2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Svenska Handelsbanken — group

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

IFRS 9 transitional arrangements?	0

2023 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken — group	**Central banks**	0	0	46,066	0	0	0	431	0	24,919	0	0	0	0	0	-
	Central governments	0	0	8,406	0	0	0	368	0	5,066	173	32	0	1	0	0.00%
	Institutions	0	0	3,908	0	0	0	1,038	0	1,090	0	0	0	0	0	-
	Corporates	89,531	91	9,429	3	13,621	115	2,581	0	90,616	3,363	103	20	50	49	47.01%
	Corporates - Of Which: Specialised Lending	0	0	1	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	57,716	66	1,249	1	5,541	95	279	0	56,800	1,891	77	14	39	36	46.68%
	Retail	104,376	204	0	0	5,804	342	0	0	100,747	3,629	204	13	11	53	26.16%
	Retail - Secured on real estate property	100,359	150	0	0	4,984	277	0	0	96,881	3,477	150	6	5	16	10.36%
	Retail - Secured on real estate property - Of Which: SME	751	8	0	0	181	17	0	0	670	80	8	1	1	3	35.81%
	Retail - Secured on real estate property - Of Which: non-SME	99,608	142	0	0	4,802	260	0	0	96,211	3,397	142	4	4	13	8.92%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	4,018	54	0	0	821	65	0	0	3,866	151	54	8	6	38	69.85%
	Retail - Other Retail - Of Which: SME	797	17	0	0	185	16	0	0	758	39	17	3	3	13	78.21%
	Retail - Other Retail - Of Which: non-SME	3,221	38	0	0	636	49	0	0	3,108	112	38	4	3	25	66.17%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			6	0	0	0	0	0	-
	IRB TOTAL	**193,907**	**296**	**67,809**	**3**	**19,425**	**457**	**4,418**	**0**	**222,444**	**7,165**	**340**	**34**	**61**	**102**	**30.02%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	**Central banks**	0	0	18,485	0	0	0	173	0	9,017	0	0	0	0	0	-
	Central governments	0	0	3,110	0	0	0	134	0	1,380	10	1	0	0	0	0.00%
	Institutions	0	0	1,897	0	0	0	313	0	400	0	0	0	0	0	-
	Corporates	62,014	33	5,567	1	9,194	65	1,531	0	61,947	2,256	35	10	33	15	42.33%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	39,384	28	739	0	3,376	60	147	0	38,730	1,246	29	7	26	9	30.85%
	Retail	89,018	136	0	0	3,942	195	0	0	85,974	3,043	136	12	8	36	26.36%
	Retail - Secured on real estate property	85,339	93	0	0	3,227	145	0	0	82,416	2,923	93	5	3	7	7.12%
	Retail - Secured on real estate property - Of Which: SME	623	4	0	0	119	8	0	0	553	70	4	1	1	2	39.12%
	Retail - Secured on real estate property - Of Which: non-SME	84,717	88	0	0	3,107	137	0	0	81,863	2,853	88	3	2	5	5.56%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3,678	44	0	0	715	51	0	0	3,558	120	44	7	5	29	67.08%
	Retail - Other Retail - Of Which: SME	740	14	0	0	162	15	0	0	703	36	14	3	3	10	73.98%
	Retail - Other Retail - Of Which: non-SME	2,939	30	0	0	553	35	0	0	2,855	84	30	4	2	19	63.91%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**151,031**	**169**	**29,059**	**1**	**13,136**	**261**	**2,151**	**0**	**158,717**	**5,309**	**172**	**22**	**41**	**51**	**29.44%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	**Central banks**	0	0	803	0	0	0	8	0	803	0	0	0	0	0	-
	Central governments	0	0	115	0	0	0	4	0	107	6	0	0	0	0	-
	Institutions	0	0	575	0	0	0	66	0	555	0	0	0	0	0	-
	Corporates	18,698	31	1,319	1	3,090	30	366	0	18,373	827	32	8	13	11	33.12%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	12,949	11	235	0	1,647	15	69	0	12,594	488	12	6	10	4	32.85%
	Retail	11,231	21	0	0	956	49	0	0	10,936	294	21	1	1	3	13.45%
	Retail - Secured on real estate property	11,120	20	0	0	918	44	0	0	10,841	279	20	1	1	2	9.53%
	Retail - Secured on real estate property - Of Which: SME	40	2	0	0	16	5	0	0	37	3	2	0	0	0	17.82%
	Retail - Secured on real estate property - Of Which: non-SME	11,080	18	0	0	902	38	0	0	10,804	276	18	0	1	2	8.78%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	110	1	0	0	38	5	0	0	96	15	1	0	0	1	75.69%
	Retail - Other Retail - Of Which: SME	31	0	0	0	14	0	0	0	30	1	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	80	1	0	0	24	5	0	0	66	14	1	0	0	1	75.69%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**29,929**	**52**	**2,812**	**1**	**4,046**	**79**	**444**	**0**	**30,775**	**1,128**	**53**	**9**	**14**	**14**	**25.30%**

		Actual														
		31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	**Central banks**	0	0	7	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	12	0	0	0	1	0	12	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	146	0	93	0	67	0	34	0	225	1	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	1	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	21	0	3	0	6	0	1	0	21	0	0	0	0	0	-
	Retail	59	0	0	0	5	0	0	0	57	3	0	0	0	0	96.18%
	Retail - Secured on real estate property	54	0	0	0	4	0	0	0	51	3	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	54	0	0	0	4	0	0	0	51	3	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	6	0	0	0	1	0	0	0	6	0	0	0	0	0	96.18%
	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	6	0	0	0	1	0	0	0	6	0	0	0	0	0	96.18%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			5	0	0	0	0	0	-
	IRB TOTAL	**205**	**0**	**113**	**0**	**72**	**0**	**35**	**0**	**299**	**3**	**0**	**0**	**0**	**0**	**96.18%**

2023 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	0	0	12,280	0	0	0	115	0	12,279	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	48	0	0	0	15	0	0	0	0	0	0	0	-
	Corporates	115	0	94	0	61	0	20	0	196	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	1	0	0	0	1	0	0	0	0	0	0	0	-
	Retail	13	0	0	0	1	0	0	0	13	0	0	0	0	0	-
	Retail - Secured on real estate property	12	0	0	0	1	0	0	0	12	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	12	0	0	0	1	0	0	0	12	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	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**127**	**0**	**12,423**	**0**	**62**	**0**	**149**	**0**	**12,488**	**0**	**0**	**0**	**0**	**0**	**-**

(mln EUR, %)		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	**Central banks**	0	0	2,817	0	0	0	26	0	2,817	0	0	0	0	0	-
	Central governments	0	0	3,773	0	0	0	172	0	3,558	156	31	0	0	0	0.00%
	Institutions	0	0	236	0	0	0	108	0	31	0	0	0	0	0	-
	Corporates	7,057	27	797	1	900	20	185	0	7,261	255	37	1	3	23	63.69%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	5,350	27	270	1	508	20	60	0	5,445	157	37	1	2	23	63.69%
	Retail	3,635	43	0	0	866	92	0	0	3,370	265	43	1	2	13	30.77%
	Retail - Secured on real estate property	3,446	35	0	0	806	84	0	0	3,196	250	35	0	2	7	19.59%
	Retail - Secured on real estate property - Of Which: SME	88	2	0	0	46	4	0	0	80	8	2	0	0	1	43.73%
	Retail - Secured on real estate property - Of Which: non-SME	3,358	33	0	0	760	80	0	0	3,116	242	33	0	2	6	18.17%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	190	8	0	0	60	9	0	0	174	15	8	0	0	6	80.63%
	Retail - Other Retail - Of Which: SME	27	3	0	0	9	0	0	0	25	1	3	0	0	3	99.03%
	Retail - Other Retail - Of Which: non-SME	163	5	0	0	51	8	0	0	149	14	5	0	0	4	70.43%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	**10,692**	**70**	**7,622**	**1**	**1,766**	**112**	**492**	**0**	**17,037**	**676**	**111**	**2**	**5**	**36**	**32.93%**

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

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

2023 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken — group	**Central banks**	24,913	0	7	3	0	3	47.69%	24,906	0	13	3	0	6	47.69%	24,900	0	20	3	0	9	47.69%
	Central governments	5,055	163	52	3	2	37	71.21%	5,040	171	60	2	2	41	68.03%	5,034	170	66	2	1	43	65.93%
	Institutions	1,088	2	0	0	0	0	26.09%	1,086	4	0	0	0	0	25.46%	1,084	6	0	0	0	0	25.06%
	Corporates	89,776	3,968	339	47	50	124	36.73%	89,915	3,577	591	43	46	195	33.04%	88,437	4,796	849	42	58	266	31.34%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	55,979	2,583	207	22	32	73	35.42%	55,976	2,434	359	21	26	108	30.16%	54,944	3,309	516	20	32	143	27.75%
	Retail	97,675	6,327	578	16	47	240	41.52%	97,707	6,039	834	55	47	319	38.20%	95,551	7,932	1,097	53	51	397	36.15%
	Retail - Secured on real estate property	94,143	6,102	264	13	25	76	28.73%	94,283	5,825	401	12	28	101	25.29%	92,263	7,705	541	12	32	127	23.41%
	Retail - Secured on real estate property - Of Which: SME	627	115	17	2	5	8	46.61%	618	116	25	2	4	11	44.70%	599	126	34	2	4	15	43.37%
	Retail - Secured on real estate property - Of Which: non-SME	93,516	5,987	247	12	20	68	27.53%	93,666	5,709	375	10	23	90	23.99%	91,664	7,579	507	10	27	112	22.08%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	3,532	226	314	43	22	164	52.26%	3,423	215	434	43	19	217	50.12%	3,288	227	556	41	19	270	48.54%
	Retail - Other Retail - Of Which: SME	697	89	27	3	5	19	69.85%	682	94	37	3	4	24	63.98%	664	102	48	3	4	29	60.15%
	Retail - Other Retail - Of Which: non-SME	2,834	136	287	40	17	145	50.61%	2,741	121	396	40	16	194	48.82%	2,624	126	509	38	16	241	47.46%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	6	0	0	0	0	0	-	6	0	0	0	0	0	-	6	0	0	0	0	0	-
	IRB TOTAL	**218,513**	**10,460**	**976**	**110**	**99**	**405**	**41.49%**	**218,659**	**9,791**	**1,498**	**104**	**94**	**561**	**37.44%**	**215,013**	**12,905**	**2,032**	**101**	**110**	**715**	**35.22%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	**Central banks**	9,015	0	2	1	0	1	51.65%	9,013	0	5	1	0	2	51.65%	9,010	0	7	1	0	4	51.65%
	Central governments	1,387	2	1	0	0	1	47.69%	1,387	2	2	0	0	1	47.45%	1,386	2	2	0	0	1	47.29%
	Institutions	399	1	0	0	0	0	0.00%	398	2	0	0	0	0	0.00%	397	2	0	0	0	0	0.00%
	Corporates	61,346	2,691	201	33	37	66	33.07%	61,566	2,295	376	30	34	116	30.95%	60,558	3,125	553	30	43	166	29.99%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	38,236	1,650	119	16	22	33	27.47%	38,278	1,503	224	15	18	58	25.66%	37,583	2,092	331	14	22	82	24.78%
	Retail	83,150	5,556	447	48	33	187	41.79%	83,263	5,234	657	47	32	251	38.14%	81,223	7,055	876	45	36	315	35.94%
	Retail - Secured on real estate property	79,888	5,366	179	9	15	50	27.97%	80,099	5,050	283	8	17	67	23.86%	78,184	6,856	391	8	20	85	21.73%
	Retail - Secured on real estate property - Of Which: SME	516	100	11	1	4	5	46.31%	508	101	18	1	3	8	45.04%	492	111	24	1	3	11	43.96%
	Retail - Secured on real estate property - Of Which: non-SME	79,372	5,266	167	8	11	45	26.76%	79,591	4,949	265	7	13	60	22.46%	77,692	6,746	367	7	16	74	20.28%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	3,263	191	269	39	18	137	50.98%	3,164	184	375	39	15	183	48.93%	3,039	198	485	37	16	230	47.40%
	Retail - Other Retail - Of Which: SME	647	83	23	3	5	15	65.30%	633	88	32	2	3	19	59.49%	617	96	41	2	3	23	55.93%
	Retail - Other Retail - Of Which: non-SME	2,616	108	246	36	13	122	49.63%	2,531	96	342	37	12	164	47.93%	2,423	103	443	35	12	207	46.61%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**155,297**	**8,250**	**651**	**82**	**70**	**255**	**39.15%**	**155,626**	**7,533**	**1,040**	**79**	**67**	**370**	**35.62%**	**152,575**	**10,185**	**1,438**	**76**	**79**	**485**	**33.74%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	**Central banks**	803	0	0	0	0	0	45.00%	803	0	0	0	0	0	45.00%	803	0	1	0	0	0	45.00%
	Central governments	113	0	0	0	0	0	44.64%	110	3	0	0	0	0	44.46%	110	3	0	0	0	0	44.36%
	Institutions	555	1	0	0	0	0	0.00%	553	2	0	0	0	0	0.00%	552	3	0	0	0	0	0.00%
	Corporates	18,122	1,033	78	9	8	24	30.74%	18,075	1,026	131	8	7	38	28.70%	17,683	1,362	188	8	10	52	27.59%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	12,289	766	38	5	7	11	29.39%	12,266	755	72	4	5	19	26.40%	11,969	1,014	110	4	7	27	24.95%
	Retail	10,786	422	43	3	7	20	46.98%	10,714	474	64	3	8	26	40.61%	10,622	544	86	3	9	32	37.19%
	Retail - Secured on real estate property	10,701	406	33	2	5	15	44.03%	10,631	459	50	2	6	18	36.47%	10,543	530	68	2	7	22	32.52%
	Retail - Secured on real estate property - Of Which: SME	34	6	2	0	0	1	53.78%	33	5	3	0	0	2	46.92%	32	6	4	0	0	2	42.68%
	Retail - Secured on real estate property - Of Which: non-SME	10,667	401	31	2	4	13	43.26%	10,598	454	47	1	6	17	35.73%	10,511	524	64	1	7	20	31.84%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	85	16	10	1	2	6	56.73%	83	15	14	1	2	8	55.21%	79	14	18	1	2	10	54.59%
	Retail - Other Retail - Of Which: SME	27	4	1	0	0	0	49.29%	26	4	1	0	0	1	47.99%	25	4	2	0	0	1	47.49%
	Retail - Other Retail - Of Which: non-SME	59	12	10	1	2	5	57.12%	57	11	13	1	2	7	55.83%	54	10	16	1	1	9	55.38%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**30,379**	**1,456**	**122**	**12**	**15**	**44**	**36.55%**	**30,255**	**1,505**	**196**	**11**	**15**	**64**	**32.64%**	**29,770**	**1,912**	**274**	**11**	**18**	**84**	**30.65%**

(mln EUR, %)

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	12	0	0	0	0	0	39.08%	12	0	0	0	0	0	39.08%	12	0	0	0	0	0	39.08%
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	218	6	2	1	0	1	55.14%	218	4	3	1	0	2	55.21%	216	5	3	1	0	3	55.16%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	21	0	0	0	0	0	56.60%	21	0	0	0	0	0	56.51%	21	0	0	0	0	0	56.46%
	Retail	53	4	2	0	0	0	27.15%	53	4	2	0	0	1	25.91%	52	4	3	0	0	1	25.17%
	Retail - Secured on real estate property	49	4	0	0	0	0	20.40%	49	4	0	0	0	0	16.39%	49	4	0	0	0	0	15.33%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	18.48%	0	0	0	0	0	0	18.48%	0	0	0	0	0	0	18.48%
	Retail - Secured on real estate property - Of Which: non-SME	49	4	0	0	0	0	20.45%	49	4	0	0	0	0	16.37%	49	4	0	0	0	0	15.30%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	4	0	1	0	0	0	27.37%	4	0	2	0	0	1	26.75%	3	0	2	0	0	1	26.46%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	4	0	1	0	0	0	27.37%	4	0	2	0	0	1	26.75%	3	0	2	0	0	1	26.46%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	5	0	0	0	0	0	-	5	0	0	0	0	0	-	5	0	0	0	0	0	-
	IRB TOTAL	**288**	**11**	**3**	**1**	**0**	**1**	**41.28%**	**289**	**8**	**5**	**1**	**0**	**2**	**43.52%**	**286**	**9**	**7**	**1**	**0**	**3**	**44.42%**

2023 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	12,276	0	3	1	0	1	45.00%	12,273	0	6	1	0	3	45.00%	12,269	0	10	1	0	4	45.00%
	Central governments	0	0	0	0	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	0.00%	0	0	0	0	0	0	0.00%
	Corporates	192	2	2	1	0	1	55.93%	189	4	3	1	0	2	55.98%	186	5	5	1	0	3	55.97%
	Corporates - Of Which: Specialised Lending	0	0	0	0	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	0	0	0	0	-
	Retail	12	1	0	0	0	0	35.53%	12	1	0	0	0	0	32.95%	12	1	0	0	0	0	32.54%
	Retail - Secured on real estate property	12	1	0	0	0	0	20.63%	12	1	0	0	0	0	20.43%	12	1	0	0	0	0	20.08%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	12	1	0	0	0	0	20.63%	12	1	0	0	0	0	20.43%	12	1	0	0	0	0	20.08%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	55.01%	0	0	0	0	0	0	55.52%	0	0	0	0	0	0	55.45%
	Retail - Other Retail - Of Which: SME	0	0	0	0	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	55.01%	0	0	0	0	0	0	55.52%	0	0	0	0	0	0	55.45%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**12,479**	**3**	**5**	**2**	**0**	**2**	**48.47%**	**12,473**	**5**	**10**	**2**	**0**	**5**	**48.49%**	**12,467**	**6**	**14**	**2**	**0**	**7**	**48.45%**

		Baseline Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	**Central banks**	2,816	0	1	0	0	0	47.52%	2,815	0	1	0	0	1	47.52%	2,814	0	2	0	0	1	47.52%
	Central governments	3,534	161	51	3	2	37	71.87%	3,522	166	58	2	2	40	68.70%	3,517	165	64	2	1	42	66.60%
	Institutions	31	0	0	0	0	0	26.15%	31	0	0	0	0	0	26.46%	31	0	0	0	0	0	26.54%
	Corporates	7,289	210	55	3	4	31	56.88%	7,250	230	73	2	3	35	48.24%	7,187	274	91	2	4	39	42.88%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	5,422	167	49	1	3	29	59.37%	5,401	175	62	1	3	32	50.69%	5,361	202	75	1	3	34	44.79%
	Retail	3,289	310	79	5	7	29	36.47%	3,280	297	101	4	7	37	36.47%	3,266	291	121	4	7	44	36.31%
	Retail - Secured on real estate property	3,138	293	49	2	5	11	22.33%	3,135	282	64	2	5	15	23.72%	3,125	278	77	2	5	19	24.54%
	Retail - Secured on real estate property - Of Which: SME	77	9	3	0	0	1	42.32%	76	9	4	0	0	2	41.72%	75	10	5	0	0	2	41.39%
	Retail - Secured on real estate property - Of Which: non-SME	3,060	284	46	2	4	10	21.02%	3,058	273	60	2	4	13	22.46%	3,051	268	72	2	4	17	23.30%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	151	17	30	2	2	18	59.96%	145	15	37	2	2	22	58.51%	140	14	43	2	2	25	57.25%
	Retail - Other Retail - Of Which: SME	24	2	3	0	0	3	104.88%	23	2	4	0	0	4	106.68%	23	2	4	0	0	5	105.94%
	Retail - Other Retail - Of Which: non-SME	127	14	26	2	2	14	54.32%	122	13	33	2	2	18	52.97%	118	11	39	2	2	20	51.87%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**16,958**	**681**	**185**	**10**	**13**	**97**	**52.27%**	**16,898**	**693**	**233**	**9**	**12**	**112**	**48.22%**	**16,816**	**731**	**278**	**9**	**12**	**126**	**45.50%**

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

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

2023 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken — group	**Central banks**	24,898	0	21	10	0	10	47.69%	24,878	0	41	9	0	20	47.69%	24,859	0	66	8	0	29	47.69%
	Central governments	4,785	448	38	11	3	30	80.22%	4,821	383	66	2	2	44	65.48%	4,884	315	72	2	1	46	63.81%
	Institutions	1,080	11	0	0	0	0	24.36%	1,075	16	0	0	0	0	26.35%	1,076	15	0	0	0	0	26.28%
	Corporates	32,333	61,287	463	489	1,216	195	42.07%	44,032	44,394	5,657	139	560	1,848	32.66%	45,778	40,497	7,807	124	402	2,438	31.23%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	17,759	40,851	159	111	661	70	44.30%	23,414	32,420	2,935	59	331	821	27.97%	24,809	29,558	4,402	54	233	1,181	26.82%
	Retail	43,938	60,183	459	240	941	151	32.79%	49,040	51,353	4,187	57	566	1,020	24.35%	51,749	46,319	6,512	57	288	1,434	22.02%
	Retail - Secured on real estate property	40,602	59,526	380	47	855	97	25.64%	45,886	51,178	3,445	44	554	673	19.52%	48,652	46,125	5,731	40	374	1,070	18.67%
	Retail - Secured on real estate property - Of Which: SME	297	449	13	9	38	6	47.21%	498	123	138	1	4	54	38.88%	481	131	147	1	4	57	38.76%
	Retail - Secured on real estate property - Of Which: non-SME	40,305	59,078	367	38	816	91	24.89%	45,388	51,055	3,307	42	550	619	18.71%	48,171	45,994	5,585	39	370	1,013	18.14%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	3,335	657	79	193	86	53	67.13%	3,154	176	742	13	12	347	46.77%	3,097	194	781	17	14	364	46.57%
	Retail - Other Retail - Of Which: SME	350	441	23	15	50	17	73.19%	526	98	189	2	4	91	48.13%	511	103	199	2	4	95	47.85%
	Retail - Other Retail - Of Which: non-SME	2,986	216	56	178	37	37	64.71%	2,628	77	553	11	8	256	46.30%	2,586	91	582	15	10	268	46.13%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	6	0	0	0	0	0	-	6	0	0	0	0	0	-	6	0	0	0	0	0	-
	IRB TOTAL	**107,040**	**121,929**	**981**	**750**	**2,160**	**386**	**39.31%**	**123,851**	**96,146**	**9,952**	**206**	**1,127**	**2,930**	**29.44%**	**128,353**	**87,145**	**14,452**	**191**	**791**	**3,947**	**27.31%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	**Central banks**	9,010	0	8	4	0	4	51.65%	9,002	0	15	4	0	8	51.65%	8,996	0	22	3	0	11	51.65%
	Central governments	1,265	123	2	0	0	1	47.28%	1,339	48	4	0	0	2	46.62%	1,345	41	5	0	0	2	46.48%
	Institutions	395	4	0	0	0	0	0.00%	393	6	0	0	0	0	0.00%	394	5	0	0	0	0	0.00%
	Corporates	21,467	42,461	310	384	815	123	39.75%	28,404	31,934	3,899	96	368	1,249	32.04%	29,692	29,256	5,288	87	267	1,614	30.51%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	11,063	28,857	86	88	431	31	35.96%	14,526	23,513	1,960	41	206	530	26.94%	15,531	21,560	2,915	37	145	751	25.77%
	Retail	35,166	53,665	323	201	644	104	32.35%	39,299	46,575	3,281	39	395	767	23.37%	41,177	42,830	5,147	40	285	1,074	20.88%
	Retail - Secured on real estate property	32,080	53,094	258	28	572	63	24.46%	36,378	46,424	2,630	27	386	473	17.97%	38,309	42,661	4,461	24	274	766	17.16%
	Retail - Secured on real estate property - Of Which: SME	239	380	8	7	31	4	45.92%	413	108	106	1	3	42	39.47%	399	115	112	1	4	44	39.35%
	Retail - Secured on real estate property - Of Which: non-SME	31,841	52,715	249	22	541	59	23.76%	35,965	46,315	2,525	26	382	431	17.07%	37,910	42,546	4,349	23	270	722	16.59%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	3,086	571	65	173	72	41	63.47%	2,921	151	650	12	9	294	45.20%	2,868	168	686	16	11	309	45.03%
	Retail - Other Retail - Of Which: SME	331	403	19	13	46	13	68.56%	490	93	171	2	4	77	44.93%	477	96	180	2	4	80	44.73%
	Retail - Other Retail - Of Which: non-SME	2,755	168	46	160	27	28	61.33%	2,431	58	480	10	6	217	45.29%	2,391	72	506	14	7	228	45.13%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**67,303**	**96,253**	**642**	**589**	**1,459**	**233**	**36.19%**	**78,438**	**78,562**	**7,198**	**138**	**764**	**2,025**	**28.13%**	**81,605**	**72,132**	**10,462**	**130**	**552**	**2,702**	**25.82%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	**Central banks**	803	0	1	0	0	0	45.00%	802	0	1	0	0	1	45.00%	801	0	2	0	0	1	45.00%
	Central governments	104	9	0	0	0	0	44.76%	108	5	1	0	0	0	43.74%	108	5	0	0	0	0	44.02%
	Institutions	550	6	0	0	0	0	0.00%	547	8	0	0	0	0	0.00%	547	8	0	0	0	0	0.00%
	Corporates	4,563	14,585	84	29	291	31	36.29%	8,111	9,922	1,200	21	142	388	32.35%	8,276	9,191	1,765	19	103	561	31.79%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	3,720	9,342	31	15	170	11	35.89%	5,504	6,877	712	13	91	218	30.58%	5,610	6,376	1,107	11	67	333	30.12%
	Retail	6,583	4,612	57	16	162	21	36.59%	7,153	3,623	476	10	105	117	24.56%	7,815	2,668	768	10	66	178	23.18%
	Retail - Secured on real estate property	6,512	4,574	55	10	156	19	34.92%	7,081	3,610	448	10	104	102	22.80%	7,746	2,656	739	9	65	163	22.01%
	Retail - Secured on real estate property - Of Which: SME	15	25	2	1	2	1	58.17%	24	5	13	0	0	4	31.89%	23	5	14	0	0	4	31.60%
	Retail - Secured on real estate property - Of Which: non-SME	6,497	4,549	53	9	153	18	34.01%	7,058	3,606	435	10	103	98	22.52%	7,723	2,651	725	9	65	158	21.82%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	72	38	2	6	6	2	80.15%	71	12	28	0	1	15	52.54%	69	13	30	1	1	15	52.43%
	Retail - Other Retail - Of Which: SME	11	20	0	1	2	0	49.55%	18	4	9	0	0	4	46.04%	17	4	9	0	0	4	46.05%
	Retail - Other Retail - Of Which: non-SME	61	18	2	5	4	2	84.17%	53	9	19	0	1	11	55.46%	52	9	20	0	1	11	55.38%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**12,603**	**19,212**	**142**	**45**	**452**	**52**	**36.46%**	**16,721**	**13,558**	**1,678**	**32**	**247**	**506**	**30.15%**	**17,548**	**11,873**	**2,536**	**29**	**169**	**740**	**29.19%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	3	8	0	0	0	0	39.19%	12	0	0	0	0	0	39.17%	12	0	0	0	0	0	39.16%
	Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates	157	67	1	8	14	1	49.78%	142	40	43	3	6	24	54.59%	139	28	59	2	3	32	55.08%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	21	1	0	1	0	0	55.37%	20	0	1	1	0	1	56.57%	19	0	2	0	0	1	56.66%
	Retail	29	30	0	0	1	0	40.94%	31	24	5	0	0	1	20.62%	32	21	7	0	0	1	18.86%
	Retail - Secured on real estate property	24	30	0	0	1	0	22.22%	27	24	3	0	0	0	16.75%	28	21	5	0	0	1	15.90%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	18.48%	0	0	0	0	0	0	18.48%	0	0	0	0	0	0	18.48%
	Retail - Secured on real estate property - Of Which: non-SME	24	30	0	0	1	0	22.24%	27	24	3	0	0	0	16.74%	28	21	5	0	0	1	15.90%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	6	0	0	0	0	0	66.78%	4	0	2	0	0	0	27.27%	4	0	2	0	0	0	27.17%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	6	0	0	0	0	0	66.78%	4	0	2	0	0	0	27.27%	4	0	2	0	0	0	27.17%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	5	0	0	0	0	0	-	5	0	0	0	0	0	-	5	0	0	0	0	0	-
	IRB TOTAL	**195**	**105**	**2**	**9**	**15**	**1**	**48.41%**	**190**	**64**	**48**	**3**	**6**	**25**	**51.32%**	**188**	**49**	**65**	**2**	**3**	**34**	**51.32%**

2023 EU-wide Stress Test: Credit risk IRB

Svenska Handelsbanken — group

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	**Central banks**	12,269	0	10	4	0	5	45.00%	12,259	0	20	4	0	9	45.00%	12,249	0	30	4	0	13	45.00%
	Central governments	0	0	0	0	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	0.00%	0	0	0	0	0	0	0.00%
	Corporates	178	16	1	19	1	1	51.21%	151	4	40	8	0	22	55.64%	136	3	56	5	0	32	55.93%
	Corporates - Of Which: Specialised Lending	0	0	0	0	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	0	0	0	0	-
	Retail	6	7	0	0	0	0	23.28%	8	4	0	0	0	0	23.77%	8	4	1	0	0	0	22.32%
	Retail - Secured on real estate property	6	7	0	0	0	0	22.81%	8	4	0	0	0	0	21.37%	8	4	1	0	0	0	20.82%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	6	7	0	0	0	0	22.81%	8	4	0	0	0	0	21.37%	8	4	1	0	0	0	20.82%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	55.01%	0	0	0	0	0	0	55.89%	0	0	0	0	0	0	55.83%
	Retail - Other Retail - Of Which: SME	0	0	0	0	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	55.01%	0	0	0	0	0	0	55.89%	0	0	0	0	0	0	55.83%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**12,453**	**23**	**12**	**24**	**1**	**5**	**45.54%**	**12,418**	**9**	**61**	**12**	**0**	**32**	**51.86%**	**12,394**	**7**	**87**	**9**	**0**	**45**	**51.91%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	**Central banks**	2,814	0	2	1	0	1	47.52%	2,812	0	5	1	0	2	47.52%	2,810	0	7	1	0	3	47.52%
	Central governments	3,403	307	35	11	3	29	82.42%	3,354	330	62	1	1	42	66.71%	3,411	269	66	2	1	43	65.20%
	Institutions	31	0	0	0	0	0	24.57%	31	0	0	0	0	0	26.62%	31	0	0	0	0	0	26.63%
	Corporates	3,571	3,927	55	18	90	34	61.08%	4,719	2,445	389	8	43	118	30.35%	5,035	1,973	545	7	28	149	27.37%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	2,952	2,644	42	7	61	28	67.58%	3,357	2,028	253	5	34	72	28.41%	3,642	1,619	377	5	22	95	25.09%
	Retail	1,960	1,644	74	20	128	23	30.74%	2,328	952	397	7	62	126	31.79%	2,485	642	551	7	35	169	30.70%
	Retail - Secured on real estate property	1,811	1,605	64	9	122	15	23.35%	2,195	941	344	7	61	94	27.23%	2,355	630	496	6	33	135	27.33%
	Retail - Secured on real estate property - Of Which: SME	43	44	2	2	5	1	42.77%	60	10	19	0	1	8	40.48%	58	11	20	0	1	8	40.47%
	Retail - Secured on real estate property - Of Which: non-SME	1,768	1,561	62	7	117	14	22.57%	2,135	931	325	6	60	86	26.45%	2,296	619	475	6	33	127	26.77%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	149	39	10	11	7	8	77.99%	133	11	53	1	1	33	61.25%	131	12	55	1	1	34	60.98%
	Retail - Other Retail - Of Which: SME	8	18	3	0	2	3	104.65%	18	2	10	0	0	10	106.16%	17	2	10	0	0	11	104.97%
	Retail - Other Retail - Of Which: non-SME	141	20	7	11	5	5	66.45%	115	9	44	0	1	22	51.22%	114	9	45	1	1	23	51.04%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**11,779**	**5,878**	**167**	**50**	**221**	**87**	**51.94%**	**13,244**	**3,727**	**853**	**18**	**106**	**288**	**33.77%**	**13,771**	**2,883**	**1,169**	**17**	**64**	**365**	**31.20%**

		Adverse Scenario																					
		31/12/2023							31/12/2024							31/12/2025							
	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	8	0	0	0	0	0	-	8	0	0	0	0	0	0.00%	8	0	0	0	0	0	0.00%
	Corporates	695	26	7	21	1	4	56.73%	678	4	46	2	0	26	55.79%	672	6	50	2	0	28	55.77%
	Corporates - Of Which: Specialised Lending	0	0	0	0	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	0	0	0	0	-
	Retail	28	38	0	0	1	0	21.55%	34	29	3	0	1	1	23.40%	37	24	6	0	0	1	22.02%
	Retail - Secured on real estate property	26	38	0	0	1	0	20.06%	33	29	3	0	0	1	20.16%	35	24	5	0	0	1	19.86%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	26	38	0	0	1	0	20.06%	33	29	3	0	0	1	20.16%	35	24	5	0	0	1	19.86%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	0	0	62.05%	1	0	0	0	0	0	59.14%	1	0	0	0	0	0	59.06%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	62.05%	1	0	0	0	0	0	59.14%	1	0	0	0	0	0	59.06%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	**731**	**64**	**7**	**21**	**2**	**4**	**55.60%**	**720**	**33**	**50**	**2**	**1**	**27**	**53.53%**	**716**	**30**	**56**	**2**	**1**	**29**	**52.43%**

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

2023 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Svenska Handelsbanken — group	Central banks	9,082	0	0	0	9,082	0	0	0	0	0	0.00%
	Central governments	56	0	0	0	49	3	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	221	0	0	0	172	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	232	0	12	0	14	0	0	0	0	0	0.00%
	Corporates	1,036	6	825	7	862	106	6	1	4	3	51.87%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	844	32	538	42	677	30	32	6	3	11	32.84%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	30,064	99	13,099	114	28,054	1,401	99	11	11	4	4.08%
	of which: SME	18,682	59	8,809	73	17,642	976	59	7	9	3	4.69%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,402	0	341	0	174	1	0	0	0	0	0.11%
	Standardised Total	42,936	138	14,815	164	39,085	1,541	138	19	19	18	12.79%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	67	0	5	0	0	0	0	0	0	0	0.00%
	Corporates	96	0	95	0	80	0	0	0	0	0	0.76%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	222	15	92	23	116	3	15	0	0	0	0.52%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	288	0	100	0	71	4	0	0	0	0	0.00%
	of which: SME	25	0	7	0	1	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,115	0	195	0	0	0	0	0	0	0	0.98%
	Standardised Total	1,789	15	488	23	268	7	15	0	0	0	0.52%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
NORWAY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	8	0	7	0	3	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	66	0	49	0	59	3	0	0	0	0	0.21%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	63	0	23	0	2	0	0	0	0	0	0.00%
	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	30	0	2	0	2	0	0	0	0	0	0.00%
	Standardised Total	167	0	80	0	67	3	0	0	0	0	0.21%

	(mln EUR, %)	Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	Central banks	9,082	0	0	0	9,082	0	0	0	0	0	0.00%
	Central governments	52	0	0	0	49	3	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	144	0	1	0	1	0	0	0	0	0	0.00%
	Corporates	732	4	603	6	626	106	4	1	3	1	14.32%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	240	3	176	4	224	14	3	1	0	1	28.75%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	20,697	96	9,852	110	19,317	1,300	96	10	11	3	3.17%
	of which: SME	13,870	58	7,255	71	12,969	891	58	6	8	3	4.78%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	101	0	140	0	78	1	0	0	0	0	0.00%
	Standardised Total	31,047	103	10,774	120	29,376	1,424	104	12	15	4	4.33%

2023 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

NETHERLANDS

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
Corporates	71	0	25	0	70	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	12	0	8	0	12	0	0	0	0	0	15.20%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	8,490	1	2,893	1	8,436	74	1	1	0	0	42.59%
of which: SME	4,580	0	1,438	0	4,515	65	0	1	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	1	0	2	0	1	0	0	0	0	0	0.00%
Standardised Total	**8,574**	**1**	**2,926**	**1**	**8,500**	**74**	**1**	**1**	**0**	**0**	**42.49%**

FINLAND

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	4	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
Corporates	7	0	7	0	7	0	0	0	0	0	67.49%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	265	14	199	14	255	9	14	5	3	9	65.87%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	20	0	7	0	1	0	0	0	0	0	2.29%
of which: SME	1	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	7	0	1	0	0	0	0	0	0	0	8.80%
Standardised Total	**303**	**14**	**214**	**15**	**263**	**9**	**14**	**5**	**3**	**9**	**65.85%**

UNITED STATES

(mln EUR, %)	Actual 31/12/2022*										
	Exposure values		Risk exposure amounts								
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	97	0	0	0	80	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
Corporates	68	0	68	0	68	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	0	0	0	0	64.90%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	5	0	2	0	5	0	0	0	0	0	0.00%
of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation											
Other exposures	1	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	**172**	**0**	**70**	**0**	**154**	**0**	**0**	**0**	**0**	**0**	**64.90%**

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

2023 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

Svenska Handelsbanken — group

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	9,079	0	2	1	0	1	44.99%	9,077	0	3	1	0	2	44.99%	9,074	0	7	1	0	3	44.99%
Central governments	51	1	0	0	0	0	3.85%	51	1	0	0	0	0	7.28%	51	1	0	0	0	0	10.34%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	172	0	0	0	0	0	45.00%	172	0	0	0	0	0	45.00%	172	0	0	0	0	0	45.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	99.85%	14	0	0	0	0	0	99.80%
Corporates	904	61	10	1	2	5	52.93%	900	58	16	1	2	7	46.36%	884	66	21	1	3	9	43.33%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	662	37	40	0	5	31	77.46%	660	37	42	0	5	32	75.33%	658	36	45	0	5	33	73.72%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	27,817	1,528	159	5	13	91	57.21%	27,072	1,354	228	5	15	99	43.63%	27,613	1,645	267	5	19	108	36.46%
of which: SME	17,440	1,120	137	5	10	61	52.18%	17,599	894	184	4	12	69	37.46%	17,264	1,162	251	4	15	77	30.74%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	168	5	0	0	0	0	11.42%	166	8	1	0	0	0	17.54%	164	10	1	0	0	0	19.85%
Standardised Total	38,868	1,684	212	8	21	129	60.53%	39,013	1,458	292	7	23	141	48.30%	38,630	1,761	372	7	27	154	41.41%

SWEDEN

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Corporates	79	1	1	0	0	0	25.55%	77	2	1	0	0	0	26.55%	76	2	2	0	0	1	27.05%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	116	3	15	0	0	14	89.17%	116	3	15	0	0	14	89.13%	116	3	15	0	0	14	89.10%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	70	5	0	0	0	0	83.89%	72	3	0	0	0	0	83.92%	71	3	0	0	0	0	83.59%
of which: SME	1	0	0	0	0	0	39.68%	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.02%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	7.10%	0	0	0	0	0	0	17.80%	0	0	0	0	0	0	25.97%
Standardised Total	265	10	16	0	0	14	86.63%	266	8	17	0	0	14	84.24%	264	9	18	0	0	15	82.11%

NORWAY

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Corporates	3	0	0	0	0	0	37.13%	3	0	0	0	0	0	38.75%	3	0	0	0	0	0	39.62%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	44	11	7	0	2	3	36.00%	43	10	10	0	2	4	36.74%	41	10	12	0	2	4	37.43%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	2	0	0	0	0	0	4.76%	2	0	0	0	0	0	11.19%	2	0	0	0	0	0	16.51%
of which: SME	1	0	0	0	0	0	8.31%	1	0	0	0	0	0	17.34%	1	0	0	0	0	0	23.42%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
Standardised Total	52	11	8	0	2	3	35.97%	50	10	10	0	2	4	36.74%	48	10	12	0	2	4	37.44%

UNITED KINGDOM

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	9,079	0	2	1	0	1	44.99%	9,077	0	3	1	0	2	44.99%	9,074	0	7	1	0	3	44.99%
Central governments	51	1	0	0	0	0	3.85%	51	1	0	0	0	0	7.28%	51	1	0	0	0	0	10.34%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Corporates	670	58	8	1	2	3	35.37%	669	54	13	1	2	5	35.33%	655	64	17	1	2	6	35.25%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	224	14	3	0	0	3	97.24%	224	14	3	0	0	3	97.23%	224	14	3	0	0	3	97.21%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	19,201	1,267	144	3	9	87	59.96%	19,383	1,128	202	2	10	92	45.31%	19,130	1,324	260	2	11	97	37.18%
of which: SME	12,870	942	106	2	7	58	55.38%	13,042	713	163	2	7	63	38.94%	12,794	995	219	2	8	68	31.04%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	72	6	0	0	0	0	9.51%	70	8	1	0	0	0	15.96%	68	10	1	0	0	0	18.41%
Standardised Total	29,298	1,447	158	5	12	93	58.91%	29,475	1,205	224	4	12	101	45.23%	29,203	1,412	288	4	14	109	37.73%

2023 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

NETHERLANDS

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Corporates	68	1	0	0	0	0	39.19%	68	2	0	0	0	0	39.18%	67	3	0	0	0	0	39.15%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	12	0	0	0	0	0	22.97%	12	0	0	0	0	0	24.07%	12	0	0	0	0	0	24.96%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	8,298	185	8	2	4	3	38.86%	8,270	204	17	2	5	6	38.66%	8,166	298	27	2	8	10	38.59%
of which: SME	4,413	161	6	2	3	2	38.47%	4,401	165	14	2	5	6	38.48%	4,316	245	24	2	7	9	38.40%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Standardised Total	8,380	187	8	3	4	3	38.86%	8,351	206	17	2	6	7	38.66%	8,246	301	27	2	8	11	38.60%

FINLAND

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

UNITED STATES

(mln EUR, %)	Baseline Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	80	0	0	0	0	0	45.00%	80	0	0	0	0	0	45.00%	80	0	0	0	0	0	45.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Corporates	68	0	0	0	0	0	34.70%	68	0	0	0	0	0	35.08%	68	0	0	0	0	0	35.58%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	52.79%	0	0	0	0	0	0	52.51%	0	0	0	0	0	0	52.37%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	5	0	0	0	0	0	35.40%	5	0	0	0	0	0	35.41%	5	0	0	0	0	0	35.40%
of which: SME	0	0	0	0	0	0	35.40%	0	0	0	0	0	0	35.41%	0	0	0	0	0	0	35.40%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	153	0	0	0	0	0	40.85%	153	0	0	0	0	0	39.97%	153	0	0	0	0	0	39.80%

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

2023 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken — group	Central banks	9,074	0	8	3	0	3	44.99%	9,066	0	15	3	0	7	44.99%	9,060	0	22	3	0	10	44.99%
	Central governments	44	8	0	0	0	0	11.08%	49	3	0	0	0	0	18.63%	49	3	0	0	0	0	24.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	172	0	0	0	0	0	45.00%	172	0	0	0	0	0	45.00%	172	0	0	0	0	0	45.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	14	0	0	0	0	0	0.00%	14	0	0	0	0	0	99.92%	14	0	0	0	0	0	99.89%
	Corporates	495	463	17	14	25	8	49.42%	685	166	124	3	4	44	35.87%	681	150	164	2	4	46	34.13%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	666	40	33	2	7	20	85.55%	659	34	46	0	5	34	72.64%	658	35	47	0	5	34	72.28%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	11,988	17,434	132	21	267	90	69.55%	14,448	13,388	1,719	14	157	265	15.42%	15,293	11,674	2,587	14	120	345	13.33%
	of which: SME	3,059	15,528	89	17	236	62	68.89%	5,383	11,674	1,621	13	135	217	13.41%	6,220	10,001	2,457	13	102	288	11.72%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	106	69	1	0	1	1	22.44%	136	30	9	0	0	2	18.42%	136	27	12	0	0	2	15.22%
	Standardised Total	22,558	18,015	191	40	300	133	69.33%	25,230	13,621	1,913	20	166	352	18.37%	26,063	11,889	2,812	19	129	440	15.64%

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Corporates	70	9	1	4	2	0	36.72%	60	2	18	1	0	5	30.07%	55	1	24	1	0	7	29.09%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	116	4	15	0	0	14	89.23%	116	4	16	0	0	14	88.99%	116	4	16	0	0	14	88.97%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	56	19	0	0	1	0	93.45%	57	17	2	0	0	2	85.84%	57	15	3	0	0	2	86.24%
	of which: SME	1	0	0	0	0	0	42.83%	1	0	0	0	0	0	39.45%	1	0	0	0	0	0	39.07%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	14.12%	0	0	0	0	0	0	68.32%	0	0	0	0	0	0	69.43%
	Standardised Total	243	32	16	4	2	14	86.47%	234	22	36	1	1	21	58.69%	229	20	42	1	1	23	55.05%

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Corporates	3	0	0	0	0	0	46.98%	3	0	0	0	0	0	44.05%	3	0	0	0	0	0	44.02%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	48	13	1	2	4	0	22.71%	42	7	13	0	1	5	38.18%	40	8	14	0	2	5	38.29%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	2	0	0	0	0	0	7.07%	2	0	0	0	0	0	37.02%	2	0	0	0	0	0	39.68%
	of which: SME	1	0	0	0	0	0	11.75%	1	0	0	0	0	0	40.84%	1	0	0	0	0	0	43.18%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%
	Standardised Total	55	14	1	2	4	0	28.20%	49	8	14	0	1	5	38.36%	47	9	14	0	2	5	38.47%

Adverse Scenario

(mln EUR, %)		31/12/2023							31/12/2024							31/12/2025						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks	9,074	0	8	3	0	3	44.99%	9,066	0	15	3	0	7	44.99%	9,060	0	22	3	0	10	44.99%
	Central governments	44	8	0	0	0	0	11.07%	49	3	0	0	0	0	18.62%	49	3	0	0	0	0	24.00%
	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
	Corporates	334	387	15	9	20	6	38.78%	523	115	98	1	2	34	34.90%	520	106	109	1	2	36	33.21%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Retail	224	14	3	0	0	3	97.25%	224	14	3	0	0	3	97.30%	224	14	3	0	0	3	97.19%
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	8,066	12,522	126	8	69	90	71.44%	10,046	9,233	1,435	3	11	164	11.45%	10,644	7,967	2,102	3	12	178	8.10%
	of which: SME	2,066	11,767	86	6	63	61	71.42%	3,992	8,558	1,368	2	8	129	9.42%	4,585	7,396	2,026	2	8	134	6.63%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	11	68	0	0	1	0	18.33%	41	29	9	0	0	2	17.75%	41	26	12	0	0	2	14.46%
	Standardised Total	17,753	12,999	151	21	91	102	67.14%	19,951	9,393	1,559	7	14	209	13.43%	20,539	8,117	2,248	6	14	221	9.82%

2023 EU-wide Stress Test: Credit risk STA

Svenska Handelsbanken — group

NETHERLANDS

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Corporates	12	58	0	0	3	0	39.84%	18	49	4	0	2	1	39.02%	22	41	6	0	2	2	38.88%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	12	0	0	0	0	0	16.56%	12	0	0	0	0	0	25.01%	12	0	0	0	0	0	25.24%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	3,725	4,763	3	12	196	1	39.75%	4,193	4,046	252	11	145	97	38.47%	4,436	3,615	440	11	108	169	38.44%
of which: SME	943	3,636	2	10	173	1	38.70%	1,327	3,027	227	10	127	87	38.47%	1,565	2,631	395	10	93	152	38.45%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
Standardised Total	**3,750**	**4,821**	**3**	**12**	**199**	**1**	**39.72%**	**4,224**	**4,095**	**255**	**12**	**147**	**98**	**38.48%**	**4,471**	**3,657**	**446**	**11**	**109**	**172**	**38.45%**

FINLAND

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

UNITED STATES

(mln EUR, %)	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Multilateral Development Banks	80	0	0	0	0	0	45.00%	80	0	0	0	0	0	45.00%	80	0	0	0	0	0	45.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Corporates	67	1	0	0	0	0	40.40%	66	0	2	0	0	1	36.77%	65	0	3	0	0	1	34.92%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail	0	0	0	0	0	0	59.41%	0	0	0	0	0	0	52.23%	0	0	0	0	0	0	52.23%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	5	0	0	0	0	0	36.15%	5	0	0	0	0	0	36.75%	5	0	0	0	0	0	36.77%
of which: SME	0	0	0	0	0	0	36.15%	0	0	0	0	0	0	36.75%	0	0	0	0	0	0	36.77%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation																					
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Standardised Total	**152**	**1**	**0**	**1**	**0**	**0**	**41.76%**	**151**	**0**	**2**	**0**	**0**	**1**	**37.61%**	**150**	**0**	**3**	**0**	**0**	**1**	**35.93%**

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

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

Svenska Handelsbanken — group

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
Svenska Handelsbanken — group	**Central banks**														
	Central governments														
	Institutions														
	Corporates	11	0	2	0	6	5	7	6	0	0	0	0	0	100%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	11	0	2	0	6	5	7	6	0	0	0	0	0	100.15%
	Retail	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	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-	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	-
	Retail - Other Retail	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	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**14**	**0**	**2**	**0**	**6**	**5**	**7**	**6**	**0**	**0**	**0**	**0**	**0**	**100.15%**

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
SWEDEN	**Central banks**														
	Central governments														
	Institutions														
	Corporates	1	0	0	0	1	1	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**2**	**0**	**0**	**0**	**2**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
NORWAY	**Central banks**														
	Central governments														
	Institutions														
	Corporates	10	0	1	0	4	3	7	6	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**11**	**0**	**1**	**0**	**4**	**3**	**7**	**6**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
UNITED KINGDOM	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Svenska Handelsbanken — group

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
NETHERLANDS	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
FINLAND	**Central banks**														
	Central governments														
	Institutions														
	Corporates	1	0	0	0	1	0	0	0	0	0	0	0	0	100%
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**2**	**0**	**0**	**0**	**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	100%

	(mln EUR, %)	Public guarantees - Actual													
		31/12/2022													
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
UNITED STATES	**Central banks**														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

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

Svenska Handelsbanken — group

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken — group	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	12	11	0	0	0	0	0	0	0	82%	9	8	3	3	0	0	0	0	0	72%	9	8	3	3	0	0	0	0	0	67%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	35%	0	0	0	0	0	0	0	0	0	28%	0	0	0	0	0	0	0	0	0	28%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	12	11	0	0	0	0	0	0	0	70.08%	9	8	3	3	0	0	0	0	0	68.60%	9	8	3	3	0	0	0	0	0	62.62%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	1	1	0	0	0	0	0	0	0	47%	1	1	0	0	0	0	0	0	0	47%	1	1	0	0	0	0	0	0	0	47%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	1	1	0	0	0	0	0	0	0	47%	1	1	0	0	0	0	0	0	0	47%	1	1	0	0	0	0	0	0	0	47%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	10	9	0	0	0	0	0	0	0	44%	7	6	3	3	0	0	0	0	0	44%	7	6	3	3	0	0	0	0	0	44%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	10	9	0	0	0	0	0	0	0	44%	7	6	3	3	0	0	0	0	0	44%	7	6	3	3	0	0	0	0	0	44%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Svenska Handelsbanken — group

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	1	0	0	0	0	0	0	0	0	98%	1	0	0	0	0	0	0	0	0	97%	1	0	0	0	0	0	0	0	0	95%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	35%	0	0	0	0	0	0	0	0	0	28%	0	0	0	0	0	0	0	0	0	28%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	1	0	0	0	0	0	0	0	0	93%	1	0	0	0	0	0	0	0	0	86%	1	0	0	0	0	0	0	0	0	80%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Svenska Handelsbanken — group

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken — group	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	6	5	6	5	0	0	0	0	0	66%	6	5	6	5	0	0	0	0	0	58%	6	5	6	5	0	0	0	0	0	54%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	31%	0	0	0	0	0	0	0	0	0	34%	0	0	0	0	0	0	0	0	0	33%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	6	5	6	5	0	0	0	0	0	65.33%	6	5	6	5	0	0	0	0	0	50.39%	6	5	6	5	0	0	0	0	0	48.36%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	1	1	0	0	0	0	0	0	0	47%	1	1	0	0	0	0	0	0	0	47%	1	1	0	0	0	0	0	0	0	47%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	1	1	0	0	0	0	0	0	0	47%	1	1	0	0	0	0	0	0	0	47%	1	1	0	0	0	0	0	0	0	47%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	5	4	6	5	0	0	0	0	0	44%	5	4	6	5	0	0	0	0	0	44%	5	4	6	5	0	0	0	0	0	44%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	5	4	6	5	0	0	0	0	0	44%	5	4	6	5	0	0	0	0	0	44%	5	4	6	5	0	0	0	0	0	44%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Svenska Handelsbanken — group

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	95%	0	0	0	0	0	0	0	0	0	90%	0	0	0	0	0	0	0	0	0	87%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	31%	0	0	0	0	0	0	0	0	0	34%	0	0	0	0	0	0	0	0	0	33%
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	92%	0	0	0	0	0	0	0	0	0	56%	0	0	0	0	0	0	0	0	0	53%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Svenska Handelsbanken — group

(mln EUR, %)		Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken — group	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	19	3	12	11	2	2	5	0	0	0	0	0%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	4	1	3	3	0	0	0	0	0	0	0	0%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	15	2	14	11	1	1	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	38	6	30	27	4	3	5	0	0	0	0	0%

(mln EUR, %)		Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

(mln EUR, %)		Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	

(mln EUR, %)		Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	19	3	17	11	2	2	0	0	0	0	0	0%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	4	1	3	3	0	0	0	0	0	0	0	0%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	15	2	14	11	1	1	0	0	0	0	0	
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	38	6	34	27	4	3	0	0	0	0	0	0%

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

Svenska Handelsbanken — group

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

	(mln EUR, %)	Public guarantees - Actual											
		31/12/2022											
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	-
	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

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

Svenska Handelsbanken — group

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken — group	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	19	15	0	0	0	0	0	0	0	0.67%	19	15	0	0	0	0	0	0	0	1.32%	19	15	0	0	0	0	0	0	0	1.94%
	of which: SME																														
	Retail	3	0	0	0	0	0	0	0	0	0.00%	3	0	0	0	0	0	0	0	0	0.00%	3	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	14	11	1	1	0	0	0	0	0	35.58%	14	11	1	1	0	0	0	0	0	35.58%	14	11	1	1	0	0	0	0	0	35.55%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	35	27	1	1	0	0	0	0	0	35.85%	33	27	1	1	0	0	0	0	0	35.69%	33	27	1	1	0	0	0	0	0	35.67%

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	19	15	0	0	0	0	0	0	0	0.67%	19	15	0	0	0	0	0	0	0	1.32%	19	15	0	0	0	0	0	0	0	1.94%
	of which: SME																														
	Retail	3	0	0	0	0	0	0	0	0	0.00%	3	0	0	0	0	0	0	0	0	0.00%	3	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	14	11	1	1	0	0	0	0	0	35.58%	14	11	1	1	0	0	0	0	0	35.58%	14	11	1	1	0	0	0	0	0	35.55%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	35	27	1	1	0	0	0	0	0	35.85%	33	27	1	1	0	0	0	0	0	35.69%	33	27	1	1	0	0	0	0	0	35.67%

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

Svenska Handelsbanken — group

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

	(mln EUR, %)	31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

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

Svenska Handelsbanken — group

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Svenska Handelsbanken — group	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	12	10	7	5	0	0	0	0	0	2.13%	17	14	2	1	0	0	0	0	0	3.96%	17	14	2	1	0	0	0	0	0	5.52%
	of which: SME																														
	Retail	3	0	0	0	0	0	0	0	0	0.00%	3	0	0	0	0	0	0	0	0	0.00%	3	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	12	10	3	3	0	0	0	0	0	36.34%	14	11	1	1	0	0	0	0	0	36.62%	14	11	1	1	0	0	0	0	0	36.78%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	25	20	10	8	0	0	0	0	0	36.52%	31	25	3	3	0	0	0	0	0	37.03%	31	25	3	3	0	0	0	0	0	37.22%

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NORWAY	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED KINGDOM	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	12	10	7	5	0	0	0	0	0	2.13%	17	14	2	1	0	0	0	0	0	3.96%	17	14	2	1	0	0	0	0	0	5.52%
	of which: SME																														
	Retail	3	0	0	0	0	0	0	0	0	0.00%	3	0	0	0	0	0	0	0	0	0.00%	3	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	12	10	3	3	0	0	0	0	0	36.34%	14	11	1	1	0	0	0	0	0	36.62%	14	11	1	1	0	0	0	0	0	36.78%
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	25	20	10	8	0	0	0	0	0	36.52%	31	25	3	3	0	0	0	0	0	37.03%	31	25	3	3	0	0	0	0	0	37.22%

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

Svenska Handelsbanken — group

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
NETHERLANDS	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
FINLAND	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Adverse Scenario

(mln EUR, %)		31/12/2023										31/12/2024										31/12/2025									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
UNITED STATES	Central banks																														
	Central governments																														
	Regional governments or local authorities																														
	Public sector entities																														
	Multilateral Development Banks																														
	International Organisations																														
	Institutions																														
	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: SME																														
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
	of which: non-SME																														
	Items associated with particularly high risk																														
	Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment																														
	Collective investments undertakings (CIU)																														
	Equity																														
	Securitisation																														
	Other exposures																														
	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2023 EU-wide Stress Test: Securitisations

Svenska Handelsbanken — group

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

2023 EU-wide Stress Test: Risk exposure amounts

Svenska Handelsbanken — group

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

2023 EU-wide Stress Test: Capital

Svenska Handelsbanken — group

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

2023 EU-wide Stress Test: Capital

Svenska Handelsbanken — group

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

2023 EU-wide Stress Test: Capital

Svenska Handelsbanken — group

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

2023 EU-wide Stress Test: Capital

Svenska Handelsbanken — group

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

2023 EU-wide Stress Test: P&L

Svenska Handelsbanken — group

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

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

Svenska Handelsbanken — group

(mln EUR)

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

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

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