

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.



Key Metrics

Svenska Handelsbanken - group

(min 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



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)	
A.2	Tier 1 capital - fully phased-in definition	14,261	15,779	16,033	16,374	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	

2021 EU-wide Transparency Exercise Capital Svenska Handelsbanken - group

			4	1	4	1(20/05/2024	COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021 18.057	COREP CODE	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	12,814	14,566	14,763	15,119	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,076	1,132	1,103	1,125	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 20, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	12,476	14,310	14,263	1,710	C 01.00 (r130,c010)	Acticles 26(1) points (a) and (b) and (b) and (c) points (a) and (c) points (c) and (c) and (c) Acticles 26(1) point (c), 26(2) and 36 (1) points (a) and (c) of CRR
	A.1.3	Accumulated other comprehensive income	911	853	1,517	1,447	C 01.00 (r180,c010)	Articles 4(100), 25(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200.c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210.c010)	Articles 4(112), 26(1) point (I) and 36 (1) point (I) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	-486	-373	-331	-272	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,078	-1,118	-1,110	-1,103	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-85	-78	-86	-81	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-161	-591	-707	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CBR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 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 (r440,c010)	Article 36(1) point (j) 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 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of ORE; Articles 36(1) point (b) (b), 240(1) point (b), and 258 of ORE; Articles 36(1) point (b) (iii) and 259(1) of ORE; Articles 36(1) point (b) (iv) and 153(6) of ORE.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(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 (r480,c010)	Articles 4(27), 36(1) point (h); 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 (r490,c010)	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 (r500,c010)	$\label{eq:articles} 4(27); 36(1) \mbox{ point (i); } 43, 45; 47; 48(1) \mbox{ point (b); } 49(1) \mbox{ to } (3) \mbox{ and } 79 \mbox{ of CRR}$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {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 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (rS20,c010)	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 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,446	1,213	1,269	1,255	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,261	15,779	16,033	16,374	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,777	1,797	1,791	1,795	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		-107	-112	-107	-111	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	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 CBR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.43%	20.26%	20.21%	20.54%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.63%	21.95%	21.95%	22.24%	CA3 (3)	
	с.з	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	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.43%	20.26%	20.21%	20.54%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
(1)The fully leaded CET1 ratio is an er	timate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	equiatory point of view at the res	contine data are not taken into ar	rount in this calculation			

(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 requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Svenska Handelsbanken - group

		RM	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	39,878	39,930	45,882	45,606	C 02.00 (1946, c010) -{C 07.00 (1990, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (1940, c260, s002) - C 08.01 (1940, c260, s002), - C 08.01 (100, c260, s002), - C 08.01 (1940, s002), - C 08.01 (1940, s002), - C 08.01 (1940, s002), - C 08.01 (1
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	$ \begin{array}{c} C07.00(r096,c220,s001) + C07.00(r110,c220,s001) + C07.00(r120,c220,s001) + C08.01(r040,c260,s001) + C08.01(r040,c260,s001) + C08.01(r040,c260,s002) + C08.01(r050,c260,s002) + C08.01(r050,c260,s002) + C08.01(r040,c260,s002) + C08.01(r040$
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 (8470, 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	٥	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_060,C 24.00_010_100,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.





	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	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 19	14	-9	-113
(Commitments and guarantees given)	0	14	-9	1-
(Other provisions)				U
Of which pending legal issues and tax litigation ¹	0	4	0	0
Of which restructuring ¹	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 subsidaries, 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 subsidaries, 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

⁽²⁾ For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

Svenska Handelsbanken - group

(min EUR)	,	As of 30/09/20	20			As of 31,	/12/2020			As of 31,	/03/2021			As of 30/	06/2021						
		Fa	ir value hierar	:hy		Fa	ir value hieraro	:hy		Fa	ir value hierar	:hy		Fa	ir value hieraro	:hy					
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References				
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)(ii);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 4.006				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets ¹	3,002				3,375				3,955												
TOTAL ASSETS	298,811				293,579				320,642				317,919				IAS 1.9(a), IG 6				

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

(min	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	/06/2021			
		Gross carr	ying amount		Accu	mulated impain	ment	Gro	ss carrying amo	ount	Accu	mulated impa	irment	Gro	oss carrying amo	ount	Acci	umulated impair	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	Stage 3 Credit-impaired assets	credit risk since	increase in credit risk since	assets	Stage 1 Assets without significant di increase in credit risk since initial recognition	increase in credit risk sino	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 1 Assets without significant increase in credit risk sincu initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	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)
comprehensive income	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	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)
amortised cost	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.



Breakdown of liabilities

Svenska Handelsbanken - group

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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(I)
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



Breakdown of liabilities

Svenska Handelsbanken - group

(mln EUR)

Breakdown of financial liabilities l	oy instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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
	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)
Deposits	of which: Current accounts / overnight deposits	4,614	2,874	8,672	5,142	ECB/2013/33 Annex 2.Part 2.9.1
Depusits	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: Subordin	ated 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

[SA					1	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR ()	Memorandum item)			ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodies risk	718 543 175 5 1 2 0	742 611 131 5 1 2 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0						
Total	724 As of 31/03/2021	749 As of 30/06/2021	0	0	0	0 As of 31/	03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	0 6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	638 404 233 10 1 2 0 1	529 289 239 8 1 1 0 1	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	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

Market risk template does not include CIU 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.



Svenska Handelsbanken - group

					Standardise	ed Approach							
			As of 30/09/2020 As of 31/12/2020										
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(min EUR, %)		88			143	182						
	Central governments or central banks Regional governments or local authorities	24	00	0		145	102	0					
	Public sector entities	°,				°,							
	Multilateral Development Banks	q	7	0		97	99	0					
	International Organisations	ő	ò	0		0	0	0					
	Institutions	1,330	791	71		1,480	953	90					
	Corporates	913	536	507		1,076	731	691					
	of which: SME	258	161	132		276	186	153					
	Retail	2,510	815	594		2,733	985	723					
Consolidated data	of which: SME	209	81	47		208	76	43					
consolidated data	Secured by mortgages on immovable property	14,433	13,405	4,688		14,876	13,814	4,824					
	of which: SME	3,097	3,058	966	-	3,378	3,327	1,047					
	Exposures in default	81	/1	83	/	104	83	9/	16				
	Items associated with particularly high risk Covered bonds	3	3			3	3	4					
	Covered bonds Claims on institutions and comorates with a ST credit assessment	ő	0	0		ő		0					
	Collective investments undertakings (CIU)	ő	0	0		ő	č	ő					
	Equity	619	619	1,507		652	652	1,587					
	Other exposures	2,039	1,861	612		803	615	349					
	Standardised Total ²	21,992	18,198	8,067	11	21,966	18,116	8,364	34				
		(1) Original exposure, unlike Ex-	posure value, is reported befo	re taking into account any effe	t due to credit conversion fact	ors or credit risk mitigation techn	niques (e.g. substitution effect	s).					

posure, unlike boosure value, is reported before taking into account any effect due to credit conver and Trital intes not include the Servitarization mobilion unlike in the results role to the 2019 everyise

		Standardised Approach									
			As of 30/	09/2020			As of 31	/12/2020			
	(min E.K. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	28	62	0		127	166	C			
	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 Oroanisations	185	185	0		213	212				
	Institutions	285	162	162		305	188	19			
	Corporates of which: SME	200	102	102		303	100	10/			
	Retail	760	128	92		487	136	99			
	of which: SME	41	7	4		41					
SWEDEN	Secured by mortgages on immovable property	613	326	126		654	334	152			
	of which: SME	19	18	5		19	18	5			
	Exoosures in default	46	44	52	0	47	46	53	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	C	0			
1	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Eoulty	616	616	1,499		648	648	1,578			
	Other exposures	1,838	1,734	511		590	477	234			
	Standardised Total ²				1						

¹⁰ Obtaind associate, while Bestore value. In months blier Values has a statuted as the fact that to cold converting the fact that the cold converting the cold cold values and associate and the cold converting the cold cold values and associate and the cold converting the cold cold values and cold valu

	Standardised Approach									
		As of 30/	09/2020			As of 31,	/12/2020			
(min EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Central oovernments or central banks Regional oovernments or local authorities Public sector entities	0	0	0		0	0	00000			
Multilateral Development Banks International Organisations Institutions	0 0 797	0 0 398	0 10		0 903	0 0 463	0 0 10			
Corporates of which: SME Retail	133 7 690	113 6 434	112 5 315		171 27 655	140 27 387	22 281			
of which: SME Secured by mortpages on immovable property of which: SME	133 7,047 62	58 6,902 56	33 2,411 15		133 7,158 71	54 7,013 64	31 2,449 17			
Exossures in default Items associated with particularly high risk Covered bonds	26 2 0	21 2 0	24 3 0	3	23 2 0	20 2 0	22 3 0			
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity	0	0	000000000000000000000000000000000000000		0	0	0			
Other exposures Standardised Total ²	25	25	25	4	28	28	28	5		

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		Standardised Approach									
			As of 30)	09/2020			As of 31,	12/2020			
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	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	•			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	9			
	Institutions Corporates	1	1	0		11	11				
	corporates of which: SME	11	6	5		70	62	51			
	or which: SME Retail	193	102	375		195	13	13			
	of which: SME	135	5	3		17	4	1			
NORWAY	Secured by mortgages on immovable property	119	55	20		105	57	20			
	of which: SME	3	1	0		3	1	0			
	Exposures in default	1	1	1	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			
	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			
	Eaulty	0	0	0		0	0	0			
	Other exposures	35	18	15		38	18	16			
	Standardised Total ²				1				1		

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		Stanosroised Approach									
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	3	3	0		2					
	Regional governments or local authorities	0	0	0		0	c.	0			
	Public sector entities Multilateral Development Banks	0	0	0		0					
	Multilateral Development Banks International Organisations	5		0							
	Institutions	8	8	2		0	0	0			
	Corporates	41	26	24		49	30	26			
	of which: SME Retail	1	13	11		18 634	17	14			
	Retail of which: SME	163	3/	28		100	293	218			
FINLAND	Secured by mortgages on immovable property	14	10	3		15	13	4			
	of which: SME	0	0	ō		1		0			
	Exposures in default	0	0	0	0	24	14	14			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Claims on institutions and corborates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0					
	Equity	0	0	0		0					
	Other exposures	51	50	34		70	70	50			
	Standardised Total ²				0				2		
			d provisions per country of cou			ors or credit risk mitication tech nal valuation adjustments (AVA					



Svenska Handelsbanken - group

					Standardise	d Approach					
			As of 30/	09/2020			As of 31	/12/2020			
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²		
UNITED STATES	Control exerementation or control heads Reading accorrenation of local antibolities Public accorrenations Reading and Development Banks Bankstore ID Development Bankstore	0 0 0 0 9 9 66 63 1 1 0 4 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 55 56 66 0 0 4 4 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 51 194 194 194 194 194 194 194 194 194 19	0 0 0 11 75 8 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
			d provisions per country of cou		ct due to credit conversion facto curistisation exposures. addition						
		Standardised Approach									

		Standardised Approach								
			As of 30,	/09/2020			As of 31,	/12/2020		
	(mh EUR, %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	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		3	3	1		
	Corporates	52	14	13		42	12	11		
	of which: SME Retail	528	1	1		585	1	1		
	Retail of which: SME	520	13	0 5		300	12	0		
DENMARK	Secured by mortgages on immovable property	17	10	2		17		4		
	of which: SME		10	,		1		-		
	Exposures in default	i i	1	1	0	i	1	1		
	Items associated with particularly high risk		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	8	8	7		1	1	0		
	Standardised Total ²									

¹⁰ Octobel encourse, while Encourse value, is recorded before taking into account an effect due to code converse factors or codel rule initiation biochissas (i.e., adultizion effects). ¹⁰ Total was advantments and previous sear counter of countement exclusions for the for excerning and effect on the initiation encounter, additional evaluation exclusions. Additional evaluation effects in the examples of the initiation effects.

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min E.R. %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Control anovements or control basis Recipical anovements and Recipical anovements basis Recipications Recip	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			e
	Standardised Total ²				0				1

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					Standardise	raisea Approach					
			As of 30	/09/2020			As of 31	/12/2020			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 8	Cantral accomments or cantral tasks Regional accomments Regional accomments Regional Regions Regional Regions Regional Regiona								• • •		

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		Standardised Approach									
			As of 30	/09/2020		As of 31/12/2020					
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 9	Control account of control backs Androidal accounter backs Androidal accounter backs Androidal accounter backs Interactional Oracanastations Interactional Oracanastations Interactional Oracanastations Interactional Oracanastations Interactional Oracanastations Interactional Oracanastations of achieves the accounter in order to the accounter in order Interactions of achieves the Interactional Oracanastations Interactio				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		
	Standardised Total ²				0						

Control essence, while Essence value, is resorted horizon takes one control and the second takes one control and takes one function while the second takes one control and takes one function while the second takes one control and takes one function which the second takes one function which the second takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function which the second takes one function of takes one function of

					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min 505, %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control enversements or control havins Reading accommonly on local authorities Reading accommonly on local authorities Reading accommonly on local accommonly Reading Reading of which: Stell Star of Local accounts on local accounts on local Reading Star of Local accounts on local accounts on local Reading accounts on local accounts on local accounts Control accounts on local accounts on local accounts on local accounts on local Control accounts on local accounts on								
	Standardised Total ²				0				0

¹⁰ Obtain allocates, utilità ficazione value, la recordet allere tatilo into accourte aut effet da la locali conventi nel moltario intervisione in au adultationi effettosi.
¹⁰ Obtaina allocates atta d'avoidante au accutor d'a cuaterante actudos ficas fica accutataria essavanas, additional valuatores tatilo ad other con funda naturcitori se atta da adultatione essavanas. Additional valuatores tatilo ad other con funda naturcitori se atta da adultatione essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilos ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilos ad other con funda naturcitori se adultational de losse firmas da adultationad de losse firmas da adul



Svenska Handelsbanken - group

		Standardised Approach									
			As of 31,	03/2021			As of 30,	06/2021			
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	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	ō			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	190	189	0		184	184	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,621	1,124	114		574	586	68			
	Corporates	4,525	1,584	1,479		4,239	1,496	1,404			
	of which: SME	1,261	508	404		1,207	431	339			
	Retail	2,985	1,003	735		2,838	764	558			
Consolidated data	of which: SME	214	81	46		187	66	38			
consolidated data	Secured by mortgages on immovable property	32,932 19.334	30,410	13,542		33,044	30,565	13,578			
	of which: SME	19,339	18,417 176	8,751 217	26	19,339 203	18,419 165	8,699			
	Exposures in default	213	176	189	20	185	103	105	20		
	Items associated with particularly high risk Covered bonds	208	120	109		105	70	108			
	Covered bonds Claims on institutions and comporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	ő		ő	0	0			
	Foulty	642	642	1,558		651	651	1,579			
	Other exposures	1,799	1,602	830		1,564	1,352	624			
	Standardised Total ²	55,569	47,299	18,664	66	53,860	46,139	18,103	63		

(1) Organii exposure, unlike Exposure valeu, is reported before taking into account any effect due to ordit conversion factors or credit risk mitigation techniques (e.g. a (2) Standardised Total does not include the Securateation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1	31	0		19	31	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	10		70	70 187	3	
	Corporates	395	187	186		338	18/	185	
	of which: SME Retail	701	132	30		875	, 149	105	
	of which: SME	20		2		55	21		
SWEDEN	Secured by mortgages on immovable property	695	358	166		795	379	174	
	of which: SME	27	35	16		28	35	16	
	Exposures in default	46	45	52	0	48	45	54	(
	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	639	639	1,550		648	648	1,571	
	Other exposures	1,545	1,426	686		1,310	1,184	461	
	Standardised Total ²				1				1

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					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(m)n EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	10,377	10,336	0		10,264	10,231	0	
	Regional governments or local authorities 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	994	574	26		306	306	19	
	Corporates of which: SME	3,480 994	1,019	949 256		3,377	1,044	970 272	
	or which: She	670	400	291		458	221	162	
UNITED KINGDOM	of which: SME	133	53	30		92	23	13	
UNITED KINGDOM	Secured by mortgages on immovable property	24,660	23,096	10,943		24,469	22,914	10,832	
	of which: SME	15,703 100	14,837	7,588	17	15,555 113	14,681	7,470	
	Exposures in default Items associated with particularly high risk	207	125	188	12	113	20	105	10
	Covered bonds	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	
	Eaulty Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	3/	3/	3/	35	32	34	32	31

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					Standardise	ed Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min File %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Norway of which sector certain the sector certain the sector certain the sector of the	is or over all backs or for clocal above or for clocal above matching or for the local matching matching the matching	8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 1 34 4 6 6 6 1 1 1 1 1 1 2 2 2 2 2 2 2 2 2 2 2	0 0 29 19 19 19 19 19 19 2 2 2 2 2 2 2 2 2	1	0 0 0 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	6 6 7 8 4 4 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		1

19 3 27 25 Ing Into account any effect due to endit conversion flactures or credit nik mitigation techniques (e.g. subditution effects). Hy accludes those for excentisation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the , unlike Expo tments and p

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	/06/2021	
<u>.</u>	(min EUP, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FINLAND	Canital association of control association of the control association of the control association of the control	4 6 6 7 8 8 8 8 9 8 7 7 12 7 2 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 60 0 130 29 29 29 29 29 20 7 7 14 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1200 332 4 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10	5 17 0 19 11 17 17 15 15 17 12 15 15 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S 17 0 1 0 0 0 0 0 7 7 7 3 6 5 18 8 8 8 8 8 8 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12
	Standardised Total ²				23				23
			d provisions per country of cou			ors or credit risk mitigation tech nal valuation adjustments (AVA			



Svenska Handelsbanken - group

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Cartal downmonts or cantal back Cartal downmonts or cantal back Padde sets methics Padde sets methics Market and the sets of the sets of the set Market and the sets of the sets of the set of sets 0556 Secured to notice and particular products Secured to notice and particular products Secured to notice and particular products with a ST credit assessed Colons on infinitefinite and constraints Secured to and Colons on infinitefinite and constraints Colons on infinitefinite and sections with a ST credit assessed Colons on infinitefinite and sections of the ST credit assessed Colons on infinitefinite and sections with a ST credit assessed Colons on infinitefinite and sections of the ST credit assessed Colons on infinitefinite and sections of the ST credit assessed Colons on infinitefinite and sections of the ST credit assessed Colons on infinitefinite and sections of the ST credit assessed Colons on infinitefinite and sections of the ST credit assessed Statement Colons on infinitefinite and constraints and the ST credit assessed Statement Colons on infinitefinite and the ST credit assessed Statement Colons on infinite and the ST	0 0 0 1 1 38 6 1 2 2 4 4 0 0 0 0 0 0 0 0 0 0 2 5	0 86 0 0 1 111 15 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 134 159 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 84 9 52 52 53 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 8 8 4 4 4 4 4 4 4 2 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		0
						ors or credit risk mitigation tech nal valuation adjustments (AVAe			

ation techniques (e.g. substitution e ents (AVAs) and other own funds rec (1) Original exposure, unlike Exposure value, is reported batter taking into account any effect due to credit conversion factors or or (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional value exposures. But includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(min File - %).	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
DENMARK	Central assessments or central tasks Exclusional operments hadie, curve architec hadie, curve architec hadie, curve architec bartentosola Castrantesola Proventations Lastitutiona Castrantesola Proventations hadie de normalistic Secure de normalistic Secure de normalistic Pressure de Indust	0 0 0 100 100 100 100 13 16 1 1 15 16 1 1	0 0 357 0 21 14 9 11 1 0 1 1 1 0	0 0 0 211 2 9 5 4 0 1	0	67 0 0 88 10 637 12 18 2 18 2 1 2	16 0 555 0 19 2 14 8 8 11 1 1 1	0 0 0 19 2 2 9 5 4 0 1 1	0
	Trems associated with particularly high risk Covered book Calinics on institutions and coreorates with a ST credit assessment Calective investments undertakings (CUD) Fault Other estimation Other estimated read	0 0 0 0 14	0 0 0 14	0 0 0 14		0 0 0 15	0 0 0 0 0 15	0 0 0 0 15	

Output expense, while Expense value, is reported from balling toils scored and that are shown in the format walks in a reported from balling to the control of the format of the fo

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh £88, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Central queresmentes or central hanks. Anadian accommenta or local authoritiss Anadian commentaria or local authoritiss Anadian commentaria or local authoritism Mathematicanal Constitutions Mathematicanal Constitutions Mathematicanal Constitutions Recal of which 1000 Received in a constance and innovable annoactive Received in a constance and which in the Constant innovable and consortice and the ST constit assessment Constant innovable and consortice and the ST constit assessment Constant innovable and constant and the ST constit assessment Constant innovable and constant and the ST constit assessment Constant innovable and the ST constant and the ST constit assessment Constant innovable and the ST constant an					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
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					Standardist	a Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(m) 506 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
	or which: SME Secured by mortgages on immovable property	0	0	0		0		0	
Counterpart 8	of which: SME	0	0	0		0		0	
	Exposures in default	0	0	0	0	0	ő	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	
	Eaulty	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

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					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(m) 508. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Cathal accounting an antibality lakes Records an accounting to facility allocations Records and accounting the set Records and accounting the set Records and accounting the set of set and accounting the set accounting and accounting the set of set and accounting the set and accounting the set account is and accounting the set accounting the set accounting the set account is and account is and account is and account is account is and account is and account is and account is account is and account is and account is and account is account is and account is and account is and account is account is account is account is and account is and account is account is account is account is and account is and account is account is account is account is and account is account is and account is account is account is account is and account is a				••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²				0				

Control of the second sec

Control seventiating of point labels Control seventiating of p					Standardise	d Approach			
Control seventiating of point labels Control seventiating of p			As of 31	/03/2021			As of 30,	06/2021	
Country of Country of		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Cathal assessments or cathal basks Robinal assessments Robinal assessments Robinal assessments Robinal Robinal Robinal Baskball Baskball Robinal of which: SSE Secure D warchases an innewskie ansastry Secure D warchases and Robinal				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist cross end from endershorizons (e.g., a shaftschor effect); (2) Takin value, a displanting of providers crossity of contreparts excludes flow of the contribution subjecterity. (Hold) and ther can find in subclasses additional values adjustments (Hold) and other can find in subclasses effect).



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Svenska Handelsbanken - group

							IRB AP	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	60,062 6.344	0	63,919 5.625	874 1.303	0	1	45,437 4,299	0	48,904 3.832	719	0	1
	Corporates	6,399	513	5,625	1,303	623	1 246	4,299	440	3,832	21.904	648	1 223
	Corporates - Of Which: Socialised Lending	5.627	27	5.413	21,722	12	13	5.457	27	5.247	2,104	0%0	12
	Corporates - Of Which: SME	71,936	283	66.685	9,744	466	153	75.341	239	70.427	9.805	315	144
	Retail	109,556	222	109,070	7,854	361	141	115,463	198	115,082	7,827	300	123
	Retail - Secured on real estate property	103,667	123	103,663	6,593	222	43	109,874	119	109,867	6,700	211	43
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,085	13	1,066	377	23	10	1,108	11	1,088	363	18	10
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si		110	102,597	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 Retail - Other Retail - Of Which: SME	5,890 1.229	99 27	5,407 1.076	1,260 306	139 30	99	5,589 1.262	79 27	5,215 1.101	1,127 309	89 31	80 28
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,229	72	4,331	306	30	28 71	4,327	51	4,113	309	31 58	28 52
	Equity	182	0	182	615	0	/ .	80	0	80	295	0	
	Other non credit-obligation assets	101	Ŭ	101	629	Ŭ		55	0		640	Ű	
	TRB Total ²				32,996						32,448		
					eported before taking in position unlike in the r			dit conversion fac	tors or credit ri	sk mitigation tech	niques (e.g. substituti	on effects).	

		Original I		As of :	30/09/2020					4			_		
		Original I													
		Unginal Exposure Exposure amount adjustments Unginal Exposure Value* Value* Value* Of which: provisions Of which: Value* Value* Of which: Value* V													
	(min EUR, 55)		Of which: defaulted	Tanua -		Of which: defaulted			Of which: defaulted	- Inc.		Of which: defaulted	provisions		
	ntral banks and central governments	14,697	0	15,184	248	0	0	10,827	0	11,045	205	0	0		
	titutions	788	0	374	103	0	0	776	0	574	165	0	0		
Corp	rporates	73,618	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	4,333	52	56		
Retai		87,849	126	87,442	4,273	171	79	93,521	121	93,099	4,435	157	82		
	Retail - Secured on real estate property	83,197	65	83,149	3,512	103	17	88,677	59	88,625	3,559	91	17		
SWEDEN	Retail - Secured on real estate property - Of Which: SME	777	4	758	178	10	5	812	4	792	178	8	5		
SWEDEN	Retail - Secured on real estate property - Of Which: non-St	82,419	61	82,391	3,334	94	12	87,865	55	87,833	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	65		
	Retail - Other Retail - Of Which: SME	1,071	21	919	236	23	22	1,109	22	950	241	25	23		
Equit	Retail - Other Retail - Of Which: non-SME	3,581 136	39	3,374 136	525	45	40	3,736	40	3,525	635	41	42		
	urty her non credit-obligation assets	135	0	135	999	0	0	39	0	- 59	12/	0	0		
												-			
IRB	8 Total				d before taking into accou										

							IRB Ap	proach					1
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure	Value ¹ and				Exposure Value ¹	Risk exposure	amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	9,697	0	9,684	93	0	0	10,209	0	10,242	100	0	0
	Institutions	754	0	735	182	0	0	578	0	557	145	0	0
	Corporates	19,985	72	17,111	5,048	142	33	20,028	63	17,007	4,998	105	38
	Corporates - Of Which: Specialised Lending	5,457	23	5,244	2,096	11	6	5,283	23	5,073	2,027	7	6
	Corporates - Of Which: SME	10,599	49	9,795	2,159	131	21	10,827	41	9,989	2,150	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
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1	0	1 75	0	0	0	0	0	79	0	0	0
ontrieb nanoborn	Retail - Secured on real estate property - Of Which: non-St		0	/5	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 Retail - Other Retail - Of Which: SME	6	0	/	1	0	0		0		1	0	0
		0	0	7		0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: non-SME	0	0		-	0	0		0		-	0	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

								IRB Ap	proach					
					As of :	0/09/2020					As of :	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central ba Testitutio	anks and central governments	1,021	0	1,016	13	0	0	2,207	0	2,204	24	0	0
	Corporate		325 20.344	155	322 17.295	41 3.523	169	76	21.105	125	558 17.959	3,605	225	45
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0		0	0	0	0
		Corporates - Of Which: SME	12,254	43	11,518	1,952	146	23	12,801	8	12,197	1,893	31	13
	Retail		9,736	12	9,755	980	22	5	10,387	12	10,405	1,066	26	5
		Retail - Secured on real estate property	9,604	10	9,625	950	18	3	10,251	10	10,273	1,012	19	3
NORWAY		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	52 9.551	1	51 9,574	26 924	4	0	55 10.195	1	54 10.220	27 985	4	0
nontinti		Retail - Secured on real estate property - Ut Which: non-St Retail - Qualifying Revolving	9,551	8	9,574	924	19	3	10,195	8	10,220	965	15	3
		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	41	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
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	12,834	0	15,837	303	0	0	12,117	0	14,977	285	0	0
	Institutions	1,059	0	1,031	178	0	0	410	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	109	5,353	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 Retail - Secured on real estate property - Of Which: SME	3,687 98	22	3,687	966 53	48	7	3,699	23	3,698	962 50	48	7
FINI AND			2			47	1	3,604	2			47	1
	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	3,589	21	3,589	913	4/	6	3,604	22	3,604	911	4/	6
	Retail - Other Retail	688	28	558	352	62	26	215	7	204	70		6
	Retail - Other Retail - Of Which: SME	43	20	42	14	1	20	40	,	39	12	ő	2
	Retail - Other Retail - Of Which: SHE	645	26	516	337	61	24	175	ŝ	165	58	9	4
	Equity	0.5	0	0	0	0	0	0	ő	0	0	ő	0
	Other non credit-obligation assets		-		-		-				-		
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due t	o credit conversion	factors or credit r	isk mitication tech	niques (e.a. substit	ution effects).		

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Svenska Handelsbanken - group

								IRB Ap	proach					
					As of 3	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
		anks and central governments	16,960	0	17,014	161	0	0	6,530	0	6,580	63	0	0
	Institutio		591	0	578 980	154	0	0	299	0	290	74	0	0
	Corporate		2,508	0	980	291	0	0	2,313	0	924	288	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Ur Which: SME	2 64	0	54	0	0	0	69	0	3 69	1	0	0
	Recall	Retail - Secured on real estate property	62	0	62	5	0	0	67	0	67	3	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0.				0,		0,		ő	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-St	62	0	62	5	0	0	67	0	67	4	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	ō	0	0	0	0	0	0
		Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
		Retail - Other Retail - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													
			(1) Original expos	are, unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substi	tution effects).		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I	Exposure1	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	3,453	0	3,709	37	0	0	2,017	0	2,272	24	0	0
	Institutions	1,115	0	1,114	200	0	0	553	0	554	139	0	0
	Corporates	5,835	53	4,241	1,256	35	18	5,651	22	4,221	1,275	27	18
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,354	21	2,232	672	35	15	2,358	22	2,257	652	27	17
	Retail	7,050	31	7,084	1,232	55	22	7,062	31	7,096	1,240	56	21
	Retail - Secured on real estate property	6,689	24	6,712	1,121	50	15	6,726	25	6,750	1,123	50	15
DENMARK	Retail - Secured on real estate property - Of Which: SME	156	5	158	120	8	- 4	146	4	148	108	4	4
DENINARK	Retail - Secured on real estate property - Of Which: non-Si	6,533	19	6,553	1,001	42	11	6,580	20	6,601	1,015	45	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	361	7	372	110	5	7	336	7	347	117	7	6
	Retail - Other Retail - Of Which: SME	75	3	78	37	4	3	72	3	75	36 81	4	3
	Retail - Other Retail - Of Which: non-SME	286	4	294	73	1	4	264	4	272		3	4
	Equity	40	0	40	149	0	0	40	0	40	150	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expose	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due t	to credit conversion	factors or credit r	isk mitigation techn	niques (e.a. substi	tution effects).		

							ікв ар	proacti					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Tanba		Of which: defaulted	provisions		Of which: defaulted	· inde		Of which: defaulted	provisions
	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
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-St	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												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value"		Of which: defaulted	provisions
	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 Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME 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
	Retail - Secured on real estate property - Of Which: SME	0	0	ő	0	0	0	0	ő	0	0	ő	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: on-ST		0	ő	0	0	ő	0	ő	ő	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	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												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central bar Institutions	iks and central governments	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of		Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	~	0	0	0	0	U	0	0
		Retail - Qualifying Revolving 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
		Retail - Other Retail - Of Which: sone				ŏ	0	0	0	0		ő		
	Equity	Recar * Other Recar * Of Which: hon-SME	0	0		ŏ	0	0	0	0	ő	ő	ő	0
		redit-obligation assets	Ű	Ŭ	Ŭ		Ŭ	Ŭ	Ŭ	Ŭ	l ů	-	, i i i i i i i i i i i i i i i i i i i	l č
	IRB Total			1							1			1

¹⁰ Original exposure, unitive Exposure value, is recorted before taking into account any effect due to predit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 3	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, 56)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SPEcialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	ő	ő	ő	ő	ő	ő	ő	ő	ő	0	ő	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-S	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 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												



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Svenska Handelsbanken - group

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	0/06/2021		
		Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	60,301	0	63,861	852	0	1	54,455	0	57,953	791	0	1
	Institutions	4,253	0	3,841	1,019	0	1	3,475	0	3,061	1,231	0	0
	Corporates	121,327	369	95,579	17,509	571	187	123,128	345	97,780	17,794	547	181
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	9 64.925	192	9 61.074	3 7.721	226	116	66.487	183	62,494	7,913	216	113
	Retail	115.615	192	115.252	7,721	257	116	118,789	209	118.430	7,913	327	113
	Retail - Secured on real estate property	110,080	107	110,077	6,594	175	41	113.056	131	113,061	6.605	227	20
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1.071	10/	1.052	353	1/5	10	1.059	10	1.040	342	19	0
Consolidated data	Retail - Secured on real estate property - of Which: pro-			109.025	6,241	159	31	112.007	121	112.021	6.263	209	31
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5.535	72	5.175	1.176	82	75	5.723	78	5,369	1.208	100	74
	Retail - Other Retail - Of Which: SME	1,211	26	1,058	294	27	27	1,204	27	1,050	295	37	25
	Retail - Other Retail - Of Which: non-SME	4,324	47	4,117	882	55	48	4,519	51	4,320	913	63	49
	Equity	83	0	83	308	0		88	0	88	326	0	
	Other non credit-obligation assets				606						599		
	IRB Total ²				28,065						28,552		

							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original	Exposure ^s	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	V alue		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	17,380	0	17,614	259	0	0	21,203	0	21,330	293	0	0
	Institutions	757	0	558	173	0	0	719	0	520	167	0	0
	Corporates	75,342	73	61,119	9,806	54	82	77,408	71	62,864	10,193	82	74
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	41,863	52	40,054	4,148	50	51	42,856	53	41,040	4,248	78	45
	Retail	92,949	105	92,544	4,370	128	76	96,011	128	95,604	4,437	163	77
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	88,227 777	50	88,178 758	3,452	69	16	91,142 771	68	91,092 752	3,499	94	16
SWEDEN			46			6	5		5			9	5
	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	87,450	46	87,419	3,284	63	11	90,372	63	90,341	3,332	84	11
	Retail - Qualitying Revolving Retail - Other Retail	4,722	56	4,366	918	59	60	4,869	61	4,512	938	69	61
	Retail - Other Retail - Of Which: SME	1.065	20	914	229	21	21	1.061	21	909	736	25	20
	Retail - Other Retail - Of Which: sme	3,657	36	3.452	690	39	21	3.807	40	3,603	712	44	20
	Equity	3,637	30	3,452	130	39	39	3,807	10	3,003	135		10
	Other non credit-obligation assets	35	0	33	1.00		0	37	5	37			
	IRB Total												
		(1) Original ex	osure, unlike Ex	posure value, is n	eported before taking i	nto account any	effect due to cred	St conversion fai	tors or credit ris	ik mitigation tech	miques (e.g. substitutio	in effects).	

Control locals, and control government comparison Comparison Control to Christian Statistical Comparison Control to Christian Statistical Control to Christian Statistical Control to Christian Statistical Control to Christian Statistical Control to Christian Statistical Real - Control to Christian Real - Control to Christian Real - Control to Christian	Ori	Driginal Ex	:posure ¹		1/03/2021 Risk exposure					As of 3	30/06/2021		
Control Invits and control government Corporates - Of White: SP Corporates - Of White: SP Corporates - Of White: SP Retail - Secured on real UNITED KINGDOM Retail - Control - Soc Retail - Control - Soc Retail - Of Retail - Soc			:posure ¹	_	State and state								
Contra la vice, such contra gravemente settututos Corporates - 07 Mints: 95 Corporates - 07 Mints: 95 Corporates - 07 Mints: 95 Retail - Secured on val- Maral - Sec Retail - Secured on val- mental - Contra - Sec Retail - Mints: 95 Retail - Mints: 95 Retail - Secured on val- mental - Contra - Secured on val- Retail - Secured on val- Ret	in EUR, %)			Exposure Value ¹	Kisk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustments and
UNITED KINGDOM			Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
Corporates - Of Which 5:5 Corporates - Of Which 5:5 Retail UNITED KINGDOM Retail - Corporates - Of Which 2:5 Retail - Corporates - Of Which 2:0 Retail - Cor		3	0	28	1	0	0	0	0	21	1	0	0
Corporate: or Winch: Sp Corporate: or Winch: Sp Retail UNITED KINGDOM Retail - Soc Retail - Soc Retail - Soc Retail - Com Retail - Com		334	0	316	101	0	0	264	0	257	122	0	0
Corporates - Of Which: SN Retail UNITED KINGDOM Retail - Sco Retail - Qualifying Retail Retail - Other Retail		635	0	539	231	0	2	611	0	546	229	0	2
Retail Retail - Secured on real Retail - Secured on real Retail - Sec Retail - Sec Retail - Guottynop Reco Retail - Other Retail			0	9	3	0	0	0	0	0	0	0	0
Retail - Secured on real Retail - Secured on real Retail - Sec Retail - Common Retail - Secured Secured Secure Retail - Secured Secured Secure Retail - Secured Secured Secured Secure Retail - Secured Secure		61	0	56	26	0	0	80	0	74	31	0	0
UNITED KINGDOM Retail - Sect Retail - Sect Retail - Qualifying Revol Retail - Other Retail		79	0	79	6	0	0	77	0	77	6	0	0
UNITED KINGDOM Retail - Sec Retail - Qualifying Revol Retail - Other Retail		72	0	72	5	0	0	70	0	70	4	0	0
Retail - Qualifyling Revol Retail - Qualifyling Revol Retail - Other Retail	cured on real estate property - Of Which: SME 0		0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		72	0	72	5	0	0	70	0	70	4	0	0
	olving 0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Oth	7	7	0	7	1	0	0	/	0	7	2	0	0
	her Retail - Of Which: SME 0	0	0	0	0	0	0	0	0	0	0	0	0
	her Retail - Of Which: non-SME 7	7	0	7	1	0	0	7	0	7	2	0	0
Equity	•	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													-
IRB Total													

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	570	0	570	9	0	0	2,237	0	2,234	25	0	0
	Institutions Corporates	603 22.294	0	599 19.535	68 3.902	250	0 47	599 22.079	0 125	592 19.445	68 3.864	0 225	0 46
	Corporates Corporates - Of Which: Specialised Lending	22,299	132	19,535	3,902	250	4/	22,079	125	19,445	3,854	225	46
	Corporates - Of Which: SME	13.706	9	13.071	2.019	39	13	14.102	7	13.424	2.101	23	12
	Retail	10,989	13	11,009	1.103	28	5	10,998	16	11.018	1.066	37	5
	Retail - Secured on real estate property	10,841	10	10,854	1,042	18	3	10,852	13	10,876	1,006	28	3
NORWAY	Retail - Secured on real estate property - Of Which: SME	55	1	54	26	4	0	52	1	51	25	5	0
NURWAT	Retail - Secured on real estate property - Of Which: non-SP	10,785	9	10,811	1,016	15	3	10,800	12	10,825	981	23	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	149	3	145	61	10	2	146	3	142	60	9	-
	Retail - Other Retail - Of Which: SME	43 106	1	39 106	20	2	1	40 105	1	36 106	18 41	2	0
	Retail - Other Retail - Of Which: non-SME Equity	106	2	105	42 27	6	1	105	2	106	41 26	6	1
	Other non credit-obligation assets	,	Ū	,	27	Ű	0	,		,	10	0	
	IRB Total					1							

							IRB Ap	proach					
		As of 31/03/2021								As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	9,889	0	12,820	267	0	0	11,438	0	14,403	279	0	0
	Institutions	381	0	351	103	0	0	251	0	221	97	0	0
	Corporates	12,460	145	7,853	1,659	232	42	12,425	126	7,803	1,504	196	42
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0 792	0	0
	Corporates - Of Which: SME	6,746	111	5,491	801	102		6,904	101	5,552		72	
	Retail Retail - Secured on real estate property	3,998	28 21	3,988 3.726	1,025	51	12	4,093	33 26	4,089	1,042 957	72	12
	Retail - Secured on real estate property - Of Which: SME	3,720	21	97	53	42		98	20	98	53	02	
FINLAND	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP		20	3.629	898	41	6	3.671	25	3671	904	60	-
	Retail - Qualifying Revolving	3,629	20	3,029	020	41	6	3,6/1	25	3,0/1	304	00	5
	Retail - Other Retail	272	7	261	74	9	5	323	7	320	85	10	5
	Retail - Other Retail - Of Which: SME	31	2	30	11	ĩ	2	32	2	31	11	1	2
	Retail - Other Retail - Of Which: non-SME	241	5	231	63	8	4	292	5	290	74	9	3
	Equity	0	ō	0	0	ō	ò	0	ō	0	0	ō	ō
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fai	tors or credit ris	k mitigation tech	niques (e.g. substitutio	in effects).	



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Svenska Handelsbanken - group

								IRB Ap	oproach					
					As of 3	1/03/2021					As of	30/06/2021		
			Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central	governments	28,018	0	28,018	262	0	0	14,615	0	14,615	137	0	0
	Institutions		322 2.353	0	313 917	71 269	0	0	160 2.301	0	151	63 258	0	0
	Corporates		2,353	0	917	269	0	0	2,301	0	937	258	0	0
		Of Which: Specialised Lending Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - 0 Retail	Jr Which: SME	2 70	0	3 70	1	0	0	73	0	3 73	1	0	0
		red on real estate property	67	0	67	5	0	0	73	0	73	5	0	0
		Retail - Secured on real estate property - Of Which: SME	0		0,			0	0		0		0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SP	67	ő	67	5	0	0	70	0	70	5	0	0
		Ifying Revolving	0	ō	0	ō	ō	ō	0	ō	0	ō	ō	ō
	Retail - Othe		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	in assets												
	IRB Total													

credit risk mitigation techniques

							IRB Ap	proach					
		As of 31/03/2021								As of 1	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	1,985	0	2,301	26	0	0	2,614	0	2,948	30	0	0
	Institutions	555	0	556	141	0	0	441	0	442	257	0	0
	Corporates	5,742	17	4,212	1,236	26	14	6,236	23	4,846	1,349	43	18
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,497	17	2,348	709	26	13	2,510	23	2,356	729	43	17
	Retail	7,113	30	7,147	1,219	46	21	7,109	28	7,141	1,212	52	18
	Retail - Secured on real estate property	6,778	24	6,801	1,105	42	15	6,783	21	6,804	1,097	40	13
DENMARK	Retail - Secured on real estate property - Of Which: SME	141	5	143	106	5	4	137	2	140	96	2	2
DENMARK	Retail - Secured on real estate property - Of Which: non-SP	6,637	19	6,658	998	37	11	6,645	19	6,665	1,001	38	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	335	6	346	114	4	6	326	7	337	116	12	6
	Retail - Other Retail - Of Which: SME	72	3	75	36	3	3	71	4	74	40	9	3
	Retail - Other Retail - Of Which: non-SME	263	3	271	78	1	3	255	3	263	76	3	3
	Equity	41	0	41	151	0	0	44	0	44	164	0	0
	Other non credit-obligation assets												(
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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 Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0		0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0		0	0		0	0	0	0
	Retail - Other Retail	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: pnc.	0	ő	0	0	ő	0	0	ő	0	0	0	0
	Equity	0	0	0	0	ő	0	ő	0	0		0	ő
	Other non credit-obligation assets	Ű	Ŭ	Ŭ	-	Ŭ	Ū	Ŭ	Ŭ	Ŭ		l ü	1 J
	IRB Total												

	IRB Approach

					As of	31/03/2021					As of :	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		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
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-St	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
1		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
		a credit-obligation assets											1	
	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 (e.g. substitution effects).

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value [*]		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	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
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5	Retail - Secured on real estate property - Of Which: non-S	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 Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
1	IRB Total		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).

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	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 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
	Retail - Secured on real estate property	0	0	0	0	ő	0	0	ő	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SP	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	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												
	IRB Total												



						Sv	enska Handelsbanken -	group						
							As of 31/12/2020	l .						
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which Einspein accore	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
						comprehensive income								
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0 0	0	0	0	0	0	0	0	0	0 0 0	
[5Y - 10Y [[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y]				• • •					, , , , , , , , , , , , , , , , , , ,					
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium													
f 5Y - 10Y f f 10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Cyprus													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y []														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Czech Republic													
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark	0 0	0	0	0	0	0	0	0	0	0	0 0 72	0	
[10Y - more Total [0 - 3M [1	1	· 1	0	0	0	. 1	0	0	0	0	72	0	3
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Estonia													
[3Y - 5Y [[5Y - 10Y [Estonia													
Total	1													



						SI	venska Handelsbanken - g	group						
							As of 31/12/2020							
						Dire	ct exposures					0111		
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
ΓΟ-3ΜΓ Γ3Μ-1ΥΓ		35 13	35 13	0	25 0	0	10 13	0	3	0	1	1	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	39 62 248 135 33 565	39 62 248 135 33 565	0 0 0 0	0 0 25 0 0 50		10 13 39 62 223 135 33 516	1 0 3 3 0 7	25 2 65 20 0 120	0 0 0 0 0		150 0 0 15 7 174	0 0 0 0	175
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	France	0 0000000000000000000000000000000000000	0	0				0				0	0 0 0	1/3
[37 - 37 [[5Y - 10Y [[10Y - more Total	_	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 83 168 162 0 159 0	0 83 168 182 0 159 0		0 83 168 182 0 159 0								0 0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	592	592	0	592	0	0	00	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Greece													
137 - 311 157 - 1071 107 - more Total 10 - 3M1 137 - 271 127 - 371 137 - 571 137 - 571 107 - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						SI	venska Handelsbanken - ç							
						Dira	As of 31/12/2020 ct exposures							
	(min EUR)			On balance s	heet	Dire			Deriva	tives		Off balar	ice sheet	
	(INIT CORY											Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	Nctional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 4 0 51 0 55	0 4 0 51 0 0 55		0 4 0 0 10 0 0 14	0 0 0 41 0 0 41		0 6 0 0 0 0 0	0 32 265 0 0 0 0 297	0 0 2 4 0 0	0 0 30 65 0 0 95	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Netherlands													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [2Y - 5Y]	Poland													
137 - 107 f 130 - more Total f 0 - 3M f f 3M - 1Y f f 2Y - 3Y f f 3Y - 5Y f f 3Y - 5Y f f 3Y - 5Y f f 0Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Sv	enska Handelsbanken - g	group						
							As of 31/12/2020							
				On balance sl	heet	Dire	ct exposures		Deriva	tives		Off balar	ice sheet	
	(min EUR)			on bulance si					Being					
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet 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	Risk weighted exposure amount
[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	Sweden	203 47 523 247 482 536 212 2,249	203 47 523 247 482 536 212 2,249	0 0 0 0 0 0	1 43 478 212 476 526 180 1,915	0 0 20 20 0 0 0 40	202 4 25 14 6 10 33 294	34 5 4 15 13 8 82	809 216 177 69 375 147 34 1,827	323 138 0 0 0 0 0 0 461	7,371 3,055 22 30 70 51 0 10,599	53 625 268 57 193 7 660 1,863	0 0 0 0 0 0	126
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	United Kingdom											107 0 0 0 0 0 0 0		
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 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 14 112	41 44 5 2 0 14 112	0 0 0 0 0 0 0	41 41 1 0 0 0 0 84	0 0 0 0 0 0 0 0 0	0 2 5 5 2 0 14 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 0 0	0 2 0 95 0 2 99	0 0 0 0 0 0 0	5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	14 0 0 0 0 0 0 0 14	14 0 0 0 0 0 0 14	0 0 0 0 0 0	0 0 0 0 0 0	5 0 0 0 0 0 5	9 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



						Sv	enska Handelsbanken - g	group						
							As of 31/12/2020	l .						
						Direc	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	1ce sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 186 50 20 51 0 0 307	0 186 50 20 51 0 0 0 307	0 0 0 0 0 0	0 186 50 20 0 0 0 256	0 0 0 51 0 0 51	0 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0 0 1	0 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China	307	307			31								
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y [f 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						Sv	enska Handelsbanken -	group						
							As of 31/12/2020)						
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
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	Risk weighted exposure amount
[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 6 0 7	0 0 0 0 6 0 7	0 0 0 0 0 0			0 0 0 0 6 0 7						000000000000000000000000000000000000000	

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 "Othes".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective 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 hem does not include exposures to counterparts (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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe 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.



						S	venska Handelsbanken -	group						
							As of 30/06/2021							-
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more	4	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]	Belgium													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	1													
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Bulgaria													
Total	-													
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[2Y - 5Y]	Cyprus													
f5Y - 10Y f f10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Czech Republic													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 0	0 0 0	0 0 0	0	0	0 0 0	0	0 0 0	0 0 0	0 0	0 0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Denmark	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0	0 0	0 0 0	0 0	0 0	0	
[10Y - more		16 16	16 16	0	0	0	16 16	0	0	0	0	56 56	0	3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[3Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Estonia													
f10Y - more Total	1													



						Si	enska Handelsbanken - g	roup						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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]		16 24 23	16 24 23	0	0	0	16 24 23	0	0	0	0	0 150	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	23 95 209 109 31	23 95 209 109 31 508	000000000000000000000000000000000000000	0 12 12 0 0 24	0 0 55 0 0 55	23 83 142 109 31 429	0 0 2 2 0 5	0 0 0 89	1 0 0 0 0	3 1 0 6 0 0	130 0 4 17 5 177	0 0 0 0 0	175
[0-3M]		0	0	0	0	0	429 0 0	0	0	0	0	0	0	1/5
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France	0 0	0 0	0	0	0	0 0 0	0 0	0	0	0 0 0	0 0	0 0 0	
f5Y - 10Y f f10Y - more Total	4	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 185 144 102 32 125 0	0 185 144 102 32 125 0	0 0 0 0 0 0	0 185 144 102 32 125 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	587	587	0	587	0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y]	Greece													
137 - 311 157 - 1071 107 - more Total 10 - 3M1 137 - 271 127 - 371 137 - 571 137 - 571 107 - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						SI	renska Handelsbanken - g							
						Dire	As of 30/06/2021 ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	5 0 0 52 0 57	5 0 0 52 0 0 57	0 0 0 0 0 0 0 0	4 0 0 10 0 0 14	0 0 0 42 0 0 42	0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 297 0 0 0 0 0 297	0 0 2 2 0 0 4	0 0 30 65 0 0 94	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Maita													
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Netherlands													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [2Y - 5Y]	Poland													
101 - 011 15Y - 10Y (100 - more Total 10 - 3M (1 3M - 1Y (1 2Y - 2Y (1 3Y - 5Y (1 3Y - 5Y (1 5Y - 10Y (1 0Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Sv	enska Handelsbanken - g							
						Diro	As of 30/06/2021 ct exposures							
	(min EUR)			On balance sl	heet	Dire	ct exposures		Deriva	tives		Off balan	ice sheet	
	(INIT EOK)											Off-balance sh	eet exposures	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[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	265 439 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 0 39	189 33 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 1 0 32	3.902 754 40 77 158 81 0 5,012	0 621 72 144 174 71 556 1,638	0 0 0 0 0 0	122
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom											0 113 0 0 0 0 0		1
I O - 3M [[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]	Liechtenstein													
Total [0 - 3M f [3M - 1Y f [1Y - 2Y] [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [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 0	28 99 10 0 2 0 0 139	0 0 0 0 0 0 0	0 3 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 0	120 0 0 0 0 0 120	0 2 98 0 2 2 102	0 0 0 0 0 0 0	5
10-3M [[3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	105			433		23			~			3	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	5 0 0 0 0 0 0 5	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	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 0 0 0 0 0	0 0 0 0 0 0 0	0



						Sv	enska Handelsbanken - g	group						
							As of 30/06/2021							
						Dire	ct exposures							1
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
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	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
Io 3M i [3M - 1Y] 1 [3Y - 2Y] 1 [2Y - 3Y] 3Y i [3Y - 5Y] 1 [5Y - 10Y] 1 [10Y - more 1 Total 1 [0 - 3M] 3	U.S.	77 156 44 19 84 0 0 381	77 156 44 19 84 0 0	0 0 0 0 0 0 0 0	77 156 44 19 0 0 0 297	0 0 0 84 0 84	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[1Y - 2Y [China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[3Y - 5Y [[10Y - more Total	Other advanced economies non EEA													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Sv	enska Handelsbanken -	group						
								As of 30/06/2021							
							Dire	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance si	heet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Matu	urity C	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	Risk weighted exposure amount
[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 6 0 6				0 0 0 0 6 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 sovereign exposures is and 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 "Chers".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.

Performing and non-performing exposures

Svenska Handelsbanken - group

					As of 30/09/2020)								As of 31/12/202	0			
		Gro	oss carrying amo	unt		Accumulat changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial		Gn	oss carrying amo	unt		Accumulate changes in provisions ⁴	d impairment, accun fair value due to cred	nulated lit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of w	hich non-perforr	ming ¹	On performing exposures ²	On non-performing	exposures ³	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3		Of	which Stage 3	exposures
Cash balances at central banks and other demand deposits	52,932	0	0	0	0	0	0	0	0	39,769	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	12,937	0	0	0	0	0	0	0	0
Central banks	5,169	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	2,378	0	0	C	0 0	0	0	0	0
Credit institutions	2,833	0	0	0	0	0	0	0	0	3,450	0	0	C	0 0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	C	0	0	C	0 0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	C	0	0	C	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	231,232	153	705	667	667	121	224	223	352
Central banks	3,265	0	0	0	0	0	0	0	0	2,132	0	0	C) a	0	0	0	0
General governments	991	0	17	16	16	0	5	5	7	964	0	14	13	13	0	5	5	7
Credit institutions	3,287	0	1	1	1	0	1	1	0	1,829	0	1	1	. 1	0	1	1	0
Other financial corporations	2,592	1	5	5	5	1	1	1	4	2,588	1	5	5	5 5	1	1	1	4
Non-financial corporations	96,905	50	435	431	431	76	151	151	236	99,932	91	398	383	383	78	132	132	187
of which: small and medium-sized enterprises at amortised cost	69,563	48	242	239	239	57	70	70	160	71,830	63	208	194	194	50	65	64	134
of which: Loans collateralised by commercial immovable property at amortised cost	67,357	26	126	125	125	34	29	29	96	71,824	25	124	111	111	40	32	31	92
Households	117,377	75	283	264	264	42	82	82	152	123,786	61	288	266	266	41	85	85	153
of which: Loans collateralised by residential immovable property at amortised cost	108,933	48	163	147	147	14	27	27	131	115,230	36	168	151	151	13	30	29	132
of which: Credit for consumption at amortised cost	4,529	21	81	79	79	24	47	46	3	4,390	21	79	78	78	23	46	46	3
DEBT INSTRUMENTS other than HFT	287,673	126	741	717	717	120	240	239	399	283,938	153	705	667	667	121	224	223	352
OFF-BALANCE SHEET EXPOSURES	53,472		70	69	57	25			49	54,193		44	43	31	25	12	12	26

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the specified information is discloaded at the information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the specified information is discloaded at the specified information is discloaded in the policity sign (Part 2) ¹⁰ For the s

Performing and non-performing exposures

Svenska Handelsbanken - group

					As of 31/03/202									As of 30/06/202				
		Gro	ss carrying amo	unt			ed impairment, a 1 fair value due to 4		Collaterals and financial		Gro	ess carrying amou	int ⁵		Accumulat changes in provisions	ed impairment, a fair value due to 1,5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	vhich non-perform	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)	c	days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	67,190	0	0	C	0 0		0	0	0	59,47	7 0	0	c	0 0	0	0	C	0 0
Debt securities (including at amortised cost and fair value)	10,452	0	0	a	0		0	0	0	10,52		0		o a	0		c	0 0
Central banks	5,349	0	0		0		0	0	0	6,19	0 0	0	(0	0		0 0
General governments	2,339	0	0		0		0	0	0	2,18	9 0	0	(0	0 0		0 0
- Credit institutions	2,764	0	0		0 0		0	0	0	2,14	9 0	0	(o 0	0 0	0 0	(D 0
Other financial corporations	0	0	0		0 0		0	0	0		0 0	0	(o 0	0 0	0 0	(D 0
Non-financial corporations	0	0	0		o 0		0 0	0	0		o 0	0	(D 0	0 0	o 0		D O
Loans and advances(including at amortised cost and fair value)	232,472	126	728	689	689	125	217	216	381	237,86	131	740	721	711	121	203	197	374
Central banks	293	0	0	. c	0 0		0 0	0	0	1,81	во	0	(o c) () C		D O
General governments	722	0	13	12	2 12	. 1	1 7	7	6	71	2 0	12	11	1 11	1 1	1 7	, 2	7 5
Credit institutions	4,427	0	1	. 1	1 1	. (1	1	0	3,59	D O	1	1	1 1	L C) 1	. 1	1 0
Other financial corporations	2,187	0	2	2	2 2	. 1	1	1	1	2,44	7 0	2	:	2 2	2 1	1	. 1	1 1
Non-financial corporations	100,731	69	423	407	7 407	84	4 128	127	215	102,42	4 84	368	365	5 355	5 83	111	106	5 180
of which: small and medium-sized enterprises at amortised cost	74,227	63	231	216	216	50	59	58	165	73,41	2 68	183	18	1 181	52	51	51	1 130
of which: Loans collateralised by commercial immovable property at amortised cost	70,765	22	149	135	5 135	35	5 28	27	122	73,34	44	99	98	3 98	37	19	19	9 79
Households	124,112	57	289	267	267	39	81	80	159	126,87	3 46	358	342	2 342	2 36	6 84	83	3 188
of which: Loans collateralised by residential immovable property at amortised cost	115,423	38	174	157	157	12	. 30	30	138	118,01	5 30	200	187	187	10	29	29	9 164
of which: Credit for consumption at amortised cost	3,897	16	76	75	5 75	22	43	43	2	4,07	12	117	116	5 116	21	. 47	47	7 3
DEBT INSTRUMENTS other than HFT	310,114	126	728	689	689	125	217	216	381	307,86	9 131	740	721	l 711	121	. 203	197	7 374
OFF-BALANCE SHEET EXPOSURES	55,448		42	42	2 30	22	2 7	7	27	54,90	2	36	36	5 35	i 24	11	11	16

(1) for the diffetition of non-performing exposures please refer to COMPESION INFLICHENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREV V, Pat 2-1-emplate related instructions, substate 3 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the romating exposures due to credit risk and provisions (finituments at fair value of there than HFT) (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there is allowed in the opposite sign of what is reported according to the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convertion. Instituted instruments at anotised cost in the approximate is and conditional of hadres beted committed in a positive sign. There is the cost instituted instruments at exclusive of the instituted instruments at exclusive of the approximate is and there is the instruments in a social cost in the approximate is and there is the instruments in the approximate instruments are exclusive provintion in the approximate is and there is an instrument is and there is an instrument. The instruments are exclusive and instruments at an instrument is an instrument of the approximate is an instrument. The instrument is an instrument is an instrument of the approximate instruments are exclusive and instruments are exclusive and only and there is an instrument. The instrument is

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - group

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on 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 on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
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	o	0	0	0	0	0	0	0	0	0	o
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 Non-performing forborne loans and advances that failed to meet the non- nerforming 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 F13.00 / F19.00), 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.



Forborne exposures

Svenska Handelsbanken - group

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ving amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
		Of which non- performing exposures with forbearance measures		Of which on 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 on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits			0				0		0		0	
	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	U	0	U	U	U	U	0	U	U	U	U	0
Central banks	0	0	U	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		U	0	0	U	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 F18.00 / F19.00), 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 Ioans and advances to non-financial corporations other than held for trading Svenska Handelsbanken - group

			AS OF 3	0/09/2020					AS OF 3	31/12/2020					AS 01 31	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rrying amount				Accumulated
(min EUR)		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment		negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
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 guarrying	199	61	61	199	56	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	21	21	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	453	9	9	453	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	8	8	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

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), 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) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

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

								As of 30	09/2020															As of 31	/12/2020							
		canying amount							Accumulated imp			inges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp		ated negative cha				Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Traitsuments with significant increase in credit risk since initial not credit- impained (Stage 2)	Non-perform	ing Of which: exposizions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guaranthic received in the context of the CDVID-19 crisis	brillows to not- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: I frutruments with significant increase in condit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbairance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		19 Of which: exposures with forbairance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monatoria	6,342	6,332	0	249	10	۰		1	1	٥	1	٥	٥	٥	0	2	6,140	6,143	٥	185	5	0	4	2	1	0	1	1	٥	1	٥	2
of which: Households	6,340	6,331	٥	249	10	٥		1	1	٥	1	٥	٥	٥	0	2	6,133	6,128	٥	184	5	0	4	2	1	0	1	1	٥	1	٥	2
of which: Collateralised by residential immovable property	6,165	6,157	0	234	9	۰	7	1	1	٥	1	٥	٥	٥	0	1	5,971	5,967	٥	175	4	•	3	1	1	0	0	0	٥	٥	٥	1
of which: Non-financial corporations	1	1	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	15	15	٥	1	٥	0	٥	٥	٥	0	٥	0	٥	٥	٥	۰
of which: Small and Medium-sized Enterprises	1	1	0	•	0	۰	0	۰	0	٥	0	0	0	٥	0	0	6	6	٥	1	٥	0	0	٥	۰	0	۰	0	٥	٥	٥	0
of which: Collateralised by commercial immovable property	۰	٥	٥	۰	٥	٥	0	۰	٥	٥	٥	٥	٥	٥	۰	0	2	2	٥	1	0	٥	0	٥	۰	0	۰	٥	٥	٥	٥	0

								As of 30	09/2020															As of 31	/12/2020							
	Grow	i canying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount		sanying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Cross carrying amount
		Performing	Of which:	Of which:	Non-perform	ing Of which:			Performing	Of which:	Of which:		ng Of which:	-	ļ			Performing	Of which:	Of which:	Non-perform	ing Of which:			Performing	Of which:	Of which:		ing Of which:			
(min EUR)			exposiones with forbearance measures	or when: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		or which: exposures with forbastance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			erposens with forbarrance measures	or where: Instruments with significant increase in oreal risk since initial recognition but ret credit- impained (Stage 2)		or when: exposures with forbuarse measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantities received in the context of the CDVID-19 crisis	Inflows to non- performing exposures				or when: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		erposures with forbanaros measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days				Unitruments Instruments with significant increate initial recognition but not credit- impained (Stage 2)		exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monitoria	۰	0	0	٥	٥	۰	0	۰	0	٥	0	٥	0	0	٥	0	0	0	0	0	0	٥	٥	٥	0	0	0	٥	٥	٥	0	0
of which: Households	۰	0	0	۰	٥	۰	0	۰	0	٥	0	٥	•	0	۰	0	0	0	0	0	0	۰	٥	0	0	0	0	٥	٥	٥	0	٥
of which: Collateralised by residential immovable property	0	0	٥	٥	0	0	٥	0	٥	٥	0	0	0	0	٥	٥	0	0	0	0	0	٥	0	٥	0	٥	0	0	0	0	٥	۰
of which: Non-financial corporations	0	٥	٥	٥	٥	0	٥	0	٥	٥	0	0	٥	0	٥	٥	0	0	0	0	٥	٥	٥	0	0	٥	0	0	0	٥	٥	0
of which: Small and Medium-sized Enterprises	٥	٥	0	٥	٥	0	٥	0	٥	٥	0	٥	٥	0	٥	0	0	0	0	0	٥	٥	٥	٥	0	٥	0	٥	0	٥	٥	0
of which: Collateralised by commercial immovable property	۰	٥	0	۰	٥	۰	٥	۰	٥	٥	0	٥	٥	0	۰	٥	0	0	0	۰	0	۰	٥	٥	0	٥	۰	0	0	٥	٥	٥

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross canying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: expositoris with forbsarance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit fisk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantize received in the context of the CDVID-19 crisis			Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbearance melaisures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit tisk since initial recognition but not credit- impaired (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nooswed in the contoxt of the COVID-19 crisia	Infows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	4	4	0	1	0	۰	٥	٥	0	0	٥	0	۰	٥	3	٥	3	3	٥	۰	٥	۰	٥	0	۰	0	۰	٥	٥	0	1	۰
of which: Households	۰	0			٥			۰	0			٥				٥	٥	۰			٥			٥	۰			٥				۰
of which: Collateralised by residential immovable property	۰	0			0			۰	0			0				٥	٥	۰			٥			٥	0			٥				۰
of which: Non-financial corporations	4	4	0	1	0	٥	٥	0	0	0	0	0	٥	٥	3	0	3	1	0	0	٥	٥	٥	0	0	0	0	0	٥	0	3	۰
of which: Small and Medium-sized Enterprises	2	2			0			0	٥			٥				٥	3	3			٥			٥	٥			٥				0
of which: Collateralised by commercial immovable property	1	1			0			۰	0			0				٥	٥	•			0			٥	۰			٥				۰



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

								As of 31,	(03/2021															As of 30	0/06/2021							
		carrying amount						,	Accumulated imp					k	Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			anges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min 136)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in condit risk since initial necognition but not condit- impained (Stage 2)	Non-perfort	ming Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in creater ink since initial recognition but not credit- impaired (Stage 2)		ing Of which: exposures with ferbaaranoa meaauros	Of which: Unikaly to pay that are not past-due <= 90 days	Public guarantee neceived in the contact 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-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: bistruments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)	Non-performi	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant moratoria	5,664	5,660	٥	155	s	۰	з	1	1	٥	1	0	۰	٥	0	2	5,835	5,824	54	150	11	6	•	1	1	0	۰	0	۰	۰	٥	
of which: Households	5,659	5,655	0	154	5	٥	3	1	1	0	1	0	0	0	0	2	5,831	5,821	54	150	20	s		1	1	0	۰	0	0	0	0	7
of which: Collateralised by residential immovable property	5,513	5,509	0	146	4	۰	3	1	1	٥	۰	٥	٥	٥	0	1	5,670	5,661	51	142	9	5	7	1	٥	0	۰	0	٥	۰	0	6
of which: Non-financial corporations	5	5	٥	1	0	٥	0	٥	0	٥	۰	0	۰	٥	٥	٥	4	3	٥	۰	1	1	1	0	۰	0	۰	0	٥	۰	0	1
of which: Small and Medium-sized Enterprises	1	1	0	1	0	۰	0	٥	0	٥	0	0	۰	٥	0	0	1	۰	٥	۰	1	1	1	0	۰	0	۰	0	0	٥	0	1
of which: Collateralised by commercial immovable property	1	1	0	1	0	۰	0	0	0	٥	۰	٥	٥	٥	0	0	1	۰	٥	۰	1	1	1	0	٥	0	۰	0	٥	۰	٥	1

								As of 31	/03/2021															As of 30	/06/2021							
	Gross	carrying amount							Accumulated in			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp			inges in fair valu		a	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which: exposures with		Non-perform	Of which: exposures with				Of which: exposures wit		Non-perform	Of which: exposures with	1	Public			Performing	Of which: exposures with forbeasince		Non-perform	Of which: exposures with					Of which: Instruments		Of which: exposures with		Public	
(min EJR)			forbearance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			forbearance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	guarantee neceived in the context of the COVID-19	Inflows to non- performing exposures			forbearlance melakunos	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			forbearance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbearance measures	Of which: Unikely to pay that are not past-due or past-due or past-due or past-due or		Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	٥	٥	0	0	٥	۰	0	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	0	۰
of which: Households	۰	0	0	٥	0	۰	0	0	0	٥	۰	0	۰	٥	٥	0	٥	۰	٥	٥	٥	0	۰	٥	۰	0	۰	0	0	0	0	۰
of which: Collateralised by residential immovable property	۰	0	0	۰	٥	۰	0	0	0	٥	۰	0	0	٥	٥	0	٥	0	٥	0	0	٥	0	٥	۰	0	۰	0	0	0	0	۰
of which: Non-financial corporations	۰	0	0	٥	٥	۰	0	0	0	٥	۰	0	0	٥	٥	0	٥	0	٥	0	0	٥	٥	٥	۰	0	۰	0	0	0	0	۰
of which: Small and Medium-sized Enterprises	٥	٥	0	0	٥	٥	0	0	0	٥	0	0	0	0	٥	0	0	0	0	0	٥	٥	٥	0	0	٥	٥	٥	0	0	0	٥
of which: Collateralised by commercial immovable property	٥	٥	0	۰	0	۰	٥	0	0	٥	۰	0	۰	0	٥	٥	٥	۰	0	۰	٥	٥	۰	0	٥	٥	۰	٥	0	۰	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross canying amount	Gros													*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform			1	Performing			Non-perform						Performing			Non-perform	-			Performing			Non-perform	-			
(min EUR)			Of which: expositives with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			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: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeatance melaisures	Of which: Instruments instruments increase in credit fisk since initial recognition but not credit- impaired (Stage 2)		Of which: soposumes with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: th Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	5	5	٥	5	٥	٥	٥	٥	٥	0	٥	٥	۰	٥	5	٥	٥	٥	٥	٥	٥	0	۰	٥	٥	٥	۰	٥	0	٥	0	۰
of which: Households	٥	0			٥			٥	٥			٥				٥	٥	٥			٥			٥	٥			٥				۰
of which: Collatoralised by residential immovable property	۰	0			٥			٥	٥			٥				٥	٥	۰			0			٥	۰			٥				۰
of which: Non-financial corporations	5	5	0	s	٥	٥	٥	٥	٥	0	٥	٥	٥	٥	5	٥	٥	٥	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	0	٥	٥	٥
of which: Small and Medium-sized Enterprises	٥	٥			٥			0	٥			٥				٥	٥	٥			٥			٥	٥			٥				•
of which: Collateralised by commercial immovable property	0	0			٥			0	٥			0				0	٥	۰			٥			0	0			0				•

