



2021 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2021 EU-wide Transparency Exercise

Key Metrics

Svenska Handelsbanken - group

(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	12,814	14,566	14,763	15,119	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,814	14,566	14,763	15,119	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	14,261	15,779	16,033	16,374	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	14,261	15,779	16,033	16,374	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	15,931	17,465	17,716	18,057	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,931	17,465	17,716	18,057	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	65,940	71,894	73,044	73,612	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	65,940	71,894	73,044	73,612	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.43%	20.26%	20.21%	20.54%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.43%	20.26%	20.21%	20.54%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.63%	21.95%	21.95%	22.24%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.63%	21.95%	21.95%	22.24%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.16%	24.29%	24.25%	24.53%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.16%	24.29%	24.25%	24.53%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	310,606	304,095	332,752	330,843	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.59%	5.19%	4.82%	4.95%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Svenska Handelsbanken - group

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,261	15,779	16,033	16,374	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	14,261	15,779	16,033	16,374	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	310,606	304,095	332,752	330,843	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	310,606	304,095	332,752	330,843	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.6%	5.2%	4.8%	4.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	5.2%	4.8%	4.9%	[A.2]/[B.2]	

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Capital

Svenska Handelsbanken - group

(mln EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	15,931	17,465	17,716	18,057	C 01.00 (p010,010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,814	14,566	14,763	15,119	C 01.00 (p020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,076	1,132	1,103	1,125	C 01.00 (p030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	12,476	14,310	14,263	14,710	C 01.00 (p130,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	911	853	1,517	1,447	C 01.00 (p180,010)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (p200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,010)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (p230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-486	-373	-331	-272	C 01.00 (p250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,078	-1,118	-1,110	-1,103	C 01.00 (p300,010) + C 01.00 (p340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	0	0	0	0	C 01.00 (p370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-65	-78	-66	-61	C 01.00 (p380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-161	-591	-707	C 01.00 (p390,010)	Articles 4(1)(b), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (p440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (p450,010) + C 01.00 (p460,010) + C 01.00 (p470,010) + C 01.00 (p472,010)	Articles 4(1)(b), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(b) of CRR and Articles 36(1) point (b) (ii) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (p460,010)	Articles 36(1) point (h) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR
	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	C 01.00 (p480,010)	Articles 4(2)(b), 36(1) point (b), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (p490,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (p500,010)	Articles 4(2)(b), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (p510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (p510,010)	Article 36(1) point (h) and Article 43c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p510,010)	Article 36(1) point (h) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p510,010)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (p520,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (p570,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	GAZ (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (p240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (p520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,446	1,213	1,269	1,255	C 01.00 (p530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,446	1,213	1,269	1,255	C 01.00 (p540,010) + C 01.00 (p470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (p660,010) + C 01.00 (p700,010) + C 01.00 (p701,010) + C 01.00 (p740,010) + C 01.00 (p741,010) + C 01.00 (p742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (p660,010) + C 01.00 (p680,010) + C 01.00 (p730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,261	15,779	16,033	16,374	C 01.00 (p010,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,670	1,686	1,684	1,684	C 01.00 (p750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,777	1,797	1,791	1,795	C 01.00 (p760,010) + C 01.00 (p680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	-107	-112	-107	-111	C 01.00 (p610,010) + C 01.00 (p620,010) + C 01.00 (p630,010) + C 01.00 (p640,010) + C 01.00 (p650,010) + C 01.00 (p670,010) + C 01.00 (p671,010) + C 01.00 (p672,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (p680,010) + C 01.00 (p690,010) + C 01.00 (p691,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	65,940	71,894	73,044	73,612	C 02.00 (p010,010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (p010,040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.43%	20.26%	20.21%	20.54%	CA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	21.63%	21.95%	21.95%	22.24%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	24.16%	24.29%	24.25%	24.53%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,814	14,566	14,763	15,119	1A.3.A.1.13+A.3.2.1+MIN(1A.3.A.1.13+A.3.2.A.2.4+MIN(A.4+A.3.2.A.3.A.10))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.43%	20.26%	20.21%	20.54%	(B.1)/(D*B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Svenska Handelsbanken - group

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	39,878	39,930	45,882	45,606	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	8,048	8,345	18,646	18,092	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,095	3,877	3,487	3,689	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	26,491	26,775	22,834	22,900	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	615	295	308	326	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,185	883	848	1,051	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	382	270	268	252	C 02.00 (R640, c010)
Settlement risk	0	0	0	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	5	5	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	724	749	649	537	C 02.00 (R520, c010)
Of which the standardised approach	724	749	649	537	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	6,491	6,838	6,805	6,890	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	6,491	6,838	6,805	6,890	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	17,275	23,219	18,592	19,274	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	65,940	71,894	73,044	73,612	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

2021 EU-wide Transparency Exercise

P&L

Svenska Handelsbanken - group

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	3,792	5,078	1,099	2,199
Of which debt securities income	52	67	13	26
Of which loans and advances income	3,250	4,423	968	1,963
Interest expenses	1,449	1,788	305	570
Of which deposits expenses	212	251	27	58
Of which debt securities issued expenses	945	1,174	187	344
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	5	0	0
Net Fee and commission income	638	918	246	505
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	17	18	5	16
Gains or (-) losses on financial assets and liabilities held for trading, net	-38	-259	238	130
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	41	30	-43	-55
Gains or (-) losses from hedge accounting, net	6	5	-2	-1
Exchange differences (gain or (-) loss), net	82	371	-155	5
Net other operating income /(expenses)	10	15	3	8
TOTAL OPERATING INCOME, NET	3,100	4,394	1,086	2,236
(Administrative expenses)	1,515	2,087	496	998
(Cash contributions to resolution funds and deposit guarantee schemes)	104	142	0	184
(Depreciation)	120	170	43	88
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	17	14	25	-115
(Payment commitments to resolution funds and deposit guarantee schemes)	-2	0	34	-113
(Commitments and guarantees given)	19	14	-9	-1
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	4	0	0
Of which restructuring ²	0	96	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	46	64	8	-4
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	46	64	8	-4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	6	19	2	7
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	-1	2	3
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,292	1,898	513	1,081
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	992	1,449	394	838
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	992	1,449	394	838
Of which attributable to owners of the parent	991	1,448	394	838

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Svenska Handelsbanken - group

(mln EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	52,938				39,774				67,194				59,480				IAS 1.54 (i)	
Financial assets held for trading	5,708	2,869	2,783	55	5,161	3,162	1,944	55	5,758	3,041	2,667	50	5,228	3,315	1,862	50	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	9,690	9,690	0	0	12,025	12,025	0	0	9,475	9,475	0	0	9,637	9,637	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	665	344	269	52	903	348	504	51	1,048	267	726	55	967	252	657	58	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	224,199				230,965				232,132				237,542				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,607	0	2,607	0	1,373	0	1,373	0	1,109	0	1,109	0	1,105	0	1,105	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1				3				-30				-46				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	3,002				3,375				3,955				4,006					
TOTAL ASSETS	298,811				293,579				320,642				317,919				IAS 1.9(a), IG 6	

⁽¹⁾ Portfolios, which are not GAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 30/09/2020									As of 31/12/2020									As of 31/03/2021									As of 30/06/2021									References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾															
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets													
Financial assets at fair value through other comprehensive income	Debt securities	492	0	0	0	0	0	834	0	0	0	0	0	975	0	0	0	0	0	890	0	0	0	0	0	Annex V.Part 1.31, 44(b)												
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)												
Financial assets at amortised cost	Debt securities	142	0	0	0	0	0	78	0	0	0	0	0	2	0	0	0	0	0	2	0	0	0	0	0	Annex V.Part 1.31, 44(b)												
	Loans and advances	216,072	7,628	717	-38	-82	-239	222,954	7,611	667	-39	-84	-223	224,501	7,281	689	-37	-89	-216	229,764	7,379	711	-37	-85	-197	Annex V.Part 1.32, 44(a)												

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Svenska Handelsbanken - group

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	2,295	2,765	2,053	2,342	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	672	742	770	815	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	277,868	270,479	298,247	294,804	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	227	894	765	720	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	374	229	162	141	IAS 37.10; IAS 1.54(l)
Tax liabilities	694	530	606	612	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	748	789	945	823	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	282,878	276,427	303,548	300,257	IAS 1.9(b); IG 6
TOTAL EQUITY	15,933	17,152	17,093	17,662	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	298,811	293,579	320,642	317,919	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Svenska Handelsbanken - group

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		1,554	3,271	1,722	1,410	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	335	66	641	842	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	359	102	240	602	Annex V.Part 1.31
Deposits	Central banks	6,658	4,060	4,457	4,884	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	289	19	33	134	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,053	2,345	2,095	2,885	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,995	1,585	1,449	2,451	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,646	7,919	12,968	9,008	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,614	2,874	8,672	5,142	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	13,079	7,793	22,846	14,764	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,307	7,332	20,519	12,236	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	54,993	57,150	60,620	63,199	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	52,659	55,272	57,223	60,784	ECB/2013/33 Annex 2.Part 2.9.1
	Households	53,068	55,791	56,595	59,151	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	50,775	53,450	54,310	56,918	Annex V.Part 1.42(f), 44(c)
Debt securities issued		133,681	134,720	137,187	139,730	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,163	4,094	3,034	3,062	Annex V.Part 1.37
Other financial liabilities		1,637	1,663	2,465	2,207	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		281,062	274,880	301,836	298,681	

2021 EU-wide Transparency Exercise

Market Risk

Svenska Handelsbanken - group

(min EUR)	SA		IM											IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020												
Traded Debt Instruments	718	742	0	0	0	0							0	0	0	0									
Of which: General risk	943	611	0	0	0	0							0	0	0	0									
Of which: Specific risk	175	131	0	0	0	0							0	0	0	0									
Equities	5	5	0	0	0	0							0	0	0	0									
Of which: General risk	1	1	0	0	0	0							0	0	0	0									
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0									
Commodities risk	0	1	0	0	0	0							0	0	0	0									
Total	724	749	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	638	529	0	0	0	0							0	0	0	0									
Of which: General risk	404	289	0	0	0	0							0	0	0	0									
Of which: Specific risk	233	239	0	0	0	0							0	0	0	0									
Equities	10	8	0	0	0	0							0	0	0	0									
Of which: General risk	1	1	0	0	0	0							0	0	0	0									
Of which: Specific risk	2	1	0	0	0	0							0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0									
Commodities risk	1	1	0	0	0	0							0	0	0	0									
Total	649	537	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Market risk template does not include CII positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(m EUR, %)								
	Central governments or central banks	54	88	0		143	182	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	9	7	0		97	95	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,330	791	71		1,480	951	90	
	Corporates	912	538	507		1,076	721	681	
	of which: SME	258	161	132		276	186	153	
	Retail	2,310	819	394		2,733	965	723	
	of which: SME	200	81	47		288	76	43	
	Secured by mortgages on immovable property	14,423	13,466	4,688		14,874	13,814	4,824	
	of which: SME	3,007	3,055	965		3,376	3,327	1,007	
	Exposures in default	81	71	83	7	104	85	97	16
	Items associated with particularly high risk	3	3	4		3	3	4	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	619	619	1,507		632	632	1,587	
	Other exposures	2,029	1,863	632		883	615	395	
	Standardised Total ⁴	21,992	18,198	8,067	11	21,966	18,116	8,364	34

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWEDEN	(m EUR, %)								
	Central governments or central banks	28	40	0		127	166	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	185	185	9		213	212	14	
	Corporates	285	362	162		385	388	187	
	of which: SME	4	2	2		6	3	4	
	Retail	760	128	92		827	136	96	
	of which: SME	41	7	4		41	6	3	
	Secured by mortgages on immovable property	613	208	128		613	208	128	
	of which: SME	19	18	5		19	18	5	
	Exposures in default	46	44	52	0	46	44	53	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	406	406	1,499		406	406	1,578	
	Other exposures	1,838	1,721	531		596	477	224	
	Standardised Total ⁴				1				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	797	398	10		903	463	10	
	Corporates	123	112	112		171	140	126	
	of which: SME	7	4	5		27	22	22	
	Retail	690	494	315		635	367	281	
	of which: SME	133	59	31		133	54	31	
	Secured by mortgages on immovable property	7,047	6,902	2,411		7,198	7,013	2,449	
	of which: SME	62	56	15		64	57	17	
	Exposures in default	26	21	24	3	23	20	22	3
	Items associated with particularly high risk	2	2	2		2	2	2	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	25	25	25		25	25	25	
	Standardised Total ⁴				4				4

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NORWAY	(m EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		11	11	2	
	Corporates	11	6	5		20	62	53	
	of which: SME	8	4	3		20	15	13	
	Retail	193	352	75		196	60	44	
	of which: SME	18	5	3		17	2	2	
	Secured by mortgages on immovable property	119	55	20		106	57	20	
	of which: SME	3	1	0		1	1	0	
	Exposures in default	1	1	2	0	2	1	2	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	35	35	35		35	35	35	
	Standardised Total ⁴				1				1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FINLAND	(m EUR, %)								
	Central governments or central banks	3	3	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	5	4	0		1	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	0		0	0	0	
	Corporates	41	26	24		49	30	26	
	of which: SME	1	1	1		1	1	1	
	Retail	163	37	28		634	291	218	
	of which: SME	0	0	0		1	0	0	
	Secured by mortgages on immovable property	14	10	3		15	13	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	24	14	14	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	51	50	24	0	70	70	50	24
	Standardised Total ⁴				0				24

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽³⁾ Total value adjustments and provisions are reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽⁴⁾ Standardised Total does not include the Guarantee credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³	Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³
UNITED STATES	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	51	51	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	9	50	30	66	104	21	79	46
	Corporates	96	93	84	90	88	56	46	79
	of which: SME	63	60	50	59	59	56	46	79
	Retail	1	0	0	0	2	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	4	4	1	4	4	4	1	4
	of which: SME	1	1	0	0	1	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total⁴		15	15	9	0	7	7	7	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³	Original Exposure¹	Exposure Value²	Risk exposure amount	Value adjustments and provisions³
DENMARK	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	3	3	1	0
	Corporates	52	14	13	42	12	12	11	0
	of which: SME	7	1	1	5	1	1	1	0
	Retail	528	13	8	586	12	8	8	0
	of which: SME	13	9	5	13	9	5	5	0
	Secured by mortgages on immovable property	17	10	3	17	11	4	4	0
	of which: SME	2	1	0	0	1	1	1	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
Other exposures	8	8	7	0	1	1	0	0	
Standardised Total⁴				7	0			1	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 7	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 8	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	(m EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(m EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0
Collective investments undertakings (CIU)	0	0	0		0	0	0	0	
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total					0			0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	10,394	10,384	0		10,361	10,289	0	
	Regional governments or local authorities	60	60	0		17	17	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	180	189	0		184	184	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,621	1,124	134		574	586	69	
	Corporates	4,525	1,384	1,479		4,228	1,466	1,404	
	of which: SME	1,261	598	404		1,207	431	339	
	Retail	2,989	1,893	736		2,838	794	588	
	of which: SME	234	81	46		187	46	38	
	Secured by mortgages on immovable property	32,532	30,410	13,542		33,044	30,569	13,578	
	of which: SME	19,334	18,427	8,251		19,335	18,433	8,489	
	Exposures in default	213	176	217	20	203	165	185	27
	Items associated with particularly high risk	208	126	189		185	70	105	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	642	642	1,038		651	651	1,079	
	Other exposures	1,290	1,603	830		1,594	1,352	824	
	Standardised Total ⁴	55,509	47,299	18,664	66	53,869	46,139	18,183	63

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	1	1	0		19	11	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	207	207	16		70	70	1	
	Corporates	295	187	186		338	187	185	
	of which: SME	11	7	5		13	7	5	
	Retail	76	112	95		876	148	105	
	of which: SME	39	6	3		56	3	16	
	Secured by mortgages on immovable property	695	359	375		795	379	371	
	of which: SME	27	35	16		28	35	16	
	Exposures in default	46	45	52	0	48	46	54	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	634	634	1,000		644	644	1,071	
	Other exposures	1,535	1,436	880		1,138	1,136	651	
	Standardised Total ⁴	3	3	1	1	1	1	1	1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	10,377	10,336	0		10,304	10,231	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	984	574	26		306	306	19	
	Corporates	2,480	1,610	949		3,377	1,044	970	
	of which: SME	994	326	256		1,045	347	272	
	Retail	634	400	291		458	221	162	
	of which: SME	131	53	30		92	21	13	
	Secured by mortgages on immovable property	24,680	23,096	10,191		24,469	22,814	10,812	
	of which: SME	15,703	14,817	7,588		15,535	14,661	7,470	
	Exposures in default	100	79	94	12	113	95	106	10
	Items associated with particularly high risk	209	125	188		184	79	104	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	52	52	52		52	52	52	
	Standardised Total ⁴	31	31	31	31	31	31	31	31

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	44	24	29		38	26	25	
	of which: SME	27	22	9		9	4	3	
	Retail	208	62	46		203	62	45	
	of which: SME	17	4	1		16	4	1	
	Secured by mortgages on immovable property	122	60	21		163	75	27	
	of which: SME	3	1	1		1	1	1	
	Exposures in default	2	1	2	1	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	44	21	33	1	33	27	25	1
	Standardised Total ⁴	1	1	1	1	1	1	1	1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	4	4	0		3	3	0	
	Regional governments or local authorities	60	60	0		17	17	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	58	0	0		56	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	160	130	130		117	96	90	
	of which: SME	47	36	27		46	27	21	
	Retail	632	293	218		575	272	203	
	of which: SME	7	7	4		7	7	4	
	Secured by mortgages on immovable property	17	14	5		43	36	19	
	of which: SME	2	2	1		5	5	3	
	Exposures in default	25	14	15	10	31	18	19	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	47	47	32	23	43	35	32	23
	Standardised Total ⁴	1	1	1	1	1	1	1	1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	86	86	0	0	84	84	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	21	60	12	0	8	46	9	0
	Corporates	138	113	104	0	52	40	40	0
	of which: SPE	61	59	50	0	3	1	1	0
	Retail	2	0	0	0	1	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	4	4	1	0	4	4	2	0
	of which: SPE	1	1	0	0	1	1	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾	25	25	11	0	9	8	7	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
DENMARK	(in EUR, %)								
	Central governments or central banks	0	0	0	0	67	24	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	102	21	21	0	88	39	19	0
	of which: SPE	10	0	0	0	10	2	2	0
	Retail	604	24	9	0	637	34	9	0
	of which: SPE	13	9	5	0	12	8	5	0
	Secured by mortgages on immovable property	0	11	0	0	0	11	0	0
	of which: SPE	1	1	0	0	2	1	0	0
	Exposures in default	0	0	0	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	14	14	14	0	15	15	15	0
	Standardised Total ⁽⁴⁾				0				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 7	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 8	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SPE	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Svenska Handelsbanken - group

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)													
Consolidated data	Central banks and central governments	60,062	0	61,819	674	0	1	49,437	0	48,904	219	0	1
	Institutions	6,344	0	5,625	1,303	0	1	4,299	0	3,832	1,065	0	1
	Corporates	137,729	513	106,320	21,722	623	246	141,752	440	109,634	21,904	648	223
	Corporates - Of Which: Specialised Lending	5,627	27	5,413	2,175	12	13	5,467	27	5,247	2,110	8	13
	Corporates - Of Which: SME	71,936	283	66,686	9,244	466	133	75,341	239	70,427	9,805	315	144
	Retail	109,556	222	100,070	7,854	361	141	115,463	198	115,862	7,827	300	123
	Retail - Secured on real estate property	103,667	123	101,663	6,593	222	43	109,874	119	109,867	6,700	211	43
	Retail - Secured on real estate property - Of Which: SME	1,095	13	1,066	377	23	10	1,109	11	1,098	363	18	10
	Retail - Other Retail	102,562	110	100,597	6,216	199	32	108,767	108	108,779	6,337	193	33
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	5,890	99	5,607	1,260	139	89	5,589	79	5,215	1,127	89	80
	Retail - Other Retail - Of Which: non-SME	1,229	27	1,075	306	30	28	1,262	27	1,101	309	31	28
	Retail - Other Retail - Of Which: non-SME	4,661	72	4,531	954	109	71	4,327	51	4,113	818	58	52
	Equity	182	0	182	615	0		80	0	80	295	0	
Other non credit-obligation assets													
IRB Total ³					32,996						32,448		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)													
SWEDEN	Central banks and central governments	14,097	0	11,194	416	0	0	10,827	0	11,061	355	0	0
	Institutions	788	0	374	103	0	0	776	0	574	165	0	0
	Corporates	71,618	76	57,452	9,502	54	77	77,331	78	60,248	9,667	65	77
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	39,979	56	37,811	4,190	50	59	42,616	57	40,513	4,313	52	56
	Retail	87,849	126	87,942	4,273	173	79	93,523	123	93,099	4,430	137	82
	Retail - Secured on real estate property	83,197	65	83,149	3,512	102	17	88,677	59	88,625	3,509	91	17
	Retail - Secured on real estate property - Of Which: SME	777	4	758	176	10	5	812	4	792	176	8	5
	Retail - Secured on real estate property - Of Which: non-SME	82,419	61	82,393	3,334	94	12	87,865	55	87,813	3,381	83	12
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,653	60	4,293	761	68	62	4,844	62	4,475	877	65	60
	Retail - Other Retail - Of Which: SME	1,071	21	919	236	23	22	1,109	22	990	241	25	23
	Retail - Other Retail - Of Which: non-SME	3,582	39	3,374	525	45	40	3,735	40	3,525	635	41	42
	Equity	136	0	136	444	0	0	34	0	34	127	0	0
Other non credit-obligation assets													
IRB Total ³													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	9,697	0	5,684	93	0	0	10,269	0	10,242	100	0	0
	Institutions	75	0	75	182	0	0	578	0	557	145	0	0
	Corporates	19,185	22	12,111	1,948	142	33	20,028	23	12,007	4,998	105	38
	Corporates - Of Which: Specialised Lending	5,457	23	5,244	2,096	111	6	5,383	23	5,073	2,027	7	6
	Corporates - Of Which: SME	10,599	0	6,867	1,159	131	21	10,627	0	5,969	1,159	98	21
	Retail	83	0	83	6	0	0	87	0	87	7	0	0
	Retail - Secured on real estate property	76	0	76	5	0	0	79	0	79	5	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	75	0	75	5	0	0	79	0	79	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	7	1	0	0	7	0	7	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	1	0	0	7	0	7	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total ³													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)													
NORWAY	Central banks and central governments	1,021	0	1,016	13	0	0	2,267	0	2,204	24	0	0
	Institutions	326	0	322	41	0	0	564	0	598	64	0	0
	Corporates	20,344	155	17,295	3,523	189	76	21,105	125	17,959	3,605	225	45
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,254	43	11,538	1,802	146	23	12,801	8	12,197	1,893	31	13
	Retail	9,736	12	9,753	980	22	5	10,387	62	10,404	1,066	26	5
	Retail - Secured on real estate property	9,604	10	9,625	990	18	3	10,251	10	10,273	1,012	19	3
	Retail - Secured on real estate property - Of Which: SME	53	1	51	26	4	0	53	1	54	27	4	0
	Retail - Secured on real estate property - Of Which: non-SME	9,551	8	9,574	924	14	3	10,195	8	10,220	985	15	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	133	2	130	30	4	2	136	2	133	55	7	2
	Retail - Other Retail - Of Which: SME	40	1	36	19	2	1	45	1	37	19	2	1
	Retail - Other Retail - Of Which: non-SME	93	1	94	12	2	1	95	1	95	36	5	1
	Equity	6	0	6	22	0	0	5	0	5	18	0	0
Other non credit-obligation assets													
IRB Total ³													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
					Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted
(in EUR, %)													
FINLAND	Central banks and central governments	12,834	0	15,837	398	0	0	12,117	0	14,977	265	0	0
	Institutions	1,059	0	1,031	176	0	0	400	0	380	110	0	0
	Corporates	12,369	147	7,501	1,575	213	37	12,466	144	7,735	1,590	216	39
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,660	113	5,239	742	95	36	6,622	112	5,333	748	98	38
	Retail	4,375	51	4,245	1,318	110	33	3,913	30	3,903	1,031	57	13
	Retail - Secured on real estate property	3,667	22	3,687	966	48	7	3,699	23	3,698	962	48	7
	Retail - Secured on real estate property - Of Which: SME	98	2	98	53	1	1	94	2	94	50	1	1
	Retail - Secured on real estate property - Of Which: non-SME	3,569	20	3,589	913	47	6	3,604	22	3,604	911	47	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	688	28	558	352	62	26	215	7	204	70	9	6
		43	2	42	14	1	2	40	2	39	12	0	2
		645	26	538	337	61	24	515	15	516	368	9	4
		0	0	0	0	0	0	0	0	0	0	0	0
	Equity												
	Other assets credit-obligation assets												
	2020 Total												

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Svenska Handelsbanken - group

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	16,960	0	17,614	161	0	6,530	0	6,580	63	0	0
	Institutions	191	0	176	154	0	299	0	280	74	0	0
	Corporates	2,508	0	980	291	0	2,313	0	924	288	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	3	0	0	2	0	3	1	0	0
	Retail	64	0	64	5	0	69	0	69	5	0	0
	Retail - Secured on real estate property	62	0	62	5	0	67	0	67	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	2	0	2	1	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
DENMARK	Central banks and central governments	3,403	0	3,709	37	0	2,017	0	2,272	26	0	0
	Institutions	1,115	0	1,114	200	0	553	0	594	139	0	0
	Corporates	5,495	131	4,241	1,256	35	5,461	22	4,221	1,275	27	18
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,354	231	2,232	632	35	2,358	22	2,257	652	27	17
	Retail	7,050	31	7,084	1,232	55	7,962	31	7,096	1,240	56	21
	Retail - Secured on real estate property	6,699	24	6,712	1,121	50	6,726	25	6,700	1,123	50	15
	Retail - Secured on real estate property - Of Which: SME	156	5	158	120	8	146	4	148	108	4	4
	Retail - Secured on real estate property - Of Which: non-SME	6,533	19	6,553	1,001	42	6,580	20	6,601	1,015	45	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	361	7	372	110	5	336	7	347	117	7	6
	Retail - Other Retail - Of Which: SME	75	3	78	27	4	72	3	75	26	4	3
	Retail - Other Retail - Of Which: non-SME	286	4	294	73	1	264	4	272	81	3	4
Equity		40	0	40	149	0	40	0	40	150	0	0
Other non credit-obligation assets												
IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - 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
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - 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
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020					As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - 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
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0
IRB Total												

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: off-balance				Of which: defaulted	Of which: off-balance			
Country of Counterpart 10	(see IRB, %)												
	Central banks and central governments	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
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

IRB Approach											
As of 31/03/2021						As of 30/06/2021					
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
Of which:	Of which:	Of which:	Of which:	Of which:	Of which:	Of which:	Of which:				
of which: subordinated	of which: subordinated	of which: subordinated	of which: subordinated	of which: subordinated	of which: subordinated	of which: subordinated	of which: subordinated				
60,301	0	63,863	852	0	1	14,403	0	57,933	791	0	1
4,263	0	3,941	1,019	0	1	2,475	0	3,061	1,231	0	1
101,327	389	95,379	17,500	571	357	121,138	345	97,700	12,794	547	181
9	0	9	2	0	0	0	0	0	0	0	0
16,925	182	16,049	7,721	226	16	64,467	183	63,448	7,812	216	13
115,615	179	115,252	7,771	257	116	118,789	209	118,430	7,812	327	113
10,080	107	10,077	6,394	175	141	113,036	131	113,061	6,605	227	39
1,262	0	1,262	16	353	10	1,024	342	1,024	342	0	0
109,009	95	109,025	6,241	159	331	112,007	121	112,021	6,263	209	31
0	0	0	0	0	0	0	0	0	0	0	0
5,535	72	5,175	1,176	62	75	5,721	78	5,599	1,208	100	74
1,211	26	1,058	294	27	27	3,204	27	3,052	295	37	25
4,324	47	4,117	882	86	48	5,150	51	4,220	913	13	47
83	0	83	36	0	0	88	0	88	326	0	0
			26,065						26,552		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

IRIS Approach									
As of 31/03/2021					As of 30/04/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions		
	of which, net of provisions		of which, net of provisions		of which, net of provisions		of which, net of provisions		
17,380	0	17,514	209	0	21,203	203	0		
757	0	598	173	0	719	0	0		
75,342	71	61,139	8,805	82	27,608	71	62,869		
0	0	0	0	0	0	0	10,393		
4,063	32	40,004	50	51	42,805	43	4,248		
92,949	106	92,644	4,370	128	96,011	128	96,004		
62,227	0	68,776	3,452	0	1,142	33	61,902		
0	0	798	158	6	771	5	752		
0	0	97,490	3,284	63	99,341	2,302	777		
0	0	0	0	0	0	0	0		
4,722	56	6,390	918	39	4,880	61	4,512		
1,066	20	1,066	220	11	1,061	20	938		
3,657	36	3,452	608	39	3,857	40	3,603		
35	35	35	130	0	37	37	136		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

[illegible]

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach									
As of 31/03/2021					As of 30/06/2021				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions		
	of which: off-balance		of which: off-balance		of which: off-balance		of which: off-balance		
570	0	570	9	0	2,237	0	2,234		
263	0	263	9	0	599	0	592		
604	12	19,336	1,862	2,550	47	22,679	125		
0	0	0	0	0	0	0	0		
1,736	0	1,736	2,019	39	0	14,342	7		
10,889	13	11,009	1,353	28	5	10,998	16		
10	0	10,084	1,042	0	0	11,018	1,006		
55	1	54	26	4	0	52	1		
10,785	9	10,811	1,016	15	3	10,800	12		
0	0	0	0	0	0	0	0		
149	1	145	61	10	2	142	60		
43	3	39	20	2	1	40	1		
106	2	105	42	7	1	106	41		
7	0	7	27	0	0	7	26		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effect).

[illegible]

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted		
(in EUR, %)													
UNITED STATES	Central banks and central governments	26,018	0	26,018	262	0	0	14,615	0	14,615	127	0	0
	Institutions	322	0	323	71	0	0	152	0	152	63	0	0
	Corporates	2,353	0	917	269	0	0	2,361	0	917	298	0	0
	Corporates - Of which: Specialised lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of which: SME	0	0	3	1	0	0	2	0	3	1	0	0
	Retail	67	0	70	6	0	0	73	0	73	5	0	0
	Retail - Secured on real estate property	67	0	67	6	0	0	70	0	70	5	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	67	0	67	5	0	0	70	0	70	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	3	0	3	0	0	0	3	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
IRB Total													

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Belgium														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	1	1	0	0	0	1	0	0	0	0	0	72	0	0	
Total		1	1	0	0	0	1	0	0	0	0	72	72	0	3
[0 - 3M]	Estonia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															

[illegible]

[illegible]

(min EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
								Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Spain														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Sweden	203 47 523 247 482 536 212	203 47 523 247 482 536 212	0 0 0 0 0 0 0	1 43 478 212 0 0 180	0 0 20 14 6 10 0	202 4 25 14 6 10 33	34 5 177 4 15 13 8	809 216 177 69 375 147 24	323 138 0 30 0 0 0	7,371 3,055 22 57 70 51 7	53 625 268 30 193 7 660	0 0 0 0 0 0 0		
		2,249	2,249	0	0	40	294	82	1,827	461	10,599	1,863	0	126	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	United Kingdom	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 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 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	107 0 0 0 0 0 0	0 0 0 0 0 0 0		
		0	0	0	0	0	0	0	0	0	0	107	0	5	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Iceland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Liechtenstein														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Norway	41 44 6 5 2 0 14	41 44 6 5 2 0 14	0 0 0 0 0 0 0	41 41 1 5 0 0 0	0 0 0 0 0 0 0	0 2 5 5 2 0 14	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 0	0 2 0 0 95 0 2	0 0 0 0 0 0 0		
		112	112	0	84	0	29	0	0	0	0	99	0	5	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Australia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Canada														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong	14 0 0 0 0 0 0	14 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	5 0 0 0 0 0 0	9 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	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
		14	14	0	0	5	9	0	0	0	0	0	0	0	

(min EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet							Derivatives				Off balance sheet		
													Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
10 - 3M f	Japan														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	U.S.	0	0	0	0	0	0	0	1	0	0	0	0	0	
3M - 1Y f		186	186	0	186	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		50	50	0	50	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		20	20	0	20	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		51	51	0	0	51	0	0	0	0	0	0	0	0	
5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	307	307	0	256	51	0	0	1	0	0	0	0	0	2	
10 - 3M f	China														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Switzerland														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Other advanced economies non EEA														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Other Central and eastern Europe countries non EEA														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Middle East														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Latin America and the Caribbean														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - group

(min EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 0 0 0 0 6 0	0 0 0 0 0 6 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 6 0	0 0 0 0 0 6 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 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(min EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0		0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [	Belgium													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Bulgaria													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Cyprus													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Czech Republic													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															
Total															
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	16	16	0	0	0	16	0	0	0	0	0	56	0		
Total		16	16	0	0	0	16	0	0	0	0	56	0	3	
[0 - 3M [	Estonia													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more															

As of 30/06/2021

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - group

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Spain														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Sweden	286 439 20 243 447 584 187 2,207	286 439 20 243 447 584 187 2,207	0 0 0 0 0 0 0 0	97 386 0 228 427 574 157 1,870	0 19 20 0 0 0 0 39	189 33 0 15 20 10 30 297	75 57 1 2 12 8 7 162	3,981 3,307 89 109 278 112 19 7,895	25 6 0 1 0 1 0 32	3,902 754 40 77 158 81 0 5,812	0 621 72 144 174 71 0 1,638	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	United Kingdom	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 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 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	0 113 0 0 0 0 0 113	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Iceland														1
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Liechtenstein														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Norway	28 101 17 3 4 0 15 168	28 101 17 3 4 0 15 168	0 0 0 0 0 0 0 0	28 99 10 0 2 0 0 139	0 0 6 0 0 0 0 0	0 3 17 3 1 0 15 29	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	120 0 2 0 0 0 0 120	0 0 0 98 0 0 2 102	0 0 0 0 0 0 0 0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Australia														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Canada														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Hong Kong	5 0 0 0 0 0 0 5	5 0 0 0 0 0 0 5	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 0 0 0 0 0	5 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 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
															0

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - group

(min EUR)		As of 30/06/2021												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 0 0 0 0 6 0	0 0 0 0 0 6 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 6 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 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Svenska Handelsbanken - group

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	52,932	0	0	0	0	0	0	0	0	0	39,769	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,325	0	0	0	0	0	0	0	0	0	12,937	0	0	0	0	0	0	0	0	0
Central banks	5,169	0	0	0	0	0	0	0	0	0	7,108	0	0	0	0	0	0	0	0	0
General governments	2,323	0	0	0	0	0	0	0	0	0	2,378	0	0	0	0	0	0	0	0	0
Credit institutions	2,833	0	0	0	0	0	0	0	0	0	3,450	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	224,417	126	741	717	717	120	240	239	399	0	231,232	153	705	667	667	121	224	223	352	0
Central banks	3,265	0	0	0	0	0	0	0	0	0	2,132	0	0	0	0	0	0	0	0	0
General governments	991	0	17	16	16	0	5	5	7	0	964	0	14	13	13	0	5	5	7	0
Credit institutions	3,287	0	1	1	1	0	1	1	0	0	1,829	0	1	1	1	0	1	1	0	0
Other financial corporations	2,592	1	5	5	5	1	1	1	4	0	2,588	1	5	5	5	1	1	1	4	0
Non-financial corporations	96,905	50	435	431	431	76	151	151	236	0	99,932	91	398	383	383	78	132	132	187	0
of which: small and medium-sized enterprises at amortised cost	69,563	48	242	239	239	57	70	70	160	0	71,830	63	208	194	194	50	65	64	134	0
of which: Loans collateralised by commercial immovable property at amortised cost	67,357	26	126	125	125	34	29	29	96	0	71,824	25	124	111	111	40	32	31	92	0
Households	117,377	75	283	264	264	42	82	82	152	0	123,786	61	288	266	266	41	85	85	153	0
of which: Loans collateralised by residential immovable property at amortised cost	108,933	48	163	147	147	14	27	27	131	0	115,230	36	168	151	151	13	30	29	132	0
of which: Credit for consumption at amortised cost	4,529	21	81	79	79	24	47	46	3	0	4,390	21	79	78	78	23	46	46	3	0
DEBT INSTRUMENTS other than HFT	287,673	126	741	717	717	120	240	239	399	0	283,938	153	705	667	667	121	224	223	352	0
OFF-BALANCE SHEET EXPOSURES	53,472		70	69	57	25	16	16	49	0	54,193		44	43	31	25	12	12	26	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Svenska Handelsbanken - group

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	67,190	0	0	0	0	0	0	0	0	0	59,477	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,452	0	0	0	0	0	0	0	0	0	10,528	0	0	0	0	0	0	0	0	0
Central banks	5,349	0	0	0	0	0	0	0	0	0	6,190	0	0	0	0	0	0	0	0	0
General governments	2,339	0	0	0	0	0	0	0	0	0	2,189	0	0	0	0	0	0	0	0	0
Credit institutions	2,764	0	0	0	0	0	0	0	0	0	2,149	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	232,472	126	728	689	689	125	217	216	381	237,864	131	740	721	711	121	203	197	374		
Central banks	293	0	0	0	0	0	0	0	0	1,818	0	0	0	0	0	0	0	0	0	0
General governments	722	0	13	12	12	1	7	7	6	712	0	12	11	11	1	7	7	5		
Credit institutions	4,427	0	1	1	1	0	1	1	0	3,590	0	1	1	1	0	1	1	0		
Other financial corporations	2,187	0	2	2	2	1	1	1	1	2,447	0	2	2	2	1	1	1	1		
Non-financial corporations	100,731	69	423	407	407	84	128	127	215	102,424	84	368	365	355	83	111	106	180		
of which: small and medium-sized enterprises at amortised cost	74,227	63	231	216	216	50	59	58	165	73,412	68	183	181	181	52	51	51	130		
of which: Loans collateralised by commercial immovable property at amortised cost	70,765	22	149	135	135	35	28	27	122	73,349	44	99	98	98	37	19	19	79		
Households	124,112	57	289	267	267	39	81	80	159	126,873	46	358	342	342	36	84	83	188		
of which: Loans collateralised by residential immovable property at amortised cost	115,423	38	174	157	157	12	30	30	138	118,016	30	200	187	187	10	29	29	164		
of which: Credit for consumption at amortised cost	3,897	16	76	75	75	22	43	43	2	4,077	12	117	116	116	21	47	47	3		
DEBT INSTRUMENTS other than HFT	310,114	126	728	689	689	125	217	216	381	307,869	131	740	721	711	121	203	197	374		
OFF-BALANCE SHEET EXPOSURES	55,448		42	42	30	22	7	7	27	54,902		36	36	35	24	11	11	16		

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - group

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,038	384	145	135	627	129	1,048	353	125	114	706	176
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	0	0	2	1	3	2	0	0	2	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	1	1	1	1	0	5	1	1	1	4	0
Non-financial corporations	695	288	108	100	350	80	653	252	86	78	381	124
of which: small and medium-sized enterprises at amortised cost	391	122	46	40	329		349	91	40	34	297	
Households	339	94	37	34	275	49	388	97	38	36	320	51
DEBT INSTRUMENTS other than HFT	1,038	384	145	135	627		1,048	353	125	114	706	
Loan commitments given	46	20	2	2	7	1	50	23	4	4	11	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - group

	As of 31/03/2021				As of 30/06/2021							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,199	367	135	109	691	126	1,133	372	105	104	484	110
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2	1	0	0	2	1	6	6	2	2	4	4
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	1	0	0	4	0	5	1	0	0	1	0
Non-financial corporations	799	262	96	74	357	67	750	251	68	68	173	39
of which: small and medium-sized enterprises at amortised cost	384	96	36	29	13		357	89	29	29	150	
Households	393	104	38	35	328	57	373	115	34	33	306	68
DEBT INSTRUMENTS other than HFT	1,199	367	135	109	691		1,133	372	105	104	484	
Loan commitments given	40	24	4	4	9	2	56	19	8	8	8	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Svenska Handelsbanken - group

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	990	2	2	990	2	0	997	2	2	997	2	0	1,010	2	2	1,010	2	0	1,024	2	2	1,024	2	0
B Mining and quarrying	199	61	61	199	66	0	171	0	0	171	3	0	168	0	0	168	3	0	170	0	0	170	3	0
C Manufacturing	2,389	71	71	2,389	14	0	2,207	17	17	2,207	14	0	1,951	16	16	1,951	12	0	2,016	9	9	2,016	8	0
D Electricity, gas, steam and air conditioning supply	1,193	0	0	1,193	1	0	1,103	0	0	1,103	1	0	1,179	0	0	1,179	1	0	1,122	0	0	1,122	1	0
E Water supply	318	0	0	318	1	0	274	0	0	274	1	0	300	0	0	300	0	0	265	0	0	265	0	0
F Construction	3,978	30	30	3,978	16	0	4,144	31	31	4,144	17	0	4,225	32	32	4,225	17	0	4,216	26	26	4,216	14	0
G Wholesale and retail trade	2,476	38	38	2,476	18	0	2,340	38	38	2,340	16	0	2,319	36	36	2,319	16	0	2,450	40	40	2,450	14	0
H Transport and storage	1,562	34	34	1,562	6	0	1,444	117	117	1,444	32	0	1,632	122	122	1,632	34	0	1,595	119	119	1,595	35	0
I Accommodation and food service activities	1,145	2	2	1,145	15	0	1,078	5	5	1,078	24	0	1,088	5	5	1,088	31	0	1,057	10	10	1,057	20	0
J Information and communication	451	9	9	451	7	0	341	9	9	341	7	0	327	8	8	327	7	0	291	7	7	291	6	0
K Financial and insurance activities	898	9	9	898	8	0	965	8	8	965	6	0	989	8	8	989	8	0	981	0	0	981	8	0
L Real estate activities	73,176	134	134	73,176	45	0	76,602	131	131	76,602	47	0	76,948	155	155	76,948	41	0	77,774	124	124	77,774	39	0
M Professional, scientific and technical activities	3,694	13	13	3,694	11	0	4,103	10	10	4,103	11	0	3,850	10	10	3,850	11	0	4,202	8	8	4,202	23	0
N Administrative and support service activities	2,237	4	4	2,237	4	0	1,976	5	5	1,976	5	0	2,779	4	4	2,779	5	0	3,171	4	4	3,171	5	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	3	0	0	3	0	0	2	0	0	2	0	0
P Education	171	3	3	171	3	0	179	3	3	179	3	0	179	3	3	179	3	0	180	3	3	180	3	0
Q Human health services and social work activities	323	1	1	323	1	0	346	0	0	346	1	0	337	0	0	337	1	0	355	0	0	355	1	0
R Arts, entertainment and recreation	381	13	13	381	7	0	405	13	13	405	8	0	435	10	10	435	6	0	428	4	4	428	3	0
S Other services	1,322	9	9	1,322	12	0	1,256	8	8	1,256	12	0	1,013	11	11	1,013	13	0	1,124	8	8	1,124	11	0
Loans and advances	96,905	435	435	96,905	227	0	99,932	398	398	99,932	210	0	100,731	423	423	100,731	212	0	102,424	368	368	102,424	194	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

[illegible][illegible]

	As of 30/09/2020														As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the provision that can be converted	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the provision that can be converted	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
	Performing	Non performing					Performing	Non performing					Public guarantee amount in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Non performing					Performing	Non performing					Public guarantee amount in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
		Of which: exposures with Reference measures	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)		Of which: exposures with Reference measures	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: exposures with Reference measures				Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)		Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)			Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: exposures with Reference measures	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)	Of which: Subordinated with significant increase in credit risk, but not credit-impaired (Stage 2)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
Svenska Handelsbanken - group

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																	
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantees that can be considered			Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantees that can be considered			Gross carrying amount
	Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing		Performing		Non-performing												
	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)							
Loans and advances subject to active EBA-compliant moratoria	5,664	5,660	0	136	5	0	3	1	1	0	1	0	0	0	0	2	5,655	5,654	54	155	11	6	9	1	1	0	0	0	0	0	0	8			
Of which: Households	5,659	5,655	0	134	5	0	3	1	1	0	1	0	0	0	0	2	5,651	5,651	54	155	10	5	8	1	1	0	0	0	0	0	0	7			
Of which: Collateralised by residential immovable property	5,513	5,509	0	146	4	0	3	1	1	0	0	0	0	0	0	1	5,470	5,461	51	142	9	5	7	1	0	0	0	0	0	0	0	6			
Of which: Non-financial corporations	5	5	0	1	0	0	0	0	0	0	0	0	0	0	0	4	3	0	0	1	1	1	0	0	0	0	0	0	0	0	1				
Of which: Small and Medium-sized Enterprises	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	1	1	0	0	0	0	0	0	0	0	1				
Of which: Collateralised by commercial immovable property	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	1	1	0	0	0	0	0	0	0	0	1				

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be mobilised	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be mobilised	Gross carrying amount		
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due or past due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due or past due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due or past due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due or past due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures			
Loans and advances with expired EBA compliant measures	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	0	0	0	0	0		
Of which: Households	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	0	0	0	0	0		
Of which: Collateralised by residential 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	0	0	0	0	0		
Of which: Non-financial corporations	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	0	0	0	0	0		
Of which: Small and Medium-sized Enterprises	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	0	0	0	0	0		
Of which: Collateralised by commercial 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	0	0	0	0	0		

(mln EUR)	As of 31/03/2021															As of 30/06/2021																		
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be mobilised	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be mobilised	Gross carrying amount
	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due or past due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due or past due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due or past due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: likely to pay that are not past due or past due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures			
Newly originated loans and advances subject to public guarantee schemes	5	5	0	5	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Of which: Households	0	0			0			0	0						0	0	0	0		0					0							0		
Of which: Collateralised by residential immovable property	0	0						0	0						0	0	0	0		0					0							0		
Of which: Non-financial corporations	5	5	0	5	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Of which: Small and Medium-sized Enterprises	0	0			0			0	0						0	0	0	0		0					0							0		
Of which: Collateralised by commercial immovable property	0	0						0	0						0	0	0	0		0					0							0		