

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

RowNu m	(mn EUR, %)	Svenska Handelsbanken — group							
		1		2		3		4	
		Actual	Restatement CRR3	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	6
1	Net interest income	3,980				4,213	4,086	3,977	3,800
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
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	38				43	-1	0	-2,557
4	Profit or (-) loss for the year	2,211				1,912	1,720	1,580	-834
5	Coverage ratio: non-performing exposure (%)	13.26%				4.40%	2.59%	1.93%	17.45%
6	Common Equity Tier 1 capital	13,534				13,800	13,851	13,904	12,790
7	Total Risk exposure amount (all transitional adjustments included)	71,920				71,606	72,999	73,265	73,548
8	Common Equity Tier 1 ratio, %	18.82%				18.90%	18.90%	18.90%	17.17%
9	Fully loaded Common Equity Tier 1 ratio, %	18.82%				18.90%	18.90%	18.90%	17.17%
10	Tier 1 capital	14,489				14,488	14,754	14,805	14,858
11	Total leverage ratio exposures	293,515				293,515	293,515	293,515	293,515
12	Leverage ratio, %	4.94%				4.94%	5.03%	5.04%	5.06%
13	Fully loaded leverage ratio, %	4.94%				4.94%	5.03%	5.04%	5.06%

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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RowNum		(in EUR, %)	31/12/2024*																						
			Restated																						
			Exposure values		Risk exposure amounts		A-IB		F-IBD		A-IBD		F-IBD		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
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
1	Svenska Handelsbanken — group	(in EUR, %)	Central banks	0	0	48,321	0	0	0	427	0	48,379	0	0	0	0	0	0	0	0	0	0	0	0	0
2			Central governments	0	0	5,933	0	0	0	0	236	0	4,110	0	0	0	0	0	0	0	0	0	0	0	20,17%
3			Regional governments or local authorities	0	0	1,627	0	0	0	0	261	0	1,627	0	0	0	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	64,111	321	51,926	0	0	7,051	269	5,667	0	82,071	1,284	0	0	0	0	0	0	0	0	0	0	45,54%
6			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
7			Corporates - Of Which: SME general corporates	52,585	211	1,001	4	5,179	0	0	0	0	52,585	62	0	0	0	0	0	0	0	0	0	0	40,02%
8			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	
9			Retail	36,082	211	0	0	0	0	7,264	476	0	94,055	1,817	21	0	0	0	0	0	0	0	0	0	33,40%
10			Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11			Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12			Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13			Retail - Other Retail - Of Which: SME	943	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14			Retail - Other Retail - Of Which: non-SME	5,121	87	0	0	0	0	748	91	0	4,998	139	21	0	0	0	0	0	0	0	0	66,54%	
15			Collective investments undertakings (CUs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16			Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17			Securitisations	893	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18			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	
19			TOTAL	161,084	364	81,321	4	15,807	743	7,155	0	235,503	6,163	127	15	0	0	0	0	0	0	40,35%			

* Restated 31/12/2024

RowNum		(in EUR, %)	31/12/2024*																						
			Restated																						
			Exposure values		Risk exposure amounts		A-IB		F-IBD		A-IBD		F-IBD		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
24	SWEDEN	(in EUR, %)	Central banks	0	0	37,508	0	0	0	102	0	17,098	0	0	0	0	0	0	0	0	0	0	0	0	0

* Restated 31/12/2024

RowNum		(in EUR, %)	31/12/2024*																						
			Restated																						
			Exposure values		Risk exposure amounts		A-IB		F-IBD		A-IBD		F-IBD		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
24	SWEDEN	(in EUR, %)	Central banks	0	0	37,508	0	0	0	102	0	17,098	0	0	0	0	0	0	0	0	0	0	0	0	0

* Restated 31/12/2024

RowNum		(in EUR, %)	31/12/2024*																						
			Restated																						
			Exposure values		Risk exposure amounts		A-IB		F-IBD		A-IBD		F-IBD		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
40	NORWAY	(in EUR, %)	Central banks	0	0	1,013	0	0	0	32	0	1,013	0	0	0	0	0	0	0	0	0	0	0	0	23,30%

* Restated 31/12/2024

RowNum		(in EUR, %)	31/12/2024*																						
			Restated																						
			Exposure values		Risk exposure amounts		A-IB		F-IBD		A-IBD		F-IBD		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
40	UNITED KINGDOM	(in EUR, %)	Central banks	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

* Restated 31/12/2024

RowNum		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Revised 31/12/2024*																	
RowNum		Exposure values								Risk exposure amounts							
		A-IB		E-IB		A-IB		E-IB		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	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
104	UNITED STATES	Central banks	0	0	11,370	0	0	0	102	0	11,370	0	0	0	0	0	
105		Central governments	0	0	958	0	0	0	17	0	0	0	0	0	0	0	
106		Public corporations or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
107		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
108		Corporates	0	0	175	0	0	0	39	0	500	0	0	0	0	0	
109		Corporates - Of Which: Specialised lending	0	0	175	0	0	0	39	0	500	0	0	0	0	0	
110		Corporates - SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
111		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
112		Retail	82	0	0	0	0	0	0	29	3	0	0	0	0	0	
113		Retail - Secured by residential estate property	7	0	0	0	0	0	0	0	0	0	0	0	0	0	
114		Retail - Secured by other property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
115		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
116		Retail - Other	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
117		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
118		Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	0	0	0	0	0	0	
119		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
120		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
121		Securitisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
122		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
123		TOTAL	87	0	13,400	0	12	0	420	0	12,760	4	0	0	0	0	
124	NETHERLANDS	Revised 31/12/2024*															
RowNum		Exposure values								Risk exposure amounts							
		A-IB		E-IB		A-IB		E-IB		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	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
125		Central banks	0	0	37,743	0	0	0	150	0	37,743	0	0	0	0	0	
126		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
127		Public corporations or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
128		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
129		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
130		Corporates - Of Which: Specialised lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
131		Corporates - SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
132		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
133		Retail	12	0	0	0	0	0	0	0	0	0	0	0	0	0	
134		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
135		Retail - Secured by other property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
136		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
137		Retail - Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
138		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
139		Retail - Other Retail - Of Which: non-SME	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	
141		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
142		Securitisations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
143		Other non-credit obligation assets	42	0	0	0	0	0	0	0	0	0	0	0	0	0	
144		TOTAL	42	0	37,850	0	41	0	186	0	37,850	0	0	0	0	0	

2025 EU-wide Stress Test: Credit risk IRB
Svenska Handelsbanken — group

RowNum		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																					
		(mln EUR %)																					
1	Svenska Handelsbanken — group	Central banks	48,377	0	0	0	0	0	0,000%	48,376	0	0	0	0	0	0	0	48,377	0	0	0	0	
2		Central governments	8,838	1,085	13	0	0	0	3,585%	8,851	1,086	18	0	0	0	0	2,388	8,876	35	21	0	1	
3		Supervision and local authorities	1,000	0	0	0	0	0	0,000%	1,000	0	0	0	0	0	0	0	1,000	0	0	0	0	
4		Public sector entities	1,000	0	0	0	0	0	0,000%	1,000	0	0	0	0	0	0	0	1,000	0	0	0	0	
5		Institutions	8,236	113	0	0	0	0	0,015%	8,235	4,025	24	0	0	0	0	0,033%	8,235	35	0	0	0	
6		Corporations	75,000	6,160	900	0	0	0	8,000%	75,000	6,160	900	0	0	0	0	1,172%	80,850	900	2,300	0	0	
7		Corporates - Of which: Specialised lending	0	0	0	0	0	0	0,000%	0	0	0	0	0	0	0	0	0	0	0	0	0	
8		Corporates - Of which: SME general corporates	46,925	6,104	688	0	0	0	27	46,935	6,105	688	0	0	0	0	21	51,366	200	1,530	0	21	
9		Corporates - Of which: Purchased receivables	28,075	0	0	0	0	0	0,000%	28,075	0	0	0	0	0	0	0	28,075	0	0	0	0	
10		Retail	92,050	8,125	1,105	0	0	0	30	93,776	90,324	3,800	2,000	0	0	0	0	38	93,985	92,875	750	2,377	0
11		Retail - Secured by residential assets	86,497	2,712	1,002	0	0	0	12	86,199	85,150	3,345	5,763	0	0	0	0	22	86,395	87,275	613	2,382	0
12		Retail - Purchased receivables	0	0	0	0	0	0	0,000%	0	0	0	0	0	0	0	0	0	0	0	0	0	
13		Retail - Purchased receivables	0	0	0	0	0	0	0,000%	0	0	0	0	0	0	0	0	0	0	0	0	0	
14		Retail - Other Retail	5,561	393	152	0	0	0	27	5,735,5	5,462	451	257	0	0	0	0	21	5,835	5,889	145	355	0
15		Retail - Other Retail - Of which: SME	3,111	393	152	0	0	0	27	3,111	3,111	0	0	0	0	0	0	21	3,111	3,111	0	0	0
16		Retail - Other Retail - Of which: non-SME	8,776	280	101	0	0	0	15	16,205	4,600	331	162	0	0	0	0	33	16,326	4,854	63	211	0
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0,000%	0	0	0	0	0	0	0	0	0	0	0	0	0	
18		Securitisation	0	0	0	0	0	0	0,000%	0	0	0	0	0	0	0	0	0	0	0	0	0	
19		Other assets	725	0	0	0	0	0	0,000%	725	0	0	0	0	0	0	0	725	0	0	0	0	
20		Other non-credit obligation assets	725	0	0	0	0	0	0,000%	725	0	0	0	0	0	0	0	725	0	0	0	0	

RowNum	Country	Baseline Scenario										3Q/2027										
		Stage 1 exposure	Stage 2 exposure	Stage 1 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	(min EUR, %)																				
23		Central banks	17,956	0	0	0	0	0.00%	17,956	0	0	0	0	0	0.00%	17,956	0	0	0	0	0	0
24		Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
25		Regional governments or local authorities	1,189	0	0	0	0	0.02%	1,189	0	0	0	0	0	0.02%	1,189	0	0	0	0	0	0
26		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
27		Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
28		Corporates - Off-Watch, Specialized Lending	55,151	7,811	867	0	0	1.11	52,350	8,183	1,237	0	0	0	1.11	50,570	7,446	1,069	0	0	0	0
29		Corporates - Off-Watch, SME general corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
30		Corporates - Off-Watch, Structured Finance	15,272	4,046	479	0	0	1.07	13,893	3,154	787	0	0	0	1.07	12,431	3,465	1,070	0	0	0	0
31		Retail - Other	76,901	2,803	1,004	0	0	2.23	73,794	1,965	1,837	0	0	0	2.23	70,593	2,174	2,474	0	0	0	0
32	SWEDEN	Retail - Secured by residential real property	76,901	2,803	1,004	0	0	0.04%	73,794	1,965	1,837	0	0	0	0.04%	70,593	2,174	2,474	0	0	0	0
33		Retail - Qualifying banking	76,901	2,803	1,004	0	0	0.00%	73,794	1,965	1,837	0	0	0	0.00%	70,593	2,174	2,474	0	0	0	0
34		Retail - Purchased receivables	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
35		Retail - Other Retail	5,265	977	147	0	0	1.17	11,804	5,111	431	296	0	0	1.17	12,381	7,389	1,207	0	0	0	0
36		Retail - Other Retail - Other Retail - Off-Watch, SME	5,265	977	147	0	0	1.17	11,804	5,111	431	296	0	0	1.17	12,381	7,389	1,207	0	0	0	0
37		Retail - Other Retail - Off-Watch, non-SME	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
38		Collective investments undertakings (CIUs)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
39		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
40		Securitizations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
41		Other non-credit obligation assets	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0
42		Total	205,147	40,467	1,758	0	0	1.04	19,995	132,254	11,678	5,099	0	0	1.04	146,462	910	4,164	0	0	0	0

RowNum		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
31/12/2025																						
Baseline Scenario																						
RowNum		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	Coverage Ratio - Stage 3 exposure	
85	UNITED STATES	Central banks	11,570	0	0	0	0	0	11,570	0	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	0	0
87		Local governments or local authorities	0	0	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	0	0
89		Institutions	106	0	0	0	0	0	106	0	0	0	0	0	0	106	0	0	0	0	0	0.00%
90		Corporates	100	0	0	0	0	0	100	0	0	0	0	0	0	100	0	0	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	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	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	0	0
94		Retail	79	0	0	0	0	0	79	3	0	0	0	0	0	79	0	0	0	0	0	0.00%
95		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96		Retail - Other banking	0	0	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	0	0
98		Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0	0	1	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	0	0
100		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIUs)	3	0	0	0	0	0	3	0	0	0	0	0	0	3	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
103		Securitisations	0	0	0	0	0	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	0	0	0	0	0.00%
105		TOTAL	12,757	7	0	0	0	0	0.00%	12,748	15	0	0	0	0.00%	12,752	0	0	0	0	0	0.00%

RowNum		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
31/12/2025																						
Baseline Scenario																						
RowNum		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	Coverage Ratio - Stage 3 exposure	
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
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108		Local governments or local authorities	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
110		Institutions	42	0	0	0	0	0	42	0	0	0	0	0	0	42	0	0	0	0	0	0.00%
111		Corporates	17	0	0	0	0	0	17	0	0	0	0	0	0	17	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
113		Corporates - Of Which: SME	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
115		Retail	12	0	0	0	0	0	12	0	0	0	0	0	0	12	0	0	0	0	0	0.00%
116		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
117		Retail - Other banking	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
119		Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0	0	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	0	0
121		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIUs)	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
124		Securitisations	0	0	0	0	0	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	0	0	0	0	0
126		TOTAL	17,801	1	0	0	0	0	17,801	1	0	0	0	0	0	17,801	1	0	0	0	0	0.00%

2025 EU-wide Stress Test: Credit risk IRB
Svenska Handelsbanken — group

RowNum		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	(mn EUR, %)																					
2		Central banks	48,314	0	0	1	0	0	13,620	48,306	0	12	1	0	0	11,53%	48,302	0	10	1	0	1	13,44%
3		Central governments	4,085	825	26	0	1	0	10,18%	4,056	483	46	0	0	4	8,72%	4,052	675	50	1	0	1	8,37%
4		Regional governments or local authorities	1,412	113	37	0	0	0	12,92%	1,404	14	0	0	0	0	12,67%	1,402	2,413	16	0	0	1	12,65%
5		Public sector entities	1,412	113	37	0	0	0	12,92%	1,404	14	0	0	0	0	12,67%	1,402	2,413	16	0	0	1	12,65%
6		Institutions	4,236	13	0	0	0	0	16,90%	4,225	24	0	0	0	0	16,20%	4,210	29	0	0	0	0	16,90%
7		Corporates	75,337	8,607	3,87	264	285	19,37	76,574	8,13	144	361	1,30	1,30	18	8,70%	85,711	8,630	9,70	0	0	1	8,67%
8		Corporates - Of Which: Specialized lending	45,954	5,725	2,612	230	305	29,25	44,685	49,12	5,371	165	32	32	14,12%	42,315	4,455	6,880	151	961	13	13,95%	
9		Corporates - Of Which: SME general corporates	45,954	5,725	2,612	230	305	29,25	44,685	49,12	5,371	165	32	32	14,12%	42,315	4,455	6,880	151	961	13	13,95%	
10		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	
11		Retail - Secured by residential estate property	80,830	3,663	3,053	0	81	300	15,321	84,293	1,087	4,839	476	0	1,213	14,42%	80,829	3,209	12,71	366	3,779	13	13,88%
12		Retail - Qualifying revolving	80,830	3,663	3,053	0	81	300	15,321	84,293	1,087	4,839	476	0	1,213	12,49%	79,391	2,607	11,34	32	1,801	13	13,88%
13		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14		Retail - Other	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	700	168	153	0	11	31	9,710	704	76	350	129	1	1,238	31,03%	711	160	138	29	1,1	34,20%	
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	
17		Collective investments undertakings (CIUs)	4,640	257	252	86	14	77	28,885	4,293	268	595	54	0	1,38	26,48%	270	259	250	4,015	4	229	26,65%
18		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19		Securitization	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	725	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
21		TOTAL	225,968	13,317	4,459	1,020	325	1,320	17,700%	214,669	12,026	11,101	869	108	2,483	16,38%	208,922	10,509	22,289	6,72	3,009	16,000	

RowNum		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	(mn EUR, %)																					
23		Central banks	17,593	0	0	1	0	0	12,32%	17,586	0	12	1	0	0	11,53%	17,580	0	14	1	0	1	12,32%
24		Central governments	1,487	1	0	0	0	0	3,22%	1,470	3	36	17	0	0	1,33%	1,460	1	41	0	0	0	3,21%
25		Regional governments or local authorities	1,186	2	0	0	0	0	14,96%	1,188	1,28	5	1	0	0	35,18%	1,186	4	4	0	0	0	35,20%
26		Public sector entities	1,186	2	0	0	0	0	14,96%	1,188	1,28	5	1	0	0	35,18%	1,186	4	4	0	0	0	35,20%
27		Institutions	5,237	0	0	0	0	0	0,00%	2,214	0	0	0	0	0,00%	2,205	0	0	0	0	0	0,00%	
28		Corporates	52,290	7,120	2,672	220	419	19,05%	49,952	6,089	1,210	422	1,023	19,41%	47,075	5,458	8,012	238	1,544	1	19,12%		
29		Corporates - Of Which: Specialized lending	35,651	4,429	1,277	181	86	14,16%	35,643	4,311	5,423	167	167	167	167	167	167	167	167	167	167	167	167,75%
30		Corporates - Of Which: SME general corporates	35,651	4,429	1,277	181	86	14,16%	35,643	4,311	5,423	167	167	167	167	167	167	167	167	167	167	167	167,75%
31		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	
32		Retail	17,593	1,819	3,700	0	46	333	12,32%	17,586	2,558	5,900	327	21	793	11,87%	16,403	2,420	30,079	216	1,169	13	11,95%
33		Retail - Secured by residential estate property	75,905	2,263	2,609	220	46	333	12,32%	75,896	2,558	5,900	327	21	793	11,87%	64,403	2,420	30,079	216	1,169	13	11,95%
34		Retail - Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36		Retail - Other	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: SME	681	94	145	50	10	54	16,87%	681	75	348	403	1	11,34	34,02%	352	405	161	1	176	1	38,81%
38		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	
39		Collective investments undertakings (CIUs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
40		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
41		Securitization	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42		Other non-credit obligation assets	725	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
43		TOTAL	30,126	1,293	911	222	160	16,55%	29,934	1,018	6,621	72	12	200	18,93%	26,781	1,162	2,083	42	403	10	18,87%	

RowNum		Adverse Scenario																	
		31/12/2025						31/12/2026											

RowNum		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	
31/12/2025																							
Adverse Scenario																							
RowNum		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	
85	UNITED STATES	11,570	0	0	0	0	0	11,570	0	0	0	0	0	0	11,570	0	0	0	0	0	0	0	
86		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	
88		Supervisory banks or local authorities	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	
90		Institutions	106	0	0	0	0	0	106	0	0	0	0	0	0	106	1	0	0	0	0	0.00%	
91		Corporates	100	0	0	0	0	0	100	0	0	0	0	0	0	100	1	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	0.00%	
93		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
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	0.00%	
95		Retail - Secured by residential estate property	76	0	0	0	0	0	14,800	78	3	1	0	0	0	14,800	77	3	0	0	0	0	0.00%
96		Retail - Other lending	70	0	0	0	0	0	14,800	70	3	0	0	0	0	14,800	70	3	0	0	0	0	0.00%
97		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
98		Retail - Other Retail	1	0	0	0	0	0	21,280	1	0	0	0	0	0	21,280	1	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	0	0.00%	
100		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	21,280	1	0	0	0	0	0	21,280	1	0	0	0	0	0	0.00%
101		Collection investments undertakings (CIV)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
102		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
103		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
104		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%	
105		TOTAL	12,792	0	0	0	0	0	10,375	12,792	15	4	0	0	0	10,375	12,792	25	0	0	0	0.16%	

RowNum		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
31/12/2025																						
Adverse Scenario																						
RowNum		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
106	NETHERLANDS	17,741	0	0	0	0	0	17,741	0	0	0	0	0	0	17,741	0	0	0	0	0	0	0
107		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
109		Supervisory banks or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
111		Institutions	42	0	0	0	0	0	42	0	0	0	0	0	0	42	0	0	0	0	0	0.00%
112		Corporates	17	0	0	0	0	0	17,740	17	0	0	0	0	0	17,740	17	0	0	0	0	0.00%
113		Corporates - Of Which: Specialised lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
114		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	0.00%
115		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
116		Retail - Secured by residential estate property	11	0	0	0	0	0	17,740	12	0	0	0	0	0	17,740	12	0	0	0	0	0.00%
117		Retail - Other lending	12	0	0	0	0	0	17,740	12	0	0	0	0	0	17,740	12	0	0	0	0	0.00%
118		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
119		Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	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	0.00%
121		Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
122		Collection investments undertakings (CIV)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
124		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
125		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
126		TOTAL	17,861	0	0	0	0	0	14,961	17,861	1	0	0	0	0	14,961	17,861	1	0	0	0	0.16%

* 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 RWA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRD5.

2025 EU-wide Stress Test: Credit risk STA
Svenska Handelsbanken — group

Row Num		(min EUR, %)	ReLATED										
			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
1	Svenska Handelsbanken — group	Central banks	10,928	0	0	0	10,928	0	0	0	0	0	0.00%
2		Central governments	124	0	0	0	124	0	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		International Monetary Banks	100	0	0	0	100	0	0	0	0	0	0.00%
6		International Organizations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	1,279	0	0	0	1,279	0	0	0	0	0	0.00%
8		Cross-border	3,079	0	897	0	1,181	80	0	0	0	0	132.0%
9		of which: Other - SME	593	0	451	1	560	41	0	0	0	0	135.0%
10		of which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0.00%
11		Residential	1,208	10	780	49	1,363	71	45	0	0	15	94.5%
12		of which: SME	34	0	14	0	32	0	0	0	0	0	15.0%
13		Secured by mortgages on immovable property and ADC exposures	25,013	265	11,151	265	26,000	1,000	0	0	0	0	24.0%
14		of which: Residential immovable property	15,518	153	5,246	153	15,925	510	0	0	0	0	21.0%
15		of which: Commercial immovable property	9,494	46	5,817	46	9,707	496	0	0	0	0	19.5%
16		of which: Land, acquisitions, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
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 undertaken (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	0	0	0	0	0	0	0	0	0	0	0.00%
23		Other exposures	736	0	211	0	501	121	0	0	0	0	0.00%
24		TOTAL	44,702	279	14,796	802	43,009	1,641	63	11	12	13	35.9%

Row Num		(min EUR, %)	ReLATED										
			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
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		International Monetary Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organizations	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		Cross-border	0	0	0	0	0	0	0	0	0	0	0.00%
33		of which: Other - SME	1	0	0	0	1	0	0	0	0	0	0.00%
34		of which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0.00%
35		Residential	0	0	0	0	0	0	0	0	0	0	0.00%
36		of which: SME	31	25	31	0	6	0	0	0	0	0	85.5%
37		Secured by mortgages on immovable property and ADC exposures	224	0	108	0	204	51	0	0	0	0	0.00%
38		of which: Residential immovable property	174	0	93	0	193	48	0	0	0	0	0.00%
39		of which: Commercial immovable property	2	0	1	0	2	0	0	0	0	0	0.00%
40		of which: Land, acquisitions, 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 undertaken (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	0	0	1,276	0	0	0	0	0	0	0	0.00%
46		Securitisation	100	0	116	0	206	121	0	0	0	0	0.00%
47		Other exposures	57	0	16	0	14	0	0	0	0	0	0.00%
48		TOTAL	2,180	29	2,270	27	1,822	129	14	3	2	4	31.4%

Row Num		(min EUR, %)	ReLATED										
			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
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		International Monetary Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organizations	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		Cross-border	0	0	0	0	0	0	0	0	0	0	0.00%
57		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
58		of which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Residential	0	0	0	0	0	0	0	0	0	0	0.00%
60		of which: SME	2	0	1	0	49	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	2	0	1	0	49	0	0	0	0	0	0.00%
62		of which: Residential immovable property	2	0	1	0	49	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64		of which: Land, acquisitions, 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 undertaken (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	0	0	16	0	0	0	0	0	0	0	0.00%
70		Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
71		Other exposures	37	0	16	0	14	0	0	0	0	0	0.00%
72		TOTAL	241	0	146	0	274	12	0	0	0	0	45.8%

RowName	Mobilized 31/12/2024*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	[mn EUR, %]										
73	Central banks	10,926	0	0	0	10,926	0	0	0	0	0,00%
74	Central governments	0	0	0	0	0	0	0	0	0	0,00%
75	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0,00%
76	Public sector entities	0	0	0	0	0	0	0	0	0	0,00%
77	Household and institutional Banks	0	0	0	0	0	0	0	0	0	0,00%
78	International Organizations	0	0	0	0	0	0	0	0	0	0,00%
79	Investment funds	224	0	0	0	224	0	0	0	0	0,00%
80	Corporates	991	1	830	1	973	0	0	0	0	146,54%
81	of which: Other - SME	553	1	486	1	538	26	0	1	2	0,46%
82	of which: Standardized	553	1	486	1	538	26	0	1	2	0,46%
83	Retail	553	1	486	1	538	26	0	1	2	0,46%
84	of which: SME	264	1	226	1	250	0	0	0	0	141,00%
85	Securitised exposures on Immovable property or AOCI exposures	10,782	0	1,782	0	10,780	1,098	0	0	0	127,64%
86	Securitised exposures on Residential immovable property	12,970	398	3,234	393	13,369	800	0	0	3	12,10%
87	of which: Residential immovable property	12,970	398	3,234	393	13,369	800	0	0	3	12,10%
88	of which: Commercial immovable property	7,237	29	4,442	84	7,027	422	0	0	0	13,17%
89	of which: Commercial construction and construction exposures (AOCI)	7,237	29	4,442	84	7,027	422	0	0	0	13,17%
90	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0,00%
91	Claims on institutions	0	0	0	0	0	0	0	0	0	0,00%
92	Claims on institutions and corporations with a ST credit assessment	0	0	0	0	0	0	0	0	0	0,00%
93	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0,00%
94	Leasing	0	0	0	0	0	0	0	0	0	0,00%
95	Securitization	0	0	0	0	0	0	0	0	0	0,00%
96	Other exposures	282	0	0	0	185	0	0	0	0	0,00%
97	Total	22,174	398	4,660	393	22,571	1,198	0	0	3	12,10%

Row/Name	Statement 31/12/2024*										
	Exposure values		Risk exposure amounts		Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		
	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	Central banks	0	0	0	0	0	0	0	0	0	0.00%
99	Central governments	0	0	0	0	0	0	0	0	0	0.00%
100	Sub-national governments or local authorities	0	0	0	0	0	0	0	0	0	0.00%
101	Public sector entities	0	0	0	0	0	0	0	0	0	0.00%
102	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0.00%
103	International Organizations	0	0	0	0	0	0	0	0	0	0.00%
104	Institutions	0	0	0	0	0	0	0	0	0	0.00%
105	Corporations	0	0	0	0	0	0	0	0	0	0.00%
106	of which SME	0	0	0	0	0	0	0	0	0	0.00%
107	of which Other - SME	0	0	0	0	0	0	0	0	0	0.00%
108	of which Specialised Lending	0	0	0	0	0	0	0	0	0	0.00%
109	Retail	0	0	0	0	0	0	0	0	0	0.00%
110	of which SME	0	0	0	0	0	0	0	0	0	0.00%
111	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0.00%
112	of which immovable property	0	0	0	0	0	0	0	0	0	0.00%
113	of which construction	0	0	0	0	0	0	0	0	0	0.00%
114	of which construction, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0.00%
115	Secured debt exposures	0	0	0	0	0	0	0	0	0	0.00%
116	Covered bonds	0	0	0	0	0	0	0	0	0	0.00%
117	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0.00%
118	Creditline investments undertakings (CII)	0	0	0	0	0	0	0	0	0	0.00%
119	Equity	0	0	0	0	0	0	0	0	0	0.00%
120	Securitisation	0	0	0	0	0	0	0	0	0	0.00%
121	Other exposures	0	0	0	0	0	0	0	0	0	0.00%
122	TOTAL	100	0	32	0	100	0	0	0	0	120.46%

2025 EU-wide Stress Test: Credit risk STA

Svenska Handelshanken = group

Svenska Handelsbanken — group		Baseline Scenario																						
		31/12/2025						31/12/2030						31/12/2037						31/12/2025				
Row/Name		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		
	(min EUR, %)																							
1	Svenska Handelsbanken — group	35,958	0	0	0	0	0	0.00%	10,958	0	0	0	0	0	0.00%	35,958	0	0	0	0	0	0	0	0.00%
2	Central banks	1,000	0	0	0	0	0	0.00%	1,000	0	0	0	0	0	0.00%	1,000	0	0	0	0	0	0	0	0.00%
3	Supranational 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	0.00%
4	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	0.00%
5	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	0.00%
6	Multinational 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	0.00%
7	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	0.00%
8	Institutions	2,210	0	0	0	0	0	0.00%	2,210	0	0	0	0	0	0.00%	2,210	0	0	0	0	0	0	0	0.00%
9	General	1,000	0	0	0	0	0	0.00%	1,000	0	0	0	0	0	0.00%	1,000	0	0	0	0	0	0	0	0.00%
10	of which: Other - SME	500	0	0	0	0	0	0.00%	500	0	0	0	0	0	0.00%	500	0	0	0	0	0	0	0	0.00%
11	of which: Specialised Lending	500	0	0	0	0	0	0.00%	500	0	0	0	0	0	0.00%	500	0	0	0	0	0	0	0	0.00%
12	Residential	1,283	0	0	0	0	0	0.00%	1,283	0	0	0	0	0	0.00%	1,283	0	0	0	0	0	0	0	0.00%
13	of which: Exposures on immovable property and AEC exposures	114	0	0	0	0	0	0.00%	114	0	0	0	0	0	0.00%	114	0	0	0	0	0	0	0	0.00%
14	of which: Residential immovable property	211	0	0	0	0	0	0.00%	211	0	0	0	0	0	0.00%	211	0	0	0	0	0	0	0	0.00%
15	of which: Residential immovable property	18,718	5,572	77	0	0	0	0.00%	18,718	5,572	77	0	0	0	0.00%	18,718	5,572	77	0	0	0	0	0	0.00%
16	of which: Commercial immovable property	9,742	2,672	71	0	0	0	0.00%	9,742	2,672	71	0	0	0	0.00%	9,742	2,672	71	0	0	0	0	0	0.00%
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	0	0.00%
18	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	0.00%
19	Guarantees, commitments and warranties with a \geq 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	0.00%
20	Collective investments (undertakings) (CU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
21	Securitisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
22	Securitisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
23	Derivatives 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	0.00%
24	TOTAL	41,587	2,899	283	0	0	37	15.87%	41,587	3,383	375	0	0	37	9.88%	43,029	3,191	509	0	0	57	7.2	0	0.00%

RowNum		31/12/2025								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 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				
		(mn EUR, %)																								
25	General banks	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	0.00%
26	Central governments	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	0.00%
27	Regional governments or local authorities	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	0.00%
28	Public sector entities	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	0.00%
29	Multinational development banks	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	0.00%
30	International Organizations	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	0.00%
31	Institutions	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	0.00%
32	Groupings	26	1	1	0	0	0	0.00%	25	1	1	0	0	0	0	0	0	24	1	1	0	0	0	0	0	0.00%
33	of which Other - State	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	0.00%
34	of which: Specialised Lending	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	0.00%
35	Net	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	0.00%
36	of which: SME	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	0.00%
37	Secured by mortgages on Immovable property and ADC exposures	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	0.00%
38	Secured by other immovable property	272	26	3	0	0	0	0.00%	263	14	14	0	0	0	0	0	0	262	26	3	0	0	0	0	0	0.00%
39	of which: Commercial immovable property	272	26	3	0	0	0	0.00%	263	14	14	0	0	0	0	0	0	262	26	3	0	0	0	0	0	0.00%
40	of which: Commercial immovable property, including: - of which: Land, acquisition, development and construction exposures (ADC)	272	26	3	0	0	0	0.00%	263	14	14	0	0	0	0	0	0	262	26	3	0	0	0	0	0	0.00%
41	Secured by other exposures	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	0.00%
42	General bonds	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	0.00%
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	0	0	0	0	0	0	0	0	0	0	0.00%
44	Collective investments/underlays (CII)	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	0.00%
45	Equity	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	0.00%
46	Securitisation	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	0.00%
47	Other exposures	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	0.00%
48	TOTAL	1,298	100	37	0	0	7	29.08%	1,274	52	0	0	0	7	34.42%	1,250	54	0	0	0	7	31.12%	1,221	51	0	0.00%

RowNum	Category	SubCategory	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	General 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
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%	0	0	0
51	Sub-central 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
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%	0	0	0
53	Non-bank management 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
54	International Organizations		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
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%	0	0	0
56	General		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
57	of which: Other - O&M		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
58	of which: Specialized 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
59	of which: Retail		123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	0	0	0
60	of which: SME		4	2	0	0	0	0	0.00%	4	2	0	0	0	0	0.00%	5	1	0	0	0	0	0.00%	0	0	0
61	Secured by charges on immovable property and AOC 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
62	of which: Residential 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
63	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
64	of which: Construction development and construction exposures (AOC)		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
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%	0	0	0
66	Securitization		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
67	Claims on institutions and corporates with a \geq T 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
68	Collective investment 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
69	Securitization		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
70	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%	0	0	0
71			123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	0	0	0
			123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	0	0	0
			123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	0	0	0
			123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	123	29	0	0	0	0	0.00%	0	0	0

2025 EU-wide Stress Test: Credit risk STA

Svenska Handelshanken = group

5,401 585 43 9 5 7 17.27% 8,479 431 119 10 3 25

2025 EU-wide Stress Test: Securitisations

Svenska Handelsbanken — group

RowNu m		(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-IIA	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-IIA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Impairments	Total	0	0	0	0	0	0	0
12		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

RowNu m	(mln EUR)	Svenska Handelsbanken — group															
		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	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		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.		(mio €/kN)	IFRS 9 first implementation									
			Actual		Restatement CRR8		Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027	
1	A	OWN FUNDS			16,812	16,812	17,097	17,148	17,201	16,088	16,701	16,740
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	13,416
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			13,193		13,093	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	414
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
13	A.1.7	Adjustments to CET1 due to prudential filters			45	-45	-45	-45	-45	-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 (-)			-15		-15	-15	-15	-35	-35	-35
21	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTUs			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	312
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	A.1.18	(-) Amount exceeding the 17.5% threshold			0		0	0	0	0	0	0
32	A.1.18A	(-) Insufficient coverage for non-performing exposures			0	0	0	0	0	0	0	0
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 reductions - other			-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
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 31/12/2017 ("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 in 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
44	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			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
46	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			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
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
49	A.1.22.2.2	of which: due to DTAs that rely on future profitability and do not arise from temporary differences and CET1 capital elements or reductions - other			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	0	0	0

2025 EU-wide Stress Test: Capital

Svenska Handelsbanken — group

Row id#					2025 EU-wide Stress Test: Capital								
					IFRS 9 first implementation		Actual		Restatement CR93		Baseline 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	0
54	A.2.3	Other Additional Tier 1 Capital components and deductions				0	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	14,885	14,858	13,744	14,359	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	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)				84,338	83,865	83,097	82,266	89,733	98,029	104,440	
66	B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)				84,338	83,865	83,097	82,266	89,733	98,029	104,440	
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	C.1	CAPITAL RATIOS (%) (transitional period)				18.82%	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%	22.03%
72	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	14,885	14,858	13,744	14,359	14,417
74	D.3	TOTAL CAPITAL (fully loaded)				16,832	16,832	17,097	17,148	17,201	16,988	16,701	16,710
75	E.1	CAPITAL RATIOS (%) (fully loaded)				18.82%	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%	22.03%
78	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	P.1	Transitional combined buffer requirements (%)				2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	
83	P.2	Capital conservation buffer				2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	2.01%	
84	P.3	Countercyclical capital buffer				1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	
85	P.4	O-SII buffer				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
86	P.5	G-SII buffer				0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
87	P.6	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%	
88	R.1	Combined buffer				8.66%	8.66%	8.66%	8.66%	8.66%	8.66%	8.66%	
89	R.1.1	Pillar 2 capital requirement				1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	1.84%	
90	R.1.1.1	of which: CET1				1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	1.17%	
91	R.1.2	of which: A11				0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	0.23%	
92	R.1.2.1	Total MRP 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%	
93	R.1.3	of which: CET1				5.69%	5.69%	5.69%	5.69%	5.69%	5.69%	5.69%	
94	R.1.3.1	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%	
95	R.1.3.2	(relevant input for maximum distributable amount calculation according to Art 141 CRD)				14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	14.95%	
96	R.4	Leverage Ratio pillar 2 requirement				0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	
97	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount				0.48%	0.48%	0.42%	0.42%	0.42%	0.42%	0.42%	

Note: Fully-loaded figures are computed considering full implementation of the CR93, 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 CR93 is scheduled for 2013. Please refer to the dedicated box on CR93 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Svenska Handelsbanken — group

RowNu m	(mln EUR)	2025 EU-wide Stress Test: P&L						
		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

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	(mln EUR)	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