



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

Svenska Handelsbanken - group

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		7,996.38	7,017.57
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		517.44	246.67
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-725.74	-1,397.11
Cumulative 3y: Profit or (-) loss for the year		3,440.52	1,544.95
Coverage ratio - Default stock	42.74%	36.44%	36.18%
Common Equity Tier 1 capital	11,005.52	11,978.46	10,989.58
Total Risk exposure amount	51,794.63	51,883.55	59,251.76
Common Equity Tier 1 ratio, %	21.2%	23.1%	18.5%
Fully loaded Common Equity Tier 1 ratio, %	21.2%	23.1%	18.5%
Tier 1 capital	12,311.79	13,284.73	12,295.85
Total leverage ratio exposures	279,100.93	279,100.93	279,100.93
Leverage ratio, %	4.4%	4.8%	4.4%
Fully loaded leverage ratio, %	4.3%	4.7%	4.3%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test:
Credit risk IRB

Svenska Handelsbanken - group

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		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		
(m€ EUR, %)															
Svenska Handelsbanken - group	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	12,837	0	0	0	2,241	0	0	0	0	0	0	-
	Corporates	91,219	695	16,596	126	17,090	1,265	4,681	0	21	291	3	65	43.4%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	61,947	391	2,440	35	8,881	727	572	0	16	182	1	45	44.1%	
	Retail	100,233	295	0	0	6,629	623	0	0	9	126	0	0	42.6%	
	Retail - Secured on real estate property	89,423	107	0	0	4,752	233	0	0	3	14	0	0	13.4%	
	Retail - Secured on real estate property - Of Which: SME	821	4	0	0	199	24	0	0	0	1	0	0	26.8%	
	Retail - Secured on real estate property - Of Which: non-SME	88,602	103	0	0	4,553	211	0	0	3	13	0	0	12.8%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	10,810	188	0	0	1,877	391	0	0	4	111	0	0	59.2%	
	Retail - Other Retail - Of Which: SME	2,048	65	0	0	479	110	0	0	2	42	0	0	64.4%	
	Retail - Other Retail - Of Which: non-SME	8,763	123	0	0	1,398	280	0	0	4	70	0	0	56.5%	
	Equity	0	0	572	0	0	0	1,731	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	572	0	0	0	572	0	0	0	0	0	-		
IRB TOTAL	191,452	990	30,262	124	23,719	1,888	8,910	0	30	417	3	61	43.2%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		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	
(m€ EUR, %)														
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	818	0	0	0	188	0	0	0	0	0	-
	Corporates	51,481	177	5,980	85	8,825	146	1,753	0	9	123	1	59	69.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	34,025	97	976	1	4,140	128	178	0	7	67	0	1	68.7%
	Retail	80,458	166	0	0	4,091	338	0	0	6	74	0	0	43.3%
	Retail - Secured on real estate property	73,425	54	0	0	3,030	89	0	0	1	5	0	0	8.5%
	Retail - Secured on real estate property - Of Which: SME	653	1	0	0	80	72	0	0	0	1	0	0	39.5%
	Retail - Secured on real estate property - Of Which: non-SME	72,773	52	0	0	2,950	87	0	0	1	4	0	0	7.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	7,033	112	0	0	1,061	250	0	0	5	69	0	0	58.5%
	Retail - Other Retail - Of Which: SME	1,670	47	0	0	343	70	0	0	2	31	0	0	65.9%
	Retail - Other Retail - Of Which: non-SME	5,363	65	0	0	719	180	0	0	2	36	0	0	54.9%
	Equity	0	0	556	0	0	0	1,669	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	131,940	343	7,511	85	12,916	495	3,768	0	15	195	1	59	59.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		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	
(m€ EUR, %)														
Norway	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	213	0	0	0	33	0	0	0	0	0	-
	Corporates	14,933	38	1,622	0	2,901	114	478	0	3	7	0	0	17.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	9,443	24	412	0	1,508	54	133	0	3	5	0	0	23.0%
	Retail	9,452	17	0	0	791	26	0	0	1	4	0	0	24.7%
	Retail - Secured on real estate property	7,378	9	0	0	535	20	0	0	0	0	0	0	5.1%
	Retail - Secured on real estate property - Of Which: SME	32	0	0	0	10	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	7,345	9	0	0	525	20	0	0	0	0	0	0	5.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	2,075	9	0	0	255	6	0	0	1	4	0	0	44.6%
	Retail - Other Retail - Of Which: SME	71	1	0	0	28	4	0	0	0	0	0	0	29.3%
	Retail - Other Retail - Of Which: non-SME	2,004	8	0	0	228	3	0	0	1	4	0	0	46.1%
	Equity	0	0	1	0	0	0	4	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	7	0	0	0	7	0	0	0	0	0	-	
IRB TOTAL	24,386	55	1,842	0	3,692	140	522	0	5	11	0	0	20.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		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	
(m€ EUR, %)														
Finland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	2,207	0	0	0	213	0	0	0	0	0	-
	Corporates	5,521	116	1,066	0	1,164	241	352	0	3	56	1	0	48.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	3,064	85	363	0	337	162	49	0	1	45	0	0	53.1%
	Retail	3,996	55	0	0	955	126	0	0	1	18	0	0	32.9%
	Retail - Secured on real estate property	3,183	28	0	0	632	74	0	0	1	4	0	0	14.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	3,183	28	0	0	632	74	0	0	1	4	0	0	14.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	762	27	0	0	323	52	0	0	1	14	0	0	51.5%
	Retail - Other Retail - Of Which: SME	131	4	0	0	20	7	0	0	0	3	0	0	58.5%
	Retail - Other Retail - Of Which: non-SME	631	24	0	0	293	45	0	0	0	12	0	0	50.3%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	5	0	0	0	5	0	0	0	0	0	-	
IRB TOTAL	9,467	170	3,279	0	2,119	366	570	0	4	74	1	0	43.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB

Svenska Handelsbanken - group

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		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	
United Kingdom	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,651	0	0	0	467	0	0	0	0	0	0
	Corporates	15,050	87	847	25	2,761	230	246	0	4	18	0	0	20.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	12,723	79	564	21	2,013	179	149	0	3	18	0	3	21.4%
	Retail	87	0	0	0	7	0	0	0	0	0	0	0	100.0%
	Retail - Secured on real estate property	75	0	0	0	5	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	75	0	0	0	5	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	12	0	0	0	2	0	0	0	0	0	0	0	100.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	100.0%
	Retail - Other Retail - Of Which: non-SME	12	0	0	0	2	0	0	0	0	0	0	0	100.1%
	Equity	0	0	3	0	0	0	11	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	34	0	0	0	34	0	0	0	0	0	-	
IRB TOTAL	15,137	88	2,535	25	2,768	230	759	0	4	19	0	3	20.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		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	
Denmark	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	2,288	0	0	0	542	0	0	0	0	0	-
	Corporates	3,089	213	1,462	0	1,025	462	307	0	1	57	0	0	26.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	2,079	62	80	0	715	128	38	0	1	26	0	0	42.8%
	Retail	5,830	54	0	0	750	128	0	0	1	30	0	0	56.4%
	Retail - Secured on real estate property	4,963	16	0	0	522	48	0	0	1	5	0	0	33.4%
	Retail - Secured on real estate property - Of Which: SME	3	135	0	0	109	19	0	0	1	11	0	0	21.2%
	Retail - Secured on real estate property - Of Which: non-SME	4,828	13	0	0	413	28	0	0	1	5	0	0	36.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	866	38	0	0	228	84	0	0	0	25	0	0	66.8%
	Retail - Other Retail - Of Which: SME	175	13	0	0	79	30	0	0	0	8	0	0	62.8%
	Retail - Other Retail - Of Which: non-SME	692	25	0	0	149	51	0	0	0	17	0	0	67.7%
	Equity	0	0	9	0	0	0	33	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	49	0	0	0	0	0	-
Other non-credit obligation assets	0	0	49	0	0	0	49	0	0	0	0	0	-	
IRB TOTAL	8,919	267	3,801	0	1,775	591	932	0	2	87	0	0	32.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		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	
Netherlands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	150	0	0	0	33	0	0	0	0	0	-
	Corporates	26	0	406	0	16	0	176	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	2	0	0	0	1	0	0	0	0	0	-
	Retail	17	0	0	0	2	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property	14	0	0	0	1	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	14	0	0	0	1	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	1	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	1	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	1	0	0	0	0	0	-	
IRB TOTAL	43	0	558	0	17	0	210	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹
		A-IRB		F-IRB		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	
United States	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	3,202	0	0	0	172	0	0	0	0	0	-
	Corporates	45	2	1,853	0	19	0	509	0	0	1	0	0	65.9%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	2	0	0	0	0	0	0	0	0	0	-
	Retail	81	0	0	0	6	0	0	0	0	0	0	0	53.5%
	Retail - Secured on real estate property	70	0	0	0	4	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	70	0	0	0	4	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	11	0	0	0	2	0	0	0	0	2	0	0	53.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	11	0	0	0	2	0	0	0	0	2	0	0	53.5%
	Equity	0	0	0	0	0	0	1	0	0	0	0	0	-
	Securitisation	0	0	1	0	0	0	1	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	127	2	5,056	0	25	0	682	0	0	1	0	0	65.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**

Svenska Handelsbanken - group

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		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			
(mtn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		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			
(mtn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		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			
(mtn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**

Svenska Handelsbanken - group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		0	0	-	0	14	45.1%	0	21	45.4%
Institutions		0	7	44.2%	0	14	45.1%	0	21	45.4%
Corporates		0.1%	521	41.4%	0.1%	648	39.1%	0.1%	782	37.7%
Corporates - Of Which: Specialised Lending		0	0	-	0	0	-	0	0	-
Corporates - Of Which: SME		0.1%	278	41.8%	0.1%	342	38.8%	0.1%	407	36.9%
Retail		0.1%	216	35.7%	0.1%	307	34.7%	0.1%	396	33.9%
Retail - Secured on real estate property		0.0%	62	19.6%	0.0%	105	20.8%	0.0%	148	21.1%
Retail - Secured on real estate property - Of Which: SME		0.4%	6	44.1%	0.4%	10	49.3%	0.4%	14	51.5%
Retail - Secured on real estate property - Of Which: non-SME		0.0%	56	18.5%	0.0%	95	19.5%	0.0%	133	19.9%
Retail - Qualifying Revolving		-	0	-	0	0	-	-	0	-
Retail - Other Retail		0.3%	154	53.2%	0.3%	202	53.4%	0.3%	249	53.2%
Retail - Other Retail - Of Which: SME		0.6%	55	56.3%	0.6%	67	52.4%	0.6%	79	50.0%
Retail - Other Retail - Of Which: non-SME		0.3%	99	51.6%	0.3%	135	53.8%	0.3%	170	54.8%
Equity		0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation		0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.1%	744	39.6%	0.1%	970	37.7%	0.1%	1,199	36.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		0	0	-	0	15	45.0%	0	22	45.3%
Institutions		0	7	44.2%	0	15	45.0%	0	22	45.3%
Corporates		0.2%	580	40.4%	0.3%	937	38.8%	0.4%	1,324	37.6%
Corporates - Of Which: Specialised Lending		0	0	-	0	0	-	0	0	-
Corporates - Of Which: SME		0.1%	314	42.1%	0.3%	519	40.4%	0.3%	727	38.8%
Retail		0.1%	227	36.0%	0.1%	356	34.4%	0.1%	509	32.4%
Retail - Secured on real estate property		0.0%	73	21.5%	0.1%	153	23.9%	0.1%	256	24.0%
Retail - Secured on real estate property - Of Which: SME		0.4%	6	44.1%	0.4%	10	48.3%	0.4%	13	44.1%
Retail - Secured on real estate property - Of Which: non-SME		0.0%	67	20.7%	0.1%	143	23.1%	0.1%	243	23.4%
Retail - Qualifying Revolving		-	0	-	0	0	-	-	0	-
Retail - Other Retail		0.3%	154	52.8%	0.4%	203	51.8%	0.4%	263	50.5%
Retail - Other Retail - Of Which: SME		0.6%	55	56.3%	0.6%	68	52.2%	0.7%	81	49.6%
Retail - Other Retail - Of Which: non-SME		0.3%	99	51.0%	0.3%	135	51.0%	0.3%	172	51.0%
Equity		0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation		0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.1%	814	39.1%	0.2%	1,307	37.5%	0.2%	1,853	36.1%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		0.0%	0	35.4%	0.0%	1	36.2%	0.0%	1	36.9%
Institutions		0.1%	249	53.9%	0.1%	306	47.3%	0.1%	366	43.4%
Corporates		0	0	-	0	0	-	0	0	-
Corporates - Of Which: Specialised Lending		0.1%	97	51.2%	0.1%	120	43.9%	0.1%	144	39.8%
Corporates - Of Which: SME		0.0%	152	31.9%	0.0%	186	29.0%	0.0%	224	27.5%
Retail		0.0%	27	13.8%	0.0%	45	13.7%	0.0%	62	13.6%
Retail - Secured on real estate property		0.1%	1	24.5%	0.1%	2	22.6%	0.1%	3	21.8%
Retail - Secured on real estate property - Of Which: SME		0.0%	35	13.4%	0.0%	46	13.4%	0.0%	59	13.4%
Retail - Secured on real estate property - Of Which: non-SME		0.1%	1	24.5%	0.1%	2	22.6%	0.1%	3	21.8%
Retail - Qualifying Revolving		0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Other Retail		0.1%	91	52.4%	0.3%	116	51.4%	0.3%	141	50.7%
Retail - Other Retail - Of Which: SME		0.5%	41	55.2%	0.5%	50	50.1%	0.5%	58	47.1%
Retail - Other Retail - Of Which: non-SME		0.2%	50	50.3%	0.2%	67	52.5%	0.2%	84	53.6%
Equity		0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation		0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.1%	367	44.2%	0.1%	467	38.9%	0.1%	570	36.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		0.0%	0	35.4%	0.0%	1	36.3%	0.0%	1	36.9%
Institutions		0.1%	275	49.9%	0.3%	429	42.1%	0.3%	602	38.7%
Corporates		0	0	-	0	0	-	0	0	-
Corporates - Of Which: Specialised Lending		0.1%	108	48.8%	0.2%	171	41.5%	0.2%	246	38.3%
Corporates - Of Which: SME		0.0%	167	32.9%	0.1%	258	31.1%	0.1%	355	28.6%
Retail		0.0%	38	17.7%	0.1%	93	21.3%	0.1%	169	22.3%
Retail - Secured on real estate property		0.1%	1	24.5%	0.1%	2	22.5%	0.2%	4	21.6%
Retail - Secured on real estate property - Of Which: SME		0.0%	36	17.5%	0.1%	91	21.3%	0.1%	166	22.3%
Retail - Secured on real estate property - Of Which: non-SME		0.1%	1	24.5%	0.1%	2	22.5%	0.2%	4	21.6%
Retail - Qualifying Revolving		0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail - Other Retail		0.1%	91	51.9%	0.3%	117	50.0%	0.3%	145	48.7%
Retail - Other Retail - Of Which: SME		0.5%	41	55.1%	0.5%	50	49.9%	0.6%	60	46.7%
Retail - Other Retail - Of Which: non-SME		0.2%	50	49.5%	0.2%	67	50.1%	0.2%	86	50.1%
Equity		0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation		0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.1%	404	42.8%	0.2%	640	37.7%	0.2%	917	35.0%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		0.0%	0	44.2%	0.0%	0	45.6%	0.0%	0	46.2%
Institutions		0.0%	0	44.2%	0.0%	0	45.6%	0.0%	0	46.2%
Corporates		0.1%	38	38.0%	0.1%	61	37.6%	0.2%	87	37.1%
Corporates - Of Which: Specialised Lending		0	0	-	0	0	-	0	0	-
Corporates - Of Which: SME		0.1%	25	38.3%	0.1%	40	37.7%	0.2%	55	37.1%
Retail		0.1%	13	26.7%	0.1%	20	25.3%	0.1%	26	24.6%
Retail - Secured on real estate property		0.0%	6	20.5%	0.1%	10	20.8%	0.1%	13	20.8%
Retail - Secured on real estate property - Of Which: SME		0.3%	0	30.0%	0.5%	0	30.0%	0.5%	1	30.0%
Retail - Secured on real estate property - Of Which: non-SME		0.0%	6	20.3%	0.0%	9	20.5%	0.0%	13	20.6%
Retail - Qualifying Revolving		0.1%	1	35.8%	0.1%	0	32.5%	0.1%	13	30.9%
Retail - Other Retail		0.9%	1	56.5%	0.9%	2	57.4%	0.9%	2	57.9%
Retail - Other Retail - Of Which: SME		0.1%	6	33.4%	0.1%	6	29.5%	0.1%	0	27.6%
Retail - Other Retail - Of Which: non-SME		0.0%	0	-	0.0%	0	-	0.0%	0	-
Equity		0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation		0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.1%	51	34.2%	0.1%	81	33.6%	0.1%	114	33.2%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		0.0%	0	44.0%	0.0%	0	44.6%	0.0%	0	44.9%
Institutions		0.0%	0	44.0%	0.0%	0	44.6%	0.0%	0	44.9%
Corporates		0.2%	45	39.0%	0.3%	102	41.5%	0.4%	163	42.0%
Corporates - Of Which: Specialised Lending		0	0	-	0	0	-	0	0	-
Corporates - Of Which: SME		0.2%	30	39.6%	0.4%	77	42.8%	0.5%	125	42.9%
Retail		0.1%	14	26.5%	0.1%	23	24.6%	0.1%	35	23.6%
Retail - Secured on real estate property		0.1%	6	20.5%	0.1%	12	20.7%	0.1%	20	20.6%
Retail - Secured on real estate property - Of Which: SME		0.3%	0	30.0%	0.7%	0	30.0%	0.7%	1	30.0%
Retail - Secured on real estate property - Of Which: non-SME		0.1%	6	20.3%	0.1%	12	20.4%	0.1%	19	20.4%
Retail - Qualifying Revolving		0.1%	0	-	0.1%	11	31.8%	0.2%	15	29.7%
Retail - Other Retail		0.9%	1	56.5%	0.9%	2	57.6%	1.1%	3	58.6%
Retail - Other Retail - Of Which: SME		0.1%	6	33.2%	0.1%	9	29.0%	0.2%	12	25.8%
Retail - Other Retail - Of Which: non-SME		0.0%	0	-	0.0%	0	-	0.0%	0	-
Equity		0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation		0.0%	0	-	0.0%	0	-	0.0%	0	-
Other non-credit obligation assets		0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL		0.1%	99	35.1%	0.2%	125	36.9%	0.3%	198	37.0%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(m€ EUR, %)										
Central banks and central governments		0.0%	1	45.0%	0.0%	1	45.9%	0.0%	2	46.2%
Institutions		0.1%	69	44.9%	0.1%	77	42.2%	0.1%	88	42.6%
Corporates		0	0	-	0	0	-	0	0	-
Corporates - Of Which: Specialised Lending		0.1%	49	51.0%	0.1%	52	49.0%	0.1%	55	47.5%
Corporates - Of Which: SME		0.5%	6	40.3%	0.5%	61	41.0%			

**2016 EU-wide Stress Test:
Credit risk IRB**
Svenska Handelsbanken - group

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)							
United Kingdom	Central banks and central governments	0	0	0	0	0	0
	Institutions	0.1%	1	45.0%	0.1%	2	45.9%
	Corporates	0.1%	67	33.5%	0.1%	88	32.2%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-
	Retail	0.1%	57	32.6%	0.1%	74	31.0%
	Retail - Secured on real estate property	0.0%	0	16.2%	0.0%	0	16.2%
	Retail - Secured on real estate property - Of Which: SME	0.2%	0	20.0%	0.2%	0	20.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	16.2%	0.0%	0	16.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0
	Retail - Other Retail	0.7%	0	55.6%	0.7%	0	45.5%
	Retail - Other Retail - Of Which: SME	0.1%	0	98.9%	0.1%	0	97.0%
	Retail - Other Retail - Of Which: non-SME	0.7%	0	55.1%	0.7%	0	45.1%
	Equity	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.1%	68	33.7%	0.1%	90	32.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)							
United Kingdom	Central banks and central governments	0	0	0	0	0	0
	Institutions	0.1%	1	45.0%	0.1%	2	45.9%
	Corporates	0.2%	80	34.8%	0.4%	147	31.1%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-
	Retail	0.2%	68	34.1%	0.4%	124	34.5%
	Retail - Secured on real estate property	0.0%	0	18.3%	0.0%	0	20.3%
	Retail - Secured on real estate property - Of Which: SME	0.2%	0	20.0%	0.2%	0	20.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	18.3%	0.0%	0	20.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0
	Retail - Other Retail	0.7%	0	55.6%	0.7%	0	45.5%
	Retail - Other Retail - Of Which: SME	0.1%	0	98.9%	0.1%	0	97.0%
	Retail - Other Retail - Of Which: non-SME	0.7%	0	55.1%	0.7%	0	45.1%
	Equity	0.0%	0	-	0.0%	0	-
Securitisation	0.0%	0	-	0.0%	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.2%	82	35.0%	0.4%	150	35.3%	

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)							
Denmark	Central banks and central governments	0	0	0	0	0	0
	Institutions	0.1%	2	45.0%	0.1%	5	46.2%
	Corporates	0.2%	98	40.7%	0.2%	107	40.5%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-
	Retail	0.1%	34	45.7%	0.2%	38	44.8%
	Retail - Secured on real estate property	0.1%	44	58.0%	0.1%	56	58.5%
	Retail - Secured on real estate property - Of Which: SME	0.1%	14	42.7%	0.1%	22	46.4%
	Retail - Secured on real estate property - Of Which: non-SME	1.4%	4	14.4%	1.4%	9	24.5%
	Retail - Qualifying Revolving	0.1%	10	36.2%	0.1%	15	40.0%
	Retail - Other Retail	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.4%	20	68.8%	0.4%	34	69.9%
	Retail - Other Retail - Of Which: non-SME	1.2%	10	63.0%	1.2%	12	63.8%
	Equity	0.2%	20	72.3%	0.2%	22	74.3%
Securitisation	0.0%	0	-	0.0%	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.1%	143	44.8%	0.1%	165	45.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)							
Denmark	Central banks and central governments	0	0	0	0	0	0
	Institutions	0.1%	2	45.0%	0.1%	5	45.9%
	Corporates	0.3%	103	41.5%	0.6%	135	41.8%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-
	Retail	0.3%	30	48.1%	0.6%	52	49.1%
	Retail - Secured on real estate property	0.1%	44	57.8%	0.2%	56	55.1%
	Retail - Secured on real estate property - Of Which: SME	0.1%	14	42.5%	0.1%	22	41.0%
	Retail - Secured on real estate property - Of Which: non-SME	1.4%	4	14.4%	1.4%	9	24.5%
	Retail - Qualifying Revolving	0.1%	10	36.0%	0.1%	15	41.5%
	Retail - Other Retail	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	0.4%	20	68.8%	0.4%	34	69.9%
	Retail - Other Retail - Of Which: non-SME	1.2%	10	63.0%	1.2%	12	63.8%
	Equity	0.2%	20	72.3%	0.2%	22	74.2%
Securitisation	0.0%	0	-	0.0%	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.2%	149	45.2%	0.3%	194	45.0%	

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)							
Netherlands	Central banks and central governments	0	0	0	0	0	0
	Institutions	0.1%	2	45.0%	0.1%	5	46.2%
	Corporates	0.1%	0	39.0%	0.1%	1	39.7%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-
	Retail	0.2%	0	57.0%	0.2%	0	59.0%
	Retail - Secured on real estate property	0.1%	0	20.2%	0.1%	0	22.8%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	18.3%	0.1%	0	18.3%
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.1%	0	18.3%	0.1%	0	18.2%
	Retail - Other Retail	0.2%	0	27.2%	0.2%	0	40.0%
	Retail - Other Retail - Of Which: SME	0.3%	4	37.3%	0.3%	4	38.5%
	Retail - Other Retail - Of Which: non-SME	0.2%	0	27.1%	0.2%	0	40.0%
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.1%	1	38.8%	0.1%	1	39.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)							
Netherlands	Central banks and central governments	0	0	0	0	0	0
	Institutions	0.1%	0	45.0%	0.1%	0	45.9%
	Corporates	0.1%	0	38.7%	0.1%	1	39.4%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-
	Retail	0.2%	0	57.0%	0.3%	0	58.0%
	Retail - Secured on real estate property	0.1%	0	21.7%	0.1%	0	29.7%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	20.2%	0.1%	0	22.0%
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-
	Retail - Qualifying Revolving	0.1%	0	20.2%	0.1%	0	22.0%
	Retail - Other Retail	0.2%	0	27.2%	0.3%	0	54.6%
	Retail - Other Retail - Of Which: SME	0.3%	4	37.3%	0.3%	4	38.5%
	Retail - Other Retail - Of Which: non-SME	0.2%	0	27.1%	0.3%	0	54.7%
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.1%	1	38.7%	0.1%	1	39.4%	

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)							
United States	Central banks and central governments	0	0	0	0	0	0
	Institutions	0.1%	2	45.0%	0.1%	5	46.2%
	Corporates	0.1%	3	46.4%	0.1%	4	43.1%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-
	Retail	0.1%	0	56.8%	0.1%	0	55.5%
	Retail - Secured on real estate property	0.0%	0	31.9%	0.0%	0	30.8%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	19.9%	0.0%	0	20.0%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	19.9%	0.0%	0	20.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0
	Retail - Other Retail	0.1%	0	45.7%	0.1%	0	49.0%
	Retail - Other Retail - Of Which: SME	0.1%	0	37.3%	0.1%	0	38.5%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	45.7%	0.1%	0	49.1%
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.1%	5	45.4%	0.1%	9	44.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mnr EUR, %)							
United States	Central banks and central governments	0	0	0	0	0	0
	Institutions	0.1%	2	45.0%	0.1%	5	46.2%
	Corporates	0.1%	3	44.9%	0.2%	7	40.4%
	Corporates - Of Which: Socialised Lending	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-
	Retail	0.1%	0	58.2%	0.1%	0	59.4%
	Retail - Secured on real estate property	0.0%	0	33.9%	0.1%	0	33.2%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	21.8%	0.0%	0	23.8%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	21.8%	0.0%	0	23.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0
	Retail - Other Retail	0.1%	0	45.7%	0.1%	0	49.0%
	Retail - Other Retail - Of Which: SME	0.1%	0	37.3%	0.1%	0	38.5%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	45.7%	0.1%	0	49.1%
	Equity	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	
IRB TOTAL	0.1%	6	44.7%	0.1%	13	42.4%	

2016 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken - group

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Svenska Handelsbanken - group	Central governments or central banks	30,335	0	8	0	0	0	0.0%
	Regional governments or local authorities	6,374	0	2	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	71	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	535	0	66	0	0	0	0.0%
	Corporates	1,347	12	1,267	13	0	3	23.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	2,524	17	1,836	14	0	7	38.7%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	7,764	6	2,777	7	0	0	7.3%
	of which: SME	1,618	1	617	1	0	0	10.6%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	873	0	1,895	0	0	0	0.0%	
Securitisation								
Other exposures	989	0	917	0	0	0	0.0%	
Standardised Total	50,813	35	8,767	35	1	10	28.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Sweden	Central governments or central banks	3,939	0	0	0	0	0	0.0%
	Regional governments or local authorities	4,243	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	14	0	4	0	0	0	0.0%
	Corporates	289	0	229	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	215	0	159	0	0	0	53.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	175	0	59	0	0	0	0.0%
	of which: SME	19	0	5	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	837	0	1,858	0	0	0	0.0%	
Securitisation								
Other exposures	735	0	697	0	0	0	0.0%	
Standardised Total	10,447	0	2,996	0	0	0	14.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Norway	Central governments or central banks	944	0	0	0	0	0	0.0%
	Regional governments or local authorities	9	0	2	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1	0	1	0	0	0	0.0%
	Corporates	93	0	91	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	78	0	58	0	0	0	85.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	47	0	16	0	0	0	0.0%
	of which: SME	4	0	1	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	32	0	32	0	0	0	0.0%	
Securitisation								
Other exposures	29	0	23	0	0	0	0.0%	
Standardised Total	1,233	0	223	0	0	0	85.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken - group

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Finland	Central governments or central banks	6,446	0	0	0	0	0	0.0%
	Regional governments or local authorities	2,065	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	6	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	17	0	14	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	44	0	33	0	0	0	41.3%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	4	0	4	0	0	0	0.0%	
Securitisation								
Other exposures	52	0	47	0	0	0	0.0%	
Standardised Total	8,637	0	100	0	0	0	41.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	6,122	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	384	0	8	0	0	0	0.0%
	Corporates	156	0	155	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1,921	9	1,440	10	0	3	17.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	5,077	0	1,783	0	0	0	0.0%
	of which: SME	8	0	3	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	35	0	35	0	0	0	0.0%	
Standardised Total	13,694	9	3,421	10	0	3	17.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Denmark	Central governments or central banks	1,773	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3	0	1	0	0	0	0.0%
	Corporates	40	0	40	0	0	0	49.9%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	87	2	63	2	0	1	25.3%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	6	0	2	0	0	0	0.0%
	of which: SME	1	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	37	0	34	0	0	0	0.0%	
Standardised Total	1,945	2	130	2	0	1	25.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken - group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	41	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	12	0	9	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	41	0	27	0	0	0	44.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2,147	0	810	0	0	0	33.6%
	of which: SME	1,543	0	596	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	1	0	1	0	0	0	0.0%	
Standardised Total	2,241	0	847	0	0	0	36.8%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	10,473	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	55	0	11	0	0	0	0.0%
	Corporates	77	0	76	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	4	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	1	0	0	0	0.0%
	of which: SME	1	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	48	0	48	0	0	0	0.0%	
Standardised Total	10,660	0	149	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken - group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken - group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Svenska Handelsbanken - group	Central governments or central banks	0.0%	2	40.0%	0.0%	4	40.0%	0.0%	6	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	45.0%	0.0%	0	45.9%	0.0%	0	46.2%
	International Organisations	0.0%	0	0.0%	0.0%	0	-	0.0%	0	-
	Institutions	0.6%	3	45.0%	0.6%	6	45.9%	0.6%	9	46.2%
	Corporates	0.1%	8	49.6%	0.1%	9	49.2%	0.1%	10	49.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	10	31.0%	0.1%	13	28.2%	0.1%	16	26.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	3	26.4%	0.0%	5	32.2%	0.0%	8	35.4%
	of which: SME	0.1%	3	57.4%	0.1%	5	58.1%	0.2%	8	58.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	26	36.4%	0.0%	39	35.9%	0.0%	52	35.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Svenska Handelsbanken - group	Central governments or central banks	0.0%	2	40.0%	0.0%	4	40.0%	0.0%	6	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	45.0%	0.0%	0	45.8%	0.0%	0	46.2%
	International Organisations	0.0%	0	0.0%	0.0%	0	-	0.0%	0	-
	Institutions	0.7%	4	45.0%	0.8%	8	45.8%	0.8%	12	46.2%
	Corporates	0.1%	8	49.3%	0.2%	10	51.5%	0.2%	13	53.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	11	32.5%	0.2%	15	31.1%	0.2%	21	30.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	28.1%	0.1%	8	35.5%	0.1%	13	40.0%
	of which: SME	0.1%	3	57.4%	0.2%	7	57.9%	0.3%	13	58.3%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	28	37.3%	0.0%	47	38.3%	0.0%	67	39.1%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	0	45.0%	0.6%	0	45.9%	0.6%	0	46.2%
	Corporates	0.0%	0	50.0%	0.0%	0	51.0%	0.0%	0	47.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	22.6%	0.1%	1	22.0%	0.1%	1	21.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	0	42.8%	0.1%	0	49.2%	0.1%	1	51.7%
	of which: SME	1.3%	0	57.0%	1.3%	0	58.1%	1.3%	1	58.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	34.5%	0.0%	2	35.3%	0.0%	3	35.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	0	45.0%	0.8%	0	45.8%	0.7%	0	46.2%
	Corporates	0.0%	0	50.6%	0.0%	0	52.0%	0.0%	0	54.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	26.0%	0.2%	1	28.2%	0.2%	1	29.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	0	44.8%	0.2%	1	51.1%	0.2%	1	53.3%
	of which: SME	1.6%	0	57.0%	2.0%	1	58.0%	1.9%	1	58.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	36.4%	0.0%	3	38.5%	0.0%	4	39.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Norway	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	0	45.0%	0.6%	0	45.9%	0.6%	0	46.2%
	Corporates	0.5%	0	36.8%	0.5%	1	37.1%	0.4%	1	37.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	29.4%	0.3%	0	29.5%	0.3%	1	29.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	46.9%	0.0%	0	51.1%	0.0%	0	50.7%
	of which: SME	0.2%	0	49.2%	0.2%	0	54.0%	0.2%	0	53.7%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.1%	1	34.6%	0.1%	2	34.8%	0.1%	2	35.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Norway	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	0	45.0%	0.8%	0	45.8%	0.7%	0	46.2%
	Corporates	0.6%	1	36.9%	0.5%	1	37.7%	0.5%	2	38.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	31.0%	0.4%	1	31.7%	0.4%	1	32.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	48.4%	0.0%	0	52.7%	0.0%	0	53.0%
	of which: SME	0.3%	0	50.9%	0.3%	0	55.8%	0.3%	0	56.3%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.1%	1	35.4%	0.1%	2	36.1%	0.1%	3	36.4%	

2016 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken - group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Finland	Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	0	45.0%	0.6%	0	45.9%	0.6%	0	46.2%
	Corporates	0.2%	0	55.9%	0.2%	0	56.1%	0.2%	0	56.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	28.1%	0.1%	0	25.4%	0.1%	0	24.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	38.2%	0.0%	2	38.2%	0.0%	2	38.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Finland	Central governments or central banks	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	0	45.0%	0.8%	0	45.8%	0.7%	0	46.2%
	Corporates	0.2%	0	55.2%	0.2%	0	56.2%	0.2%	0	56.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	30.3%	0.2%	0	29.4%	0.2%	0	29.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	39.1%	0.0%	2	39.2%	0.0%	3	39.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.6%	2	45.0%	0.6%	5	45.9%	0.6%	7	46.2%
	Corporates	0.0%	0	13.9%	0.0%	0	14.1%	0.0%	0	14.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	4	21.4%	0.1%	7	21.4%	0.1%	9	21.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	7	25.7%	0.0%	13	26.7%	0.0%	18	27.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	1	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.8%	3	45.0%	0.9%	7	45.8%	0.9%	10	46.2%
	Corporates	0.0%	0	13.9%	0.0%	0	14.1%	0.0%	0	14.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	5	24.9%	0.2%	9	28.2%	0.2%	14	29.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property of which: SME	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Items associated with particularly high risk	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	9	28.5%	0.1%	17	31.5%	0.1%	25	32.3%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	57.8%	0.0%	0	58.2%	0.0%	0	58.4%
	of which: SME	-	1	-	-	1	-	-	1	-
	Retail	0.1%	1	24.4%	0.1%	1	23.9%	0.1%	1	23.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property of which: SME	0.0%	0	55.5%	0.0%	0	56.4%	0.0%	0	55.9%
	Items associated with particularly high risk	0.1%	0	57.0%	0.0%	0	58.8%	0.1%	0	58.9%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	26.9%	0.0%	1	27.6%	0.0%	1	28.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Denmark	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	57.6%	0.0%	0	58.1%	0.1%	0	57.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	1	25.2%	0.2%	1	28.2%	0.2%	0	29.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property of which: SME	0.0%	0	55.4%	0.0%	0	56.4%	0.0%	0	56.8%
	Items associated with particularly high risk	0.1%	0	57.0%	0.1%	0	58.1%	0.1%	0	58.5%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	27.7%	0.0%	1	31.1%	0.0%	2	32.6%	

2016 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken - group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.1%	0	57.0%	0.1%	0	58.1%	0.1%	0	58.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	27.4%	0.1%	0	24.8%	0.1%	0	23.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	2	55.5%	0.1%	4	57.2%	0.1%	6	57.9%
	of which: SME	0.1%	2	57.0%	0.1%	4	58.0%	0.1%	6	58.4%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.1%	2	52.8%	0.1%	4	54.8%	0.1%	6	55.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.1%	0	57.0%	0.1%	0	58.1%	0.1%	0	58.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	29.9%	0.2%	0	29.1%	0.2%	0	29.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	2	55.7%	0.2%	6	57.3%	0.2%	11	57.9%
	of which: SME	0.1%	2	57.0%	0.2%	6	57.8%	0.3%	10	58.2%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.1%	2	53.7%	0.2%	6	55.7%	0.2%	11	56.5%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	57.0%	0.0%	0	58.1%	0.0%	0	58.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	21.4%	0.1%	0	21.4%	0.1%	0	21.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	43.9%	0.0%	0	44.8%	0.0%	0	45.1%
	of which: SME	0.2%	0	57.0%	0.2%	0	58.1%	0.2%	0	58.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	40.1%	0.0%	2	40.1%	0.0%	3	40.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	57.0%	0.0%	0	58.1%	0.0%	0	58.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	24.9%	0.2%	0	28.2%	0.2%	0	29.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.0%	0	43.3%	0.1%	0	43.7%	0.1%	0	43.9%
	of which: SME	0.2%	0	57.0%	0.2%	0	58.1%	0.2%	0	58.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	-	
Standardised Total	0.0%	1	40.1%	0.0%	2	40.2%	0.0%	3	40.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	-	0	-	-	0	-	-	0	-	

2016 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken - group

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

2016 EU-wide Stress Test: Securitisations

Svenska Handelsbanken - group

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	3						
	Total	3						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

Svenska Handelsbanken - group

		31/12/2015																		
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region	of which: AFS		of which: FVO (designated at fair value through profit&loss)		of which: HFT (2)		of which: HTM		of which: Loans and receivables		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Tot		1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0			
Total		4,998	5,685	0	1,750	1,750	0	2,185	-2,492	21	0	0	0	0	0	0	0			

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Singapore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauy, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Egypt and Algeria.

2016 EU-wide Stress Test - Risk exposure amounts

Svenska Handelsbanken - group

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	43,320	43,354	43,381	43,409	45,358	48,677	50,777
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	43,320	43,354	43,381	43,409	45,358	48,676	50,777
Risk exposure amount for market risk	2,105	2,105	2,105	2,105	2,105	2,105	2,105
Risk exposure amount for operational risk	6,370	6,370	6,370	6,370	6,370	6,370	6,370
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	51,795	51,829	51,856	51,884	53,833	57,151	59,252

2016 EU-wide Stress Test - P&L

Svenska Handelsbanken - group

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	3,066	2,546	2,745	2,705	2,381	2,354	2,283
Interest income	5,982	5,029	5,595	5,823	5,464	5,994	5,888
(Interest expense)	-2,916	-2,483	-2,850	-3,118	-3,084	-3,640	-3,604
Dividend income	77	77	77	77	63	63	63
Net fee and commission income	892	892	892	892	743	743	743
Gains or (-) losses on financial assets and liabilities held for trading, net	285	172	172	172	59	129	129
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	-87				-71		
Other operating income not listed above, net	82	22	22	22	22	22	22
Total operating income, net	4,316	3,711	3,909	3,869	3,198	3,312	3,242
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-173	-245	-239	-242	-317	-512	-569
Other income and expenses not listed above, net	-1,945	-1,949	-1,949	-1,949	-2,232	-1,958	-1,958
Profit or (-) loss before tax from continuing operations	2,198	1,517	1,721	1,677	649	843	715
(Tax expenses or (-) income related to profit or loss from continuing operations)	-465	-455	-516	-503	-195	-253	-215
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	1,733	1,062	1,205	1,174	454	590	501
Attributable to owners of the parent	1,733	1,062	1,205	1,174	454	590	501
Amount of dividends paid	1,253	767	871	849	328	426	362
Attributable to owners of the parent net of estimated dividends	480	294	334	326	126	163	139

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	14,066	14,383	14,716	15,039	13,834	13,930	14,050
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,006	11,323	11,656	11,978	10,774	10,870	10,990
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	497	497	497	497	497	497	497
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	11,150	11,445	11,779	12,104	11,276	11,440	11,578
	A.1.3	Accumulated other comprehensive income	937	937	937	937	599	599	599
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	222	222	222	222	3	3	3
	A.1.4	Other Reserves	78	78	78	78	78	78	78
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-601	-601	-601	-601	-601	-601	-601
	A.1.8	(-) Intangible assets (including Goodwill)	-903	-903	-903	-903	-903	-903	-903
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	0	0	0
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-153	-129	-130	-134	-172	-240	-259
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	0	0	0	0	0	0	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	
A.1.21.5.2	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	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,306	1,306	1,306	1,306	1,306	1,306	1,306	
A.2.1	Additional Tier 1 Capital instruments	1,049	1,049	1,049	1,049	1,049	1,049	1,049	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	257	257	257	257	257	257	257	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,312	12,630	12,962	13,285	12,080	12,176	12,296	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,754	1,754	1,754	1,754	1,754	1,754	1,754	
A.4.1	Tier 2 Capital instruments	1,877	1,877	1,877	1,877	1,877	1,877	1,877	
A.4.2	Other Tier 2 Capital components and deductions	-124	-124	-124	-124	-124	-124	-124	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	51,795	51,829	51,856	51,884	53,833	57,151	59,252
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	21.25%	21.85%	22.48%	23.09%	20.01%	19.02%	18.55%
	C.2	Tier 1 Capital ratio	23.77%	24.37%	25.00%	25.60%	22.44%	21.31%	20.75%
	C.3	Total Capital ratio	27.16%	27.75%	28.38%	28.99%	25.70%	24.37%	23.71%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	21.25%	21.85%	22.48%	23.09%	20.01%	19.02%	18.55%
	D.2	Tier 1 Capital ratio (2)	23.27%	23.87%	24.50%	25.11%	21.96%	20.85%	20.32%
	D.3	Total Capital ratio (3)	26.66%	27.26%	27.88%	28.49%	25.22%	23.92%	23.28%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)	0	0	0	0	0	0	0	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	
	G.1	Total leverage ratio exposures (transitional)	279,101	279,101	279,101	279,101	279,101	279,101	279,101
	G.2	Total leverage ratio exposures (fully loaded)	279,101	279,101	279,101	279,101	279,101	279,101	279,101
	G.3	Leverage ratio (transitional)	4.41%	4.53%	4.64%	4.76%	4.33%	4.36%	4.41%
G.4	Leverage ratio (fully loaded)	4.32%	4.43%	4.55%	4.67%	4.24%	4.27%	4.31%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Svenska Handelsbanken - group

	31/12/2015						
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
(mln EUR)							
Debt securities (including at amortised cost and fair value)	7,873	0	0	0	0	0	0
Central banks	2,301						
General governments	1,900						
Credit institutions	3,672						
Other financial corporations	0						
Non-financial corporations	0						
Loans and advances(including at amortised cost and fair value)	215,124	52	1,198	1,198	-41	-486	426
Central banks	3,736						
General governments	2,599	0	0	0	0	0	0
Credit institutions	5,321	0	0	0	0	0	0
Other financial corporations	2,580	0	0	0	0	0	0
Non-financial corporations	95,019	13	857	857	-21	-355	294
Households	105,869	39	341	341	-20	-131	132
DEBT INSTRUMENTS other than HFT	222,997	52	1,198	1,198	-41	-486	426
OFF-BALANCE SHEET EXPOSURES	54,070		12	12	4	0	2

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Stress Test

Information on forbore exposures¹

Svenska Handelsbanken - group

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks					
General governments					
Credit institutions					
Other financial corporations					
Non-financial corporations					
Loans and advances (including at amortised cost and fair value)	1,455	862	346	338	694
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	1,171	734	296	289	549
Households	284	127	50	49	145
DEBT INSTRUMENTS other than HFT	1,455	862	346	338	694
Loan commitments given	26	1	1	0	4

¹ For the definition of forbore exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30