0	0	17.33%	9	0	0	0	0	0	17.32%	9	0	0	0	0	0	17.32%
129		of which: Other - SME	8	1	0	0	0	0	17.33%	8	0	0	0	0	0	17.33%	8	0	0	0	0	0	17.32%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	6	0	0	0	0	0	98.39%	6	0	0	0	0	0	96.66%	6	0	0	0	0	0	95.27%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	8,386	585	43	9	5	7	17.26%	8,463	431	119	10	3	21	17.28%	8,462	349	202	8	2	35	17.29%
134		of which: Residential immovable property	6,328	430	25	5	3	4	17.22%	6,437	277	69	5	2	12	17.26%	6,433	233	117	4	1	20	17.27%
135		of which: Commercial immovable property	2,057	154	18	4	2	3	17.32%	2,026	153	50	4	1	9	17.32%	2,029	116	85	3	1	15	17.32%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	8,401	585	43	9	5	7	17.27%	8,479	431	119	10	3	21	17.29%	8,477	350	202	8	2	35	17.29%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Svenska Handelsbanken — group

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		**Total**	**0**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

Svenska Handelsbanken — group

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	41,829	38,387	40,731	41,393	41,937	46,404	49,749	51,744
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	41,829	38,387	40,731	41,393	41,937	46,404	49,749	51,744
4	Risk exposure amount for market risk	2,147	2,231	2,231	2,231	2,231	2,231	2,231	2,231
5	Risk exposure amount for operational risk	7,451	9,199	9,199	9,199	9,199	9,199	9,199	9,199
6	Other risk exposure amounts	20,494	21,790	20,838	20,442	20,182	16,663	14,061	12,828
7	**Total Risk exposure amount before Output floor**	**71,920**	**71,606**	**72,999**	**73,265**	**73,548**	**74,496**	**75,239**	**76,000**
8	**Unfloored Total Risk exposure amount (transitional)**		**71,606**	**72,999**	**73,265**	**73,548**	**74,496**	**75,239**	**76,000**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**71,606**	**72,999**	**73,265**	**73,548**	**74,496**	**75,239**	**76,000**
10	Standardised Risk exposure amount for credit risk exposures		30,330	30,813	30,846	30,873	31,849	33,483	35,144
11	Standardised Risk exposure amount for market risk exposures		1,961	1,961	1,961	1,961	1,961	1,961	1,961
12	Standardised Risk exposure amount for operational risk		9,199	9,199	9,199	9,199	9,199	9,199	9,199
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**41,490**	**41,973**	**42,006**	**42,032**	**43,009**	**44,643**	**46,304**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**41,490**	**41,973**	**42,006**	**42,032**	**43,009**	**44,643**	**46,304**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**71,920**	**71,606**	**72,999**	**73,265**	**73,548**	**74,496**	**75,239**	**76,000**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**71,920**	**71,606**	**72,999**	**73,265**	**73,548**	**74,496**	**75,239**	**76,000**

2025 EU-wide Stress Test: Capital

Svenska Handelsbanken — group

RowNum				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
			(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**16,832**	**16,832**	**17,097**	**17,148**	**17,201**	**16,088**	**16,701**	**16,760**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**13,534**	**13,534**	**13,800**	**13,851**	**13,904**	**12,790**	**13,404**	**13,463**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		979		979	979	979	979	979	979
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		13,192		13,693	13,813	14,013	12,358	12,981	13,479
6		A.1.3	Accumulated other comprehensive income		1,574		1,574	1,574	1,574	1,529	1,529	1,529
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		27		27	27	27	28	28	28
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		1,142		1,142	1,142	1,142	1,076	1,076	1,076
9		A.1.3.3	Other OCI contributions		404		404	404	404	424	424	424
10		A.1.4	Other Reserves		0		0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-65	-65	-65	-65	-65	-124	-124	-124
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-37	-37	-37	-37	-37	-59	-59	-59
15		A.1.7.2	Cash flow hedge reserve		-27		-27	-27	-27	-64	-64	-64
16		A.1.7.3	Other adjustments		-2		-2	-2	-2	-2	-2	-2
17		A.1.8	(-) Intangible assets (including Goodwill)		-710		-710	-710	-710	-710	-710	-710
18		A.1.8.1	of which: Goodwill (-)		-380		-380	-380	-380	-380	-380	-380
19		A.1.8.2	of which: Software assets (-)		-295		-295	-295	-295	-295	-295	-295
20		A.1.8.3	of which: Other intangible assets (-)		-35		-35	-35	-35	-35	-35	-35
21		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	0
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-151	-150	-382	-443	-483	0	0	-332
23		A.1.11	(-) Defined benefit pension fund assets		-907		-907	-907	-907	-860	-860	-860
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-1	-4	-14	-120	-4	-14	-120
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36		A.1.20	CET1 capital elements or deductions - other		-377		-377	-377	-377	-377	-377	-377
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		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							
39		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							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		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							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		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	0
49		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	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Svenska Handelsbanken — group

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		954	954	954	954	954	954	954	954
52		A.2.1	Additional Tier 1 Capital instruments		954	954	954	954	954	954	954	954
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		14,489	14,488	14,754	14,805	14,858	13,744	14,358	14,417
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,343	2,343	2,343	2,343	2,343	2,343	2,343	2,343
59		A.4.1	Tier 2 Capital instruments		2,343	2,343	2,343	2,343	2,343	2,343	2,343	2,343
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			71,606	72,999	73,265	73,548	74,496	75,239	76,000
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			71,606	72,999	73,265	73,548	74,496	75,239	76,000
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			41,490	41,973	42,006	42,032	43,009	44,643	46,304
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			41,490	41,973	42,006	42,032	43,009	44,643	46,304
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		71,920	71,606	72,999	73,265	73,548	74,496	75,239	76,000
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		71,920	71,606	72,999	73,265	73,548	74,496	75,239	76,000
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		18.82%	18.90%	18.90%	18.90%	18.90%	17.17%	17.82%	17.71%
70		C.2	Tier 1 Capital ratio (transitional)		20.15%	20.23%	20.21%	20.21%	20.20%	18.45%	19.08%	18.97%
71		C.3	Total Capital ratio (transitional)		23.40%	23.51%	23.42%	23.41%	23.39%	21.60%	22.20%	22.05%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		13,534	13,534	13,800	13,851	13,904	12,790	13,404	13,463
73		D.2	TIER 1 CAPITAL (fully loaded)		14,489	14,488	14,754	14,805	14,858	13,744	14,358	14,417
74		D.3	TOTAL CAPITAL (fully loaded)		16,832	16,832	17,097	17,148	17,201	16,088	16,701	16,760
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		18.82%	18.90%	18.90%	18.90%	18.90%	17.17%	17.82%	17.71%
76		E.2	Tier 1 Capital ratio (fully loaded)		20.15%	20.23%	20.21%	20.21%	20.20%	18.45%	19.08%	18.97%
77		E.3	Total Capital ratio (fully loaded)		23.40%	23.51%	23.42%	23.41%	23.39%	21.60%	22.20%	22.05%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		293,515		293,515	293,515	293,515	293,515	293,515	293,515
79		H.2	Total leverage ratio exposures (fully loaded)		293,515		293,515	293,515	293,515	293,515	293,515	293,515
80		H.3	Leverage ratio (transitional)		4.94%	4.94%	5.03%	5.04%	5.06%	4.68%	4.89%	4.91%
81		H.4	Leverage ratio (fully loaded)		4.94%	4.94%	5.03%	5.04%	5.06%	4.68%	4.89%	4.91%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		2.01%		2.01%	2.01%	2.01%	2.01%	2.01%	2.01%
84		P.3	O-SII buffer		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		3.15%		3.15%	3.15%	3.15%	3.15%	3.15%	3.15%
87		P.6	Combined buffer		8.66%		8.66%	8.66%	8.66%	8.66%	8.66%	8.66%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%
89		R.1.1	of which: CET1		1.19%	1.19%	1.19%	1.19%	1.19%	1.19%	1.19%	1.19%
90		R.1.2	of which: AT1		0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.84%	9.84%	9.84%	9.84%	9.84%	9.84%	9.84%	9.84%
92		R.2.1	of which: CET1		5.69%	5.69%	5.69%	5.69%	5.69%	5.69%	5.69%	5.69%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%	18.50%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		14.35%	14.35%	14.35%	14.35%	14.35%	14.35%	14.35%	14.35%
95		R.4	Leverage Ratio pillar 2 requirement		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.40%	0.40%	0.42%	0.43%	0.43%	0.45%	0.46%	0.47%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Svenska Handelsbanken — group

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	3,980	4,213	4,086	3,977	3,800	3,905	3,733
2	Interest income	15,136	10,999	10,323	10,134	13,083	13,089	12,629
3	Interest expense	-11,156	-6,827	-6,277	-6,197	-9,298	-9,157	-8,838
4	**Dividend income**	1	1	1	1	1	1	1
5	**Net fee and commission income**	863	853	796	748	604	604	604
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	196	48	48	48	-71	42	42
7	**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**					-57		
8	**Other operating income not listed above, net**	185	14	14	14	13	13	13
9	**Total operating income, net**	5,225	5,130	4,946	4,790	4,290	4,565	4,393
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	38	43	-1	0	-2,557	-1,087	-1,059
11	**Other income and expenses not listed above, net**	-2,391	-2,441	-2,488	-2,532	-2,567	-2,588	-2,623
12	**Profit or (-) loss before tax from continuing operations**	2,872	2,732	2,457	2,258	-834	890	711
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-671	-820	-737	-677	0	-267	-213
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	10						
15	**Profit or (-) loss for the year**	**2,211**	**1,912**	**1,720**	**1,580**	**-834**	**623**	**497**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	2,588	1,411	1,600	1,380	0	0	0
17	**Attributable to owners of the parent net of estimated dividends**	-377	501	120	200	-834	623	497
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	283,441						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Svenska Handelsbanken — group

	(mln EUR)	1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	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
5	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

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0