

2025 EU-wide Stress Test

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

Data for Svenska Handelsbanken — group were revised by the bank in December 2025, after the closure of the exercise. Both bank's Transparency templates, before and after the revision, are available on the EBA's webpage. The revision was only related to the figures of Standardised Total Risk Exposure Amount (STREA) for the output floor and, it had no impact on the overall bank's results. This change has not been incorporated into the Stress Test database or the associated analytical tools.

2025 EU-wide Stress Test: Summary

Svenska Handelsbanken — group

		1	2	3	4	5	6	7	8
Row/Num	(mln EUR, %)	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	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	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
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		31/12/2024*																						
		Exposure values						Risk exposure amounts																
		A-IRB		F-IRB		A-IRB		F-IRB		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-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	
Row/Num		(info EUR, %)																						
1	Central banks	0	0	48,055	0	0	0	48,055	0	48,055	0	0	0	48,055	0	0	0	0	0	0	0	0	0	
2	Central governments	0	0	3,011	0	0	0	3,011	0	3,011	0	0	0	3,011	0	0	0	0	0	0	0	0	25.17%	
3	Regional governments or local authorities	0	0	3,020	0	0	0	3,020	0	3,020	0	0	0	3,020	0	0	0	0	0	0	0	0	0	
4	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5	Institutions	84,111	312	21,076	0	2,561	200	86,672	312	21,076	0	2,561	200	86,672	312	21,076	0	2,561	200	86	7	18	26	41.34%
6	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7	Corporates - Of Which: Specialised lending	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10	Retail	50,000	217	0	0	2,254	217	50,000	217	2,254	217	50,000	217	2,254	217	50,000	217	2,254	217	50	2	2	23	29.99%
11	Retail - Secured by residential estate property	50,000	217	0	0	2,254	217	50,000	217	2,254	217	50,000	217	2,254	217	50,000	217	2,254	217	50	2	2	23	29.99%
12	Retail - Quantity revolving	0	0	0	0	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	0	0	0	0	
14	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	Collective investments underlying (CUI)	0	0	0	0	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	0	0	0	0	
19	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
20	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21	TOTAL	181,081	884	81,081	0	10,407	743	201,001	9,533	201,001	9,533	131	11	24	61	40	20	40	20	40	20	40	20	40

* Residual 31/12/2024

Row/Num			(info EUR, %)	Residual 31/12/2024*															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					
				Exposure values				Risk exposure amounts				31/12/2024*																		
				A-IRB		F-IRB		A-IRB		F-IRB		Non-defunct		Defaulted		Non-defunct		Defaulted								Non-defunct		Defaulted		
				Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct	Defaulted	Non-defunct								Defaulted	Non-defunct	Defaulted		
22	SWEDEN	Central banks	0	0	17,098	0	0	0	17,098	0	17,098	0	0	0	17,098	0	0	0	0	0	0	0	0	0						
23		Central governments	0	0	1,098	0	0	0	1,098	0	1,098	0	0	0	1,098	0	0	0	0	0	0	0	0	0						
24		Regional governments or local authorities	0	0	1,098	0	0	0	1,098	0	1,098	0	0	0	1,098	0	0	0	0	0	0	0	0	0						
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
26		Institutions	45,945	31	2,239	0	0	0	46,284	31	45,945	31	2,239	0	46,284	31	31	1	1	1	1	1	1	1						
27		Corporates	45,945	31	15,536	0	0	4,744	88	4,439	0	50,187	2,088	17	3	13	0	13	0	13	0	13	0	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	0	0	0	0						
29		Corporates - Of Which: SME general corporates	17,891	30	751	0	0	3,305	88	3,305	0	17,891	3,305	33	3	13	0	13	0	13	0	13	0	13						
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
31		Retail	45,945	31	2,239	0	0	0	46,284	31	45,945	31	2,239	0	46,284	31	31	1	1	1	1	1	1	1						
32		Retail - Secured by residential estate property	16,761	13	1,098	0	0	4,603	88	4,603	0	19,139	5,613	17	2	18	0	18	0	18	0	18	0	18						
33		Retail - Quantity Revolving	0	0	0	0	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	0	0	0	0						
35		Retail - Other Retail	5,139	40	0	0	0	818	95	5,547	207	21	17	2	17	0	17	0	17	0	17	0	17	0						
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
37		Retail - Other Retail - Of Which: non-SME	4,870	37	0	0	0	661	73	4,720	130	11	1	1	1	1	1	1	1	1	1	1	1	1						
38		Collective investments underlying (CUI)	0	0	0	0	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	0	0	0	0						
40		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
41		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
42		TOTAL	128,187	201	38,095	0	11,055	448	5,139	0	128,187	5,139	21	40	20	40	20	40	20	40	20	40	20	40						

* Residual 31/12/2024

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			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																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																
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Row/Item		(mln EUR, %)	Revised 31/12/2024*														
			Exposure status								Risk exposure amounts						
			A-IRB		F-IRB						A-IRB		F-IRB				
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
			Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 1 exposure		Coverage Ratio - Stage 2 exposure		Coverage Ratio - Stage 3 exposure				
80	Central banks		0	0	11,070	0	0	0	103	0	11,070	0	0	0	0	0	0
86	Central governments		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
88	Public sector entities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Institutions		0	0	1,050	0	0	0	89	0	1,050	0	0	0	0	0	0
90	Corporates		0	0	0	0	0	0	0	0	0	0	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	0
92	Corporates - Of Which: SME		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
94	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
95	Retail - Secured by residential estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96	Retail - Qualifying Revolving		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
98	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
99	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
101	Collective investments undertakings (CIU)		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
103	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
105	TOTAL		87	0	12,090	0	12	0	409	0	12,700	0	0	0	0	0	0

Row/Item		(mln EUR, %)	Revised 31/12/2024*														
			Exposure status								Risk exposure amounts						
			A-IRB		F-IRB						A-IRB		F-IRB				
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
			Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure		Coverage Ratio - Stage 1 exposure		Coverage Ratio - Stage 2 exposure		Coverage Ratio - Stage 3 exposure				
106	Central banks		0	0	17,743	0	0	0	104	0	17,743	0	0	0	0	0	0
107	Central governments		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
109	Public sector entities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Institutions		0	0	42	0	0	0	14	0	42	0	0	0	0	0	0
111	Corporates		0	0	100	0	0	0	0	0	100	0	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	0
113	Corporates - Of Which: SME		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
115	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116	Retail - Secured by residential estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
117	Retail - Qualifying Revolving		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
119	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
121	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
122	Collective investments undertakings (CIU)		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
124	Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	TOTAL		0	0	17,843	0	0	0	118	0	17,843	0	0	0	0	0	0

Row/Num			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	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	
(in EUR '000)																															
1	Svenska Handelsbanken — group	Central banks	48,177	0	0	0	0	0	0.00%	48,177	0	0	0	0	0	0	0.00%	48,177	0	0	0	0	0	0	0	0	0	0	0	0.00%	
2		Central governments	3,085	3,085	11	0	0	0	0.00%	3,085	3,085	11	0	0	0	0	0.00%	3,085	3,085	11	0	0	0	0	0	0	0	0	0	0	0.00%
3		Regional governments or local authorities	3,031	3,031	1	0	0	0	0.00%	3,031	3,031	1	0	0	0	0	0.00%	3,031	3,031	1	0	0	0	0	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	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
5		Institutions	4,736	15	0	0	0	0	0.00%	4,736	15	0	0	0	0	0	0.00%	4,736	15	0	0	0	0	0	0	0	0	0	0	0	0.00%
6		Corporates	75,456	5,348	100	0	0	0	0.00%	75,456	5,348	100	0	0	0	0	0.00%	75,456	5,348	100	0	0	0	0	0	0	0	0	0	0	0.00%
7		Corporates - Of Which: Specialised lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
8		Corporates - Of Which: SME general corporates	46,068	6,084	0	0	0	0	0.00%	46,068	6,084	0	0	0	0	0	0.00%	46,068	6,084	0	0	0	0	0	0	0	0	0	0	0	0.00%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
10		Retail	20,202	3,333	1,001	0	0	0	0.00%	20,202	3,333	1,001	0	0	0	0	0.00%	20,202	3,333	1,001	0	0	0	0	0	0	0	0	0	0	0.00%
11		Retail - Secured by residential estate security	16,947	2,778	1,001	0	0	0	0.00%	16,947	2,778	1,001	0	0	0	0	0.00%	16,947	2,778	1,001	0	0	0	0	0	0	0	0	0	0	0.00%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
13		Retail - Purchased receivables	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
14		Retail - Other Retail	5,105	855	0	0	0	0	0.00%	5,105	855	0	0	0	0	0	0.00%	5,105	855	0	0	0	0	0	0	0	0	0	0	0	0.00%
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
16		Retail - Other Retail - Of Which: non-SME	4,736	855	0	0	0	0	0.00%	4,736	855	0	0	0	0	0	0.00%	4,736	855	0	0	0	0	0	0	0	0	0	0	0	0.00%
17		Collective investments underlying (CUI)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
18		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
19		Securitisation	725	0	0	0	0	0	0.00%	725	0	0	0	0	0	0	0.00%	725	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
20		Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
21		TOTAL	225,232	13,383	2,112	0	0	0	0.00%	225,232	13,383	2,112	0	0	0	0	0.00%	225,232	13,383	2,112	0	0	0	0	0	0	0	0	0	0	0.00%

Row/Num			Baseline Scenario																30/12/2027											
			30/12/2025								30/12/2026								30/12/2027											
			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	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
21	SWEDEN	Central banks	17,196	0	0	0	0	0	0.00%	17,196	0	0	0	0	0	0.00%	17,196	0	0	0	0	0	0.00%	17,196	0	0	0	0	0	0.00%
22		Central governments	1,492	1,492	1	0	0	0	0.00%	1,492	1,492	1	0	0	0	0.00%	1,492	1,492	1	0	0	0	0.00%	1,492	1,492	1	0	0	0	0.00%
23		Regional governments or local authorities	1,486	1,486	1	0	0	0	0.00%	1,486	1,486	1	0	0	0	0.00%	1,486	1,486	1	0	0	0	0.00%	1,486	1,486	1	0	0	0	0.00%
24		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%	0	0	0	0	0	0	0.00%
25		Institutions	4,222	15	0	0	0	0	0.00%	4,222	15	0	0	0	0	0.00%	4,222	15	0	0	0	0	0.00%	4,222	15	0	0	0	0	0.00%
26		Corporates	55,123	7,011	107	0	0	0	0.00%	55,123	7,011	107	0	0	0	0.00%	55,123	7,011	107	0	0	0	0.00%	55,123	7,011	107	0	0	0	0.00%
27		Corporates - 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%	0	0	0	0	0	0	0.00%
28		Corporates - Of Which: SME general corporates	33,171	4,066	0	0	0	0	0.00%	33,171	4,066	0	0	0	0	0.00%	33,171	4,066	0	0	0	0	0.00%	33,171	4,066	0	0	0	0	0.00%
29		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0.00%	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		Retail	78,005	4,888	1,041	0	0	0	0.00%	78,005	4,888	1,041	0	0	0	0.00%	78,005	4,888	1,041	0	0	0	0.00%	78,005	4,888	1,041	0	0	0	0.00%
31		Retail - Secured by residential estate security	73,035	2,453	1,041	0	0	0	0.00%	73,035	2,453	1,041	0	0	0	0.00%	73,035	2,453	1,041	0	0	0	0.00%	73,035	2,453	1,041	0	0	0	0.00%
32		Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
33		Retail - Purchased receivables	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
34		Retail - Other Retail	5,345	871	0	0	0	0	0.00%	5,345	871	0	0	0	0	0.00%	5,345	871	0	0	0	0	0.00%	5,345	871	0	0	0	0	0.00%
35		Retail - Other Retail - 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%	0	0	0	0	0	0	0.00%
36		Retail - Other Retail - Of Which: non-SME	6,342	871	0	0	0	0	0.00%	6,342	871	0	0	0	0	0.00%	6,342	871	0	0	0	0	0.00%	6,342	871	0	0	0	0	0.00%
37		Collective investments underlying (CUI)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		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%	0	0	0	0	0	0	0.00%
39		Securitisation	725	0	0	0	0	0	0.00%	725	0	0	0	0	0	0.00%	725	0	0	0	0	0	0.00%	725	0	0	0	0	0	0.00%
40		Other non-credit obligation assets	0	0	0	0	0	0	0.00%	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		TOTAL	225,232	13,383	2,112	0	0	0	0.00%	225,232	13,383	2,112	0	0	0	0.00%	225,232	13,383	2,112	0	0	0	0.00%	225,232	13,383	2,112	0	0	0	0.00%

		Baseline Scenario 31/12/2025												Baseline Scenario 31/12/2026												Baseline Scenario 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 1 exposure				Coverage Ratio - Stage 2 exposure				Coverage Ratio - Stage 3 exposure			
Row/Num		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 1 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 1 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 1 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 1 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 1 exposure	
44	NORWAY	(in EUR '000)																																			
45		Capital banks	1,181	0	1	0	0	0	0.00%	1,181	0	1	0	0	0	0.00%	1,181	0	1	0	0	0	0.00%	1,181	0	1	0	0	0	0.00%	1,181	0	1	0	0	0	0.00%
46		Central governments	11	0	1	0	0	0	23.13%	11	0	1	0	0	0	23.13%	11	0	1	0	0	0	23.13%	11	0	1	0	0	0	23.13%	11	0	1	0	0	0	23.13%
47		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%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		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%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	100	0	0	0	0	0	0.01%	100	0	0	0	0	0	0.01%	100	0	0	0	0	0	0.01%	100	0	0	0	0	0	0.01%	100	0	0	0	0	0	0.01%
50		Corporates	15,389	1,003	0	0	0	0	7.40%	15,389	7,409	1,293	0	0	0	5.47%	15,389	5,479	1,293	0	0	0	4.86%	15,389	4,869	1,293	0	0	0	3.16%	15,389	2,793	1,293	0	0	0	1.81%
51		Corporates - 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%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
52		Corporates - Of Which: SME general corporates	16,761	868	0	0	0	0	8.87%	16,761	868	1,304	0	0	0	6.93%	16,761	11,481	868	0	0	0	6.85%	16,761	11,481	868	0	0	0	6.85%	16,761	8,681	868	0	0	0	5.18%
53		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
54		Retail	12,673	0	0	0	0	0	2.77%	12,673	0	0	0	0	0	2.77%	12,673	0	0	0	0	0	2.77%	12,673	0	0	0	0	0	2.77%	12,673	0	0	0	0	0	2.77%
55		Retail - Secured by residential estate property	12,666	281	87	0	0	1	1.73%	12,666	287	137	0	0	1	1.08%	12,666	61	288	0	0	0	0.48%	12,666	61	288	0	0	0	0.48%	12,666	61	288	0	0	0	0.48%
56		Retail - Secured by floating	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
57		Retail - Purchased receivables	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
58		Retail - Other Retail	231	10	1	0	0	2	26.80%	231	10	1	0	0	2	18.79%	231	224	1	0	0	0	0.43%	231	224	1	0	0	0	0.43%	231	224	1	0	0	0	0.43%
59		Retail - Other Retail - Of Which: SME	56	0	0	0	0	0	13.12%	56	0	0	0	0	0	13.12%	56	0	0	0	0	0	13.12%	56	0	0	0	0	0	13.12%	56	0	0	0	0	0	13.12%
60		Retail - Other Retail - Of Which: non-SME	175	0	1	0	0	1	32.31%	175	10	1	0	0	1	22.32%	175	224	1	0	0	0	0.43%	175	224	1	0	0	0	0.43%	175	224	1	0	0	0	0.43%
61	Collective investments (excluding SICAV)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
62	Resale	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
63	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
64	Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
65	TOTAL	18,888	1,283	100	0	0	0	5.33%	18,888	9,493	1,593	0	0	0	3.94%	18,888	12,881	1,593	0	0	0	3.62%	18,888	11,711	1,593	0	0	0	3.03%	18,888	8,903	1,593	0	0	0	2.59%	

			18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36		
			Baseline Scenario																				
			31/12/2020						31/12/2023						31/12/2027								
Row/Item		(in 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
80	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	
81		Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
82		Regional governments or local authorities	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
83		Public sector entities	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
84		Institutions	186	0	0	0	0	0		186	0	0	0	0	0		186	0	0	0	0	0	
85		Corporates	5,889	0	0	0	0	0	0.00%	5,889	0	0	0	0	0	0.00%	5,889	0	0	0	0	0	0.00%
86		Corporates - Of Which: Specialised lending	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
87		Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
88		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
89		Retail	79	1	0	0	0	0	0.00%	79	1	0	0	0	0	0.00%	79	1	0	0	0	0	0.00%
90		Retail - Secured by residential estate property	79	1	0	0	0	0	0.00%	79	1	0	0	0	0	0.00%	79	1	0	0	0	0	0.00%
91		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
92		Retail - Purchased receivables	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
93		Retail - Other Retail	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		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
95	Retail - Other Retail - Of Which: non-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%	
96	Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
97	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
98	Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
99	Other non-credit obligator assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
100	TOTAL	12,749	1	0	0	0	0	0.00%	12,749	1	0	0	0	0	0.00%	12,749	1	0	0	0	0	0	0.00%

Row/Item			Baseline Scenario																							
			31/12/2020								31/12/2023								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			
			(in EUR, %)																							
106	NETHERLANDS	Central banks	17,743	0	0	0	0	0	17,743	0	0	0	0	0	0	17,743	0	0	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	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	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	0	0	0			
110		Institutions	40	0	0	0	0	0	40	0	0	0	0	0	0	40	0	0	0	0	0	0	0			
111		Corporates	87	0	0	0	0	0	0.00%	87	0	0	0	0	0	0.00%	87	0	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	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	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	0	0	0			
115		Retail	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0	0.00%		
116		Retail - Secured by residential estate property	11	0	0	0	0	0	0.00%	11	0	0	0	0	0	0.00%	11	0	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	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	0	0	0			
119		Retail - Other Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	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	0	0	0			
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	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	0	0	0			
123		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
124		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
125		Other non-credit obligator assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
126	TOTAL	17,864	0	0	0	0	0	0.00%	17,864	0	0	0	0	0	0.00%	17,864	0	0	0	0	0	0	0.00%			

		Annual Summary																					
		31/12/2025							31/12/2026							31/12/2027							
Row/Item	Column	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 1 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 1 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 1 exposure	
64	UNITED KINGDOM	Central banks	0	0	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	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	0	0	
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
68		Insurance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
69		Investments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
70		Counterparty	640	22	1	1	1	32.2%	627	31	4	1	1	32.02%	611	66	1	1	31.98%	600	1	0	31.98%
71		Corporates - Of Which: Specialised lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
72		Corporates - Of Which: SME general corporates	0	0	0	0	0	15.18%	0	0	0	0	0	15.14%	0	0	0	0	0	0	0	14.97%	
73		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
74		Retail	0	0	0	0	0	25.55%	0	0	0	0	0	25.55%	0	0	0	0	0	0	0	25.55%	
75		Retail - Secured by residential estate property	0	0	0	0	0	13.95%	0	0	0	0	0	13.95%	0	0	0	0	0	0	0	13.95%	
76		Retail - Qualifying Residential	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
77		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
78		Retail - Other Retail	6	0	0	0	0	20.81%	3	1	0	0	0	20.52%	2	0	0	0	0	0	0	20.24%	
79		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
80		Retail - Other Retail - Of Which: non-SME	6	0	0	0	0	20.81%	3	1	0	0	0	20.52%	2	0	0	0	0	0	0	20.24%	
81		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
82		Securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
83		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
84	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
85	TOTAL	640	22	1	1	1	27.27%	627	31	4	1	1	27.78%	603	76	1	1	27.78%	583	76	1	28.01%	

			31	32	33	34	35	36	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													
Row/Item		(in 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	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
86	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		11,570	0	0	0	0	0	
87		Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
88		Regional governments or local authorities	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
89		Public sector entities	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
90		Institutions	106	0	0	0	0	0		106	0	0	0	0	0		106	0	0	0	0	0		106	0	0	0	0	0	
91		Corporates	5,580	0	0	0	0	0	0.00%	5,580	0	0	0	0	0	0.00%	5,580	0	0	0	0	0	0.00%	5,580	0	0	0	0	0	0.00%
92		Corporates - Of Which: Specialised lending	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
93		Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
94		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
95		Retail	79	1	1	0	0	0	14.50%	79	1	1	0	0	0	14.50%	79	1	1	0	0	0	14.50%	79	1	1	0	0	0	14.50%
96		Retail - Secured by residential estate property	79	1	1	0	0	0	14.50%	79	1	1	0	0	0	14.50%	79	1	1	0	0	0	14.50%	79	1	1	0	0	0	14.50%
97		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
98		Retail - Purchased receivables	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
99		Retail - Other Retail	0	0	0	0	0	0	21.28%	0	0	0	0	0	0	21.28%	0	0	0	0	0	0	21.28%	0	0	0	0	0	0	21.28%
100		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
101		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	21.28%	0	0	0	0	0	0	21.28%	0	0	0	0	0	0	21.28%	0	0	0	0	0	0	21.28%
102		Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
103		Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
104		Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
105	Other non-credit obligator assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
106	TOTAL	12,740							10.31%	12,740						10.31%	12,740						10.31%	12,740						10.31%

Row/Item			Adverse Scenario																									
			31/12/2020								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					
(in EUR, %)			17,743	0	0	0	0	0		17,743	0	0	0	0	0		17,743	0	0	0	0	0	0					
106	NETHERLANDS	Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	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	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	0					
109		Public sector entities	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
110		Institutions	46	0	0	0	0	0		46	0	0	0	0	0		46	0	0	0	0	0	0					
111		Corporates	80	0	0	0	0	0	36.04%	80	0	0	0	0	0	36.04%	80	0	0	0	0	0	0	36.04%				
112		Corporates - Of Which: Specialised lending	0	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	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	0					
115		Retail	11	0	0	0	0	0	17.88%	11	0	0	0	0	0	17.88%	11	0	0	0	0	0	0	17.88%				
116		Retail - Secured by residential estate property	11	0	0	0	0	0	17.88%	11	0	0	0	0	0	17.88%	11	0	0	0	0	0	0	17.88%				
117		Retail - Qualifying revolving	0	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	0					
119		Retail - Other Retail	1	0	0	0	0	0	25.55%	1	0	0	0	0	0	25.55%	1	0	0	0	0	0	0	25.55%				
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	0					
121		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	25.55%	1	0	0	0	0	0	25.55%	1	0	0	0	0	0	0	25.55%				
122		Collective investments undertakings (CIU)	0	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	0					
124		Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
125		Other non-credit obligator assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0					
126	TOTAL	17,864	0	0	0	0	0	36.04%	17,864	0	0	0	0	0	36.04%	17,864	0	0	0	0	0	0	36.04%					

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across PFS 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.

			Reported										
			31/12/2004*										
			Exposure values		Risk exposure amounts								
Borrower			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Bank of provisions for Stage 1 exposure	Bank of provisions for Stage 2 exposure	Bank of provisions for Stage 3 exposure	Coverage Ratio for Stage 3 exposure
90		Central banks	-	-	-	-	-	-	-	-	-	-	0.00%
91		Central governments	-	-	-	-	-	-	-	-	-	-	0.00%
92		Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	0.00%
93		Public sector entities	-	-	-	-	-	-	-	-	-	-	0.00%
94		Multilateral Development Banks	-	-	-	-	-	-	-	-	-	-	0.00%
95		International Organisations	-	-	-	-	-	-	-	-	-	-	0.00%
96		Corporations	-	-	-	-	-	-	-	-	-	-	0.00%
97		of which Other – SME	-	-	-	-	-	-	-	-	-	-	0.00%
98		of which Specialised Lending	-	-	-	-	-	-	-	-	-	-	0.00%
99		Retail	185	-	185	-	185	-	-	-	-	-	45.45%
100	NORWAY	Private SME	-	-	-	-	-	-	-	-	-	-	0.00%
101		Secured by mortgages on immovable property and AIC exposures	-	-	-	-	-	-	-	-	-	-	0.00%
102		of which Residential immovable property	-	-	-	-	-	-	-	-	-	-	0.00%
103		of which Commercial immovable property	-	-	-	-	-	-	-	-	-	-	0.00%
104		of which Land acquisition, development and construction exposures (LAC)	-	-	-	-	-	-	-	-	-	-	0.00%
105		Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	0.00%
106		External bonds	-	-	-	-	-	-	-	-	-	-	0.00%
107		Claims on institutions and companies with B+ credit assessment	-	-	-	-	-	-	-	-	-	-	0.00%
108		Collective Investments undertakings (CUI)	-	-	-	-	-	-	-	-	-	-	0.00%
109		Equity investments	-	-	-	-	-	-	-	-	-	-	0.00%
110		Other exposures	-	-	-	-	-	-	-	-	-	-	0.00%
111		TOTAL	242	-	185	-	185	-	-	-	-	-	45.45%

[illegible]

Row/Item		Baseline Scenario																31/12/2027															
		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	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	Joint EUR, %																															
2		Central banks	10,928	0	0	0	0	0.00%	10,928	0	0	0	0	0	0.00%	10,928	0	0	0	0	0	0	0.00%	10,928	0	0	0	0	0	0.00%			
3		Central governments	55	0	0	0	0	0.00%	55	0	0	0	0	0	0.00%	55	0	0	0	0	0	0	0.00%	55	0	0	0	0	0	0.00%			
4		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
5		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
6		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
7		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
8		Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
9		Corporates	1,055	88	13	0	0	0.00%	1,055	88	13	0	0	0	0.00%	1,055	88	13	0	0	0	0	0.00%	1,055	88	13	0	0	0	0.00%			
10		of which: Other - SME	550	85	10	0	0	0.00%	550	85	10	0	0	0	0.00%	550	85	10	0	0	0	0	0.00%	550	85	10	0	0	0	0.00%			
11		of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
12		Retail	1,580	102	14	0	0	0.00%	1,580	102	14	0	0	0	0.00%	1,580	102	14	0	0	0	0	0.00%	1,580	102	14	0	0	0	0.00%			
13		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
14		Secured by mortgages on immovable property and AOC exposures	17,514	2,022	100	0	0	0.00%	17,514	2,022	100	0	0	0	0.00%	17,514	2,022	100	0	0	0	0	0.00%	17,514	2,022	100	0	0	0	0.00%			
15		of which: Residential immovable property	17,514	2,022	100	0	0	0.00%	17,514	2,022	100	0	0	0	0.00%	17,514	2,022	100	0	0	0	0	0.00%	17,514	2,022	100	0	0	0	0.00%			
16		of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
17		of which: Land acquisition, development and construction measures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
18		Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
19		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
20		Claims on institutions and corporates with > 5T credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
21		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
22		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
23		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
24		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
25		TOTAL	41,987	2,492	213	0	0	0.00%	41,987	2,492	213	0	0	0.00%	41,987	2,492	213	0	0	0	0	0.00%	41,987	2,492	213	0	0	0	0.00%	41,987	2,492	213	

Row/Item			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	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
(in EUR, %)																														
26	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%	0	0	0	0	0	0	0.00%
27		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%	0	0	0	0	0	0	0.00%
28		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%	0	0	0	0	0	0	0.00%
29		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%	0	0	0	0	0	0	0.00%
30		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%	0	0	0	0	0	0	0.00%
31		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%	0	0	0	0	0	0	0.00%
32		Institutions	28	1	1	0	0	0	0.00%	28	1	1	0	0	0	0.00%	24	2	2	0	0	0	0.00%	24	2	2	0	0	0	0.00%
33		Corporates	485	1	1	0	0	0	0.00%	485	1	1	0	0	0	0.00%	485	1	1	0	0	0	0.00%	485	1	1	0	0	0	0.00%
34		of which: Other - SME	15	0	0	0	0	0	0.00%	15	0	0	0	0	0	0.00%	15	0	0	0	0	0	0.00%	15	0	0	0	0	0	0.00%
35		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%	0	0	0	0	0	0	0.00%
36		Retail	485	38	11	0	0	0	0.00%	485	38	11	0	0	0	0.00%	485	38	11	0	0	0	0.00%	485	38	11	0	0	0	0.00%
37		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%	0	0	0	0	0	0	0.00%
38		Secured by mortgages on immovable property and AOC exposures	227	36	8	0	0	0	0.00%	227	36	8	0	0	0	0.00%	227	36	8	0	0	0	0.00%	227	36	8	0	0	0	0.00%
39		of which: Residential immovable property	227	36	8	0	0	0	0.00%	227	36	8	0	0	0	0.00%	227	36	8	0	0	0	0.00%	227	36	8	0	0	0	0.00%
40		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%	0	0	0	0	0	0	0.00%
41		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%	0	0	0	0	0	0	0.00%
42		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%	0	0	0	0	0	0	0.00%
43		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%	0	0	0	0	0	0	0.00%
44		Claims on institutions and corporates with a 1F 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%	0	0	0	0	0	0	0.00%
45	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%	0	0	0	0	0	0	0.00%	
46	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%	0	0	0	0	0	0	0.00%	
47	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
48	Other exposures	108	111	0	0	0	0	0.00%	108	111	0	0	0	0	0.00%	108	111	0	0	0	0	0.00%	108	111	0	0	0	0	0.00%	
49	TOTAL	1,084	185	57	0	0	0	0	0.00%	1,084	185	57	0	0	0	0.00%	1,084	185	57	0	0	0	0.00%	1,084	185	57	0	0	0	0.00%

		Resilience Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
Row/Item		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 1 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 1 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 1 exposure
77	Central banks	10,000	0	0	0	0	0	0.00%	10,000	0	0	0	0	0	0.00%	10,000	0	0	0	0	0	0.00%
78	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%
79	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%
80	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%
81	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%
82	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%
83	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%
84	Corporates	800	80	7	0	0	0	2.39%	880	181	17	0	0	0	1.87%	880	181	17	20	0	0	1.80%
85	of which: Other - SME	100	10	1	0	0	0	1.77%	600	80	0	0	0	0	1.84%	500	80	0	10	0	0	1.77%
86	of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
87	Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88	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%
89	Secured by mortgages on immovable property and ADC exposures	10,000	1,000	100	0	0	0	1.39%	10,200	2,100	200	0	0	0	1.11%	10,400	617	100	0	0	0	0.75%
90	of which: Residential immovable property	10,000	1,000	100	0	0	0	1.39%	10,200	2,100	200	0	0	0	1.09%	10,500	560	100	0	0	0	0.75%
91	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%
92	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%
93	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%
94	Government 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%
95	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%
96	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%
97	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%
98	Derivatives	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	Other exposures	100	0	0	0	0	0	0.00%	100	0	0	0	0	0	0.00%	100	0	0	0	0	0	0.00%
100	TOTAL	20,900	1,080	107	0	0	0	2.28%	20,410	2,281	207	0	0	0	1.19%	20,760	694	106	20	0	0	0.84%

Row/Item		Resilience 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 1 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 1 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 1 exposure									
		(unit: EUR, %)																													
35	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
36	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
37	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
38	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
39	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
40	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
41	Institutions	13	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%	13	0	0	0	0	0	0.00%										
42	Corporates	19	3	0	0	0	0.00%	19	3	0	0	0	0	0.00%	19	3	0	0	0	0	0.00%										
43	of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
44	of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
45	Retail	14	3	0	0	0	0.00%	14	3	0	0	0	0	0.00%	14	3	0	0	0	0	0.00%										
46	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
47	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
48	of which: Residential immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
49	of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
50	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
51	Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
52	Government bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
53	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
54	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
55	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
56	Derivatives	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
57	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%										
58	TOTAL	33	3	0	0	0	0.00%	33	3	0	0	0	0	0.00%	33	3	0	0	0	0	0.00%										

Row/Item		Resilience Scenario																	
		31/12/2025									31/12/2027								
120	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
121		Central governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
122		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
123		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
124		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
125		International Organisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
127		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
128		Corporate	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
129		of which: Other - IAD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
130		of which: International lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
131		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
132		of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
133		Secured by mortgages on immovable property and AOC exposures	9,103	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
134		of which: Residential immovable property	9,129	495	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
135		of which: Commercial immovable property	2,081	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
136		of which: Land, equipment, development and construction exposures (ACE)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
138	Guaranteed funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
139	Claims on institutions and companies with a B+ credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
140	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
141	Realty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
143	Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
144	TOTAL	9,405	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Row/Item		Adverse Scenario																																						
		31/12/2025							31/12/2026							31/12/2027							31/12/2028																	
		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	(in EUR, %)																																						
2		Central banks	10,928	0	0	0	0	0.00%	10,928	0	0	0	0	0	0.00%	10,928	10,928	0	0	0	0	0	0	0	0	0	0	0	0.00%											
3		Central governments	55	0	0	0	0	0.00%	23,145	35	0	0	0	0	0.00%	23,145	35	0	0	0	0	0	0	0	0	0	0	0	0	0.00%										
4		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%										
5		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%										
6		Multilateral Development Banks	1,000	0	0	0	0	0.00%	12,778	300	0	0	0	0	0.00%	12,778	300	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%									
7		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%									
8		Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%									
9		Corporates	1,087	88	0	0	0	0.00%	14,505	38	0	0	0	0	0.00%	14,505	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%								
10		of which: Other - SME	558	56	23	0	0	0.00%	10,615	1,028	80	0	0	0	0.00%	10,615	1,028	80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%							
11		of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%								
12		Real estate	1,548	110	204	1	1	84	55	15,366	1,265	381	177	0	0	87	21,074	1,517	88	210	1	1	88	58	16,646															
13		of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%								
14		Secured by mortgages on immovable property and AOC exposures	17,388	2,428	604	73	42	84	20,615	27,026	2,886	63	68	20	18	19,888	26,743	2,886	63	68	20	18	19,888	26,743	2,886	63	68	20	18	19,888	26,743	2,886	63	68	20	18	0.00%			
15		of which: Residential immovable property	15,147	2,103	553	68	37	64	20,299	25,048	2,688	58	62	19	16	18,288	25,048	2,688	58	62	19	16	18,288	25,048	2,688	58	62	19	16	18,288	25,048	2,688	58	62	19	16	0.00%			
16		of which: Commercial immovable property	2,241	325	51	5	3	5	2,327	2,000	200	5	6	1	2	2,327	2,000	200	5	6	1	2	2,327	2,000	200	5	6	1	2	2,327	2,000	200	5	6	1	2	0.00%			
17		of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%					
18		Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%					
19		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%					
20		Claims on institutions and corporates with > 3F credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%					
21		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%					
22		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%					
23		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%					
24		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%					
25		TOTAL	41,458	2,120	588	83	46	133	57,243	29,265	49,079	2,813	3,228	73	27	24	49,100	29,265	49,079	2,813	3,228	73	27	24	49,100	29,265	49,079	2,813	3,228	73	27	24	49,100	29,265	49,079	2,813	3,228	73	27	24

Row/Item			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							
(in EUR, %)																														
26	SWEDEN	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
27		Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
28		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
29		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
30		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
31		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
32		Institutions	29	1	2	0	0	0	14,505	38	1	0	0	0	14,505	37	1	0	0	0	0	0	0	0	0	0	0	0	14,505	
33		Corporates	417	4	0	0	0	0	4,605	41	0	0	0	0	4,605	40	0	0	0	0	0	0	0	0	0	0	0	0	4,605	
34		of which: Other - SME	113	0	0	0	0	0	2,375	11	0	0	0	0	2,375	10	0	0	0	0	0	0	0	0	0	0	0	0	2,375	
35		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36		Real estate	633	36	83	0	0	0	8,676	600	36	0	0	0	8,676	575	33	107	0	0	0	0	0	0	0	0	0	0	8,676	
37		of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38		Secured by mortgages on immovable property and AOC exposures	263	26	27	1	1	1	42,388	226	28	0	0	0	42,388	226	28	0	0	0	0	0	0	0	0	0	0	0	42,388	
39		of which: Residential immovable property	253	26	27	1	1	1	42,388	226	28	0	0	0	42,388	226	28	0	0	0	0	0	0	0	0	0	0	0	42,388	
40		of which: Commercial immovable property	10	0	0	0	0	0	11,978	11	0	0	0	0	11,978	10	0	0	0	0	0	0	0	0	0	0	0	0	11,978	
41		of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
43		Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
44		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
45		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48		Other exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49		TOTAL	5,202	186	186	73	0	0	18	22,965	5,187	218	0	0	20	19,236	4,954	188	226	0	0	0	0	0	0	0	0	20	17,466	

Row/Item		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 1 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 1 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 1 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 1 exposure		
		(in EUR, %)																													
71	Central banks	18,974	0	0	0	0	0	0.00%	18,974	0	0	0	0	0	0.00%	18,974	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
72	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	0	0	0	0	0	0	0.00%		
73	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	0	0	0	0	0	0	0.00%		
74	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	0	0	0	0	0	0	0.00%		
75	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	0	0	0	0	0	0	0.00%		
76	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	0	0	0	0	0	0	0.00%		
77	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
78	Corporates	880	88	119	0	0	0	0.00%	880	88	119	0	0	0	0.00%	880	88	119	0	0	0	0	880	88	119	0	0	0	0.00%		
79	of which: Other - SME	100	10	13	0	0	0	0.00%	100	10	13	0	0	0	0.00%	100	10	13	0	0	0	0	100	10	13	0	0	0	0.00%		
80	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	0	0	0	0	0	0	0.00%		
81	Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
82	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	0	0	0	0	0	0	0.00%		
83	Secured by mortgages on immovable property and ADC exposures	18,124	1,812	233	0	0	0	0.00%	18,124	1,812	233	0	0	0	0.00%	18,124	1,812	233	0	0	0	0	18,124	1,812	233	0	0	0	0.00%		
84	of which: Residential immovable property	14,423	1,442	185	0	0	0	0.00%	14,423	1,442	185	0	0	0	0.00%	14,423	1,442	185	0	0	0	0	14,423	1,442	185	0	0	0	0.00%		
85	of which: Commercial immovable property	3,701	370	48	0	0	0	0.00%	3,701	370	48	0	0	0	0.00%	3,701	370	48	0	0	0	0	3,701	370	48	0	0	0	0.00%		
86	of which: Land acquisition, development and construction exposures (ADC)	7,000	700	89	0	0	0	0.00%	7,000	700	89	0	0	0	0.00%	7,000	700	89	0	0	0	0	7,000	700	89	0	0	0	0.00%		
87	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	0	0	0	0	0	0	0.00%		
88	General bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
89	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	0	0	0	0	0	0	0.00%		
90	Collective investments undertakings (CUI)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
91	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
92	Derivatives	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
93	Other exposures	100	10	13	0	0	0	0.00%	100	10	13	0	0	0	0.00%	100	10	13	0	0	0	0	100	10	13	0	0	0	0.00%		
94	TOTAL	19,874	1,898	254	0	0	0	0.00%	19,874	1,898	254	0	0	0	0.00%	19,874	1,898	254	0	0	0	0	19,874	1,898	254	0	0	0	0.00%		

Row/Item		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 1 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 1 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 1 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 1 exposure		
		(in EUR, %)																													
95	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%			
96		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%			
97		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%			
98		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0.00%			
99		Multilateral Development Banks	400	0	0	0	0	0	0.00%	400	0	0	0	0	0.00%	400	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
100		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
101		Institutions	13	0	0	0	0	0	0.00%	13	0	0	0	0	0.00%	13	0	0	0	0	0	0	13	0	0	0	0	0	0.00%		
102		Corporates	33	3	4	0	0	0	0.00%	33	3	4	0	0	0.00%	33	3	4	0	0	0	0	33	3	4	0	0	0	0.00%		
103		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
104		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
105		Retail	14	3	4	0	0	0	0.00%	14	3	4	0	0	0.00%	14	3	4	0	0	0	0	14	3	4	0	0	0	0.00%		
106		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
107		Secured by mortgages on immovable property and ADC exposures	33	3	4	0	0	0	0.00%	33	3	4	0	0	0.00%	33	3	4	0	0	0	0	33	3	4	0	0	0	0	0.00%	
108		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
109		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
110		of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
111		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
112		General bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
113		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
114		Collective investments undertakings (CUI)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
115		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
116		Derivatives	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
117		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%		
118		TOTAL	303	3	4	0	0	0	0.00%	303	3	4	0	0	0.00%	303	3	4	0	0	0	0	303	3	4	0	0	0	0.00%		

Row/Item		Adverse Scenario																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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		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 1 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 1 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 1 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
110	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

2025 EU-wide Stress Test: Securitisations

Svenska Handelsbanken — group

RowNum			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	Unflooded Total Risk exposure amount (transitional)			71,606	72,999	73,265	73,548	74,496	75,239	76,000
9	Unflooded 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			73,178	72,705	71,937	71,106	78,573	86,869	93,280
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)			84,338	83,865	83,097	82,266	89,733	98,029	104,440
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)			84,338	83,865	83,097	82,266	89,733	98,029	104,440
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

Row no.	A	OWN FUNDS	1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation 01/01/2018	Actual 31/12/2024	Restatement CRR3 31/12/2024	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		OWN FUNDS		16,824	16,824	17,297	17,149	17,287	16,089	16,701	16,789
2	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		13,584	13,584	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	979
4	A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	0
5	A.1.2	Retained earnings		13,192	13,693	13,813	14,013	14,013	12,358	12,981	13,479
6	A.1.3	Accumulated other comprehensive income		1,574	1,574	1,574	1,574	1,574	1,520	1,520	1,520
7	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		27	27	27	27	27	26	26	26
8	A.1.3.2	OCI impact of defined benefit pension plans (gain or (-) loss)		1,142	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	404	424	424	424
10	A.1.4	Other Reserves		0	0	0	0	0	0	0	0
11	A.1.5	Funds for general banking risk		0	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		-60	-60	-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	-27	-64	-64	-64
16	A.1.7.3	Other adjustments		-2	-2	-2	-2	-2	-2	-2	-2
17	A.1.8	(-) Intangible assets (including Goodwill)		-710	-710	-710	-710	-710	-710	-710	-710
18	A.1.8.1	of which: Goodwill (-)		-380	-380	-380	-380	-380	-380	-380	-380
19	A.1.8.2	of which: Software assets (-)		-295	-295	-295	-295	-295	-295	-295	-295
20	A.1.8.3	of which: Other intangible assets (-)		-45	-45	-45	-45	-45	-45	-45	-45
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs		0	0	0	0	0	0	0	0
22	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses		-351	-350	-382	-443	-483	0	0	-332
23	A.1.11	(-) Defined benefit pension fund assets		-907	-907	-907	-907	-907	-860	-860	-860
24	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	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	0
26	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 120% 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	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	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	0
31	A.1.18	(-) Amount exceeding the 17.05% threshold		0	0	0	0	0	0	0	0
32	A.1.18A	(-) Insufficient coverage for non-performing exposures		0	-4	-4	-14	-120	-4	-14	-120
33	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	0
34	A.1.18C	(-) Other foreseeable tax charges		0	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	0
36	A.1.20	CET1 capital elements or deductions - other		-377	-377	-377	-377	-377	-377	-377	-377
37	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	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 31/12/2007 ("static part")	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
42	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
45	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0	0
46	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0	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 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 unreserved gains and losses measured at fair value through other comprehensive income		0	0	0	0	0	0	0	0

2025 EU-wide Stress Test: Capital
Svenska Handelsbanken — group

Row number				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CR3	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)		14,480	14,480	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.6	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			84,338	83,865	83,097	82,264	80,733	80,029	104,440
66		B.6	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			84,338	83,865	83,097	82,264	80,733	80,029	104,440
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		71,500	71,606	72,999	73,265	73,548	74,496	75,239	76,000
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		71,500	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%	22.09%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		13,534	13,534	13,800	13,857	13,900	12,790	13,404	13,463
73		D.2	TIER 1 CAPITAL (fully loaded)		14,480	14,480	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	16,761	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%	22.09%
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)		4.98%	4.98%	5.08%	5.08%	5.08%	4.68%	4.89%	4.91%
81		H.4	Leverage ratio (fully loaded)		4.98%	4.98%	5.08%	5.08%	5.08%	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		2.02%		2.02%	2.02%	2.02%	2.02%	2.02%	2.02%
84		P.3	0-5% 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		1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%
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)		0.89%	0.89%	0.88%	0.88%	0.88%	0.88%	0.88%	0.88%
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%	0.40%	0.40%	0.47%

Note: Fully loaded figures are computed considering full implementation of the CR3, 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 CR3 is scheduled for 2025. Please refer to the dedicated box on CR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Svenska Handelsbanken — group

RowNum								
		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

(mIn 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