



2025 EU-wide Transparency Exercise

Bank Name	Svenska Handelsbanken - gruppen
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.

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Leverage ratio

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(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,913	14,512	14,577	14,166	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	14,913	14,512			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	317,299	293,988	326,022	312,879	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	317,299	293,988			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.70%	4.94%	4.47%	4.53%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.70%	4.94%			[A.2]/[B.2]	

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P&L

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(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	11,774	15,160	3,320	6,249
Of which debt securities income	933	1,167	217	445
Of which loans and advances income	7,154	9,266	2,143	4,082
Interest expenses	8,753	11,174	2,293	4,301
(Of which deposits expenses)	3,165	4,054	849	1,600
(Of which debt securities issued expenses)	3,596	4,688	1,092	2,083
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	1	0	0
Net Fee and commission income	646	865	227	442
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	45	54	15	13
Gains or (-) losses on financial assets and liabilities held for trading, net	17	196	-62	-111
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	37	-10	-10	8
Gains or (-) losses from hedge accounting, net	-8	-4	-5	-14
Exchange differences [gain or (-) loss], net	163	131	129	175
Net other operating income / (expenses)	8	14	3	9
TOTAL OPERATING INCOME, NET	3,928	5,234	1,324	2,470
(Administrative expenses)	1,504	1,982	496	966
(Cash contributions to resolution funds and deposit guarantee schemes)	201	259	37	165
(Depreciation)	127	167	46	89
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-15	-14	32	-39
(Payment commitments to resolution funds and deposit guarantee schemes)	-7	0	32	-33
(Commitments and guarantees given)	-8	-14	0	-5
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	-3	0	0
Of which restructuring ²	0	-1	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)	-24	-38	-5	-19
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-24	-38	-5	-19
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	5	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	7	3	-3	-7
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	2,141	2,877	715	1,299
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,633	2,205	550	995
Profit or (-) loss after tax from discontinued operations	50	10	-1	-6
PROFIT OR (-) LOSS FOR THE YEAR	1,683	2,215	549	989
Of which attributable to owners of the parent	1,683	2,214	549	989

⁽¹⁾ Information available only as of end of the year

⁽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."

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Total Assets: fair value and impairment distribution

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ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		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	
Cash, cash balances at central banks and other demand deposits	33,510				46,333				56,484				55,388				IAS 1.54 (f)	
Financial assets held for trading	5,593	3,914	1,677	2	4,103	2,123	1,979	2	7,868	6,012	1,855	2	5,201	3,776	1,424	1	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	22,515	22,515	0	0	16,726	16,726	0	0	23,885	23,885	0	0	19,011	19,011	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	1,266	1,060	192	14	1,218	1,064	140	14	1,224	1,020	190	14	1,154	775	365	14	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	207,279				201,793				216,203				212,368				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,830	0	1,830	0	2,245	0	2,245	0	1,349	0	1,349	0	1,471	0	1,471	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-582				-558				-562				-476				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	15,142				10,038				9,587				8,466					
TOTAL ASSETS	306,353				283,898				316,039				302,583				IAS 1.91(a); XI.6	

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References		
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	1,214	0	0	0	0	0	1,157	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	0	0	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 1.31, 44(b)
	Loans and advances	199,320	7,405	696	-23	-44	-74	197,563	5,658	692	-18	-26	-75	210,373	5,225	721	-17	-24	-76	207,040	4,782	634	-14	-14	-59	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.

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Breakdown of liabilities

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(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	3,197	1,414	3,821	3,442	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	194	195	222	218	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	281,318	261,886	293,470	280,829	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	284	120	395	388	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	40	34	37	32	IAS 37.10; IAS 1.54(l)
Tax liabilities	489	399	405	412	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	632	791	704	650	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	2,640	1,023	373	52	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	288,794	265,862	299,427	286,022	IAS 1.9(b);IG 6
TOTAL EQUITY	17,559	18,036	16,611	16,561	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	306,353	283,898	316,039	302,583	IAS 1.IG6

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

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Breakdown of liabilities

Svenska Handelsbanken - gruppen

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		2,033	1,392	3,114	2,673	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	816	54	475	686	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	573	34	570	416	Annex V.Part 1.31
Deposits	Central banks	2,122	1,133	2,685	3,084	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	66	22	0	148	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,667	462	750	1,280	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	875	279	551	711	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,512	5,628	8,617	7,555	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,719	2,997	7,439	6,935	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	12,931	7,770	18,717	15,450	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10,640	6,368	14,893	10,734	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	54,613	53,361	56,797	53,296	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	42,324	43,740	46,255	43,709	ECB/2013/33 Annex 2.Part 2.9.1
	Households	54,897	54,374	57,064	58,093	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	41,015	41,578	44,241	45,220	Annex V.Part 1.42(f), 44(c)
Debt securities issued		144,428	138,501	144,362	140,968	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,668	3,234	3,201	3,161	Annex V.Part 1.37
Other financial liabilities		1,401	906	4,757	1,374	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		284,993	263,615	297,908	284,877	

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Market Risk

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TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT	
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				
	MULTIPLICATION FACTOR (ms) 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	MULTIPLICATION FACTOR (ms) 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					
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024											As of 31/12/2024										
Traded Debt Instruments	358	303	0	0	0	0							0	0	0	0								
Of which: General risk	185	227	0	0	0	0							0	0	0	0								
Of which: Specific risk	172	76	0	0	0	0							0	0	0	0								
Equities	4	4	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0								
Foreign exchange risk	1,913	1,657	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	2,276	1,964	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025											As of 30/06/2025										
Traded Debt Instruments	365	323	0	0	0	0							0	0	0	0								
Of which: General risk	204	190	0	0	0	0							0	0	0	0								
Of which: Specific risk	159	133	0	0	0	0							0	0	0	0								
Equities	3	5	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	1	0	0	0	0							0	0	0	0								
Foreign exchange risk	1,453	1,562	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	1,821	1,991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data								
Central governments or central banks	13,874	13,874	0	0	14,074	14,074	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	139	139	0	0	193	193	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	290	290	8	0	238	238	2	2
Corporates	1,621	1,603	896	0	1,949	1,554	1,209	0
of which: SME	983	983	305	0	1,113	1,113	429	0
Real	1,138	885	629	0	1,711	843	625	0
of which: SME	130	130	55	0	109	109	26	0
Secured by mortgages on immovable property and AOC exposures	12,279	29,579	11,283	0	12,433	30,211	11,467	0
of which: SME	19,622	18,591	8,904	0	19,975	18,969	9,156	0
Exposures in default	909	276	316	0	927	291	339	0
Items associated with particularly high risk	137	111	353	0	137	104	356	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	1,008	871	211	0	658	553	111	0
Standardised Total⁽⁴⁾	15,541	45,041	16,981	0	16,401	46,200	17,388	0

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant categories are disclosed. These have been selected under the following rule: Categories of counterparties covering 95% of total original exposure or Top 10 counterparties covered by original exposure, whichever is of less benefit.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWEDEN								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	64	64	2	0	37	37	2	0
Corporates	213	213	75	0	226	212	82	0
of which: SME	139	137	14	0	15	15	2	0
Real	1,198	498	373	0	823	463	343	0
of which: SME	28	4	2	0	21	1	2	0
Secured by mortgages on immovable property and AOC exposures	989	371	131	0	882	351	129	0
of which: SME	31	11	11	0	31	11	10	0
Exposures in default	37	20	28	11	30	20	27	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	634	634	1,441	0	630	630	1,424	0
Other exposures	989	830	170	0	520	380	75	0
Standardised Total⁽⁴⁾				11				14

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

⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NORWAY								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	54	24	24	0	0	0	0	0
Corporates	36	11	9	0	30	5	4	0
of which: SME	218	68	68	0	202	62	72	0
Real	13	3	2	0	14	2	2	0
Secured by mortgages on immovable property and AOC exposures	156	93	33	0	158	88	32	0
of which: SME	1	1	0	0	1	1	0	0
Exposures in default	1	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total⁽⁴⁾				11				4

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

⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM								
Central governments or central banks	10,870	10,870	0	0	11,070	11,070	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	238	238	8	0	188	188	4	0
Corporates	1,028	768	658	0	1,476	977	866	0
of which: SME	931	649	277	0	1,078	551	456	0
Real	172	162	118	0	302	170	124	0
Secured by mortgages on immovable property and AOC exposures	69	19	19	0	68	19	11	0
of which: SME	14,391	13,652	7,301	0	14,685	13,821	7,449	0
Exposures in default	289	282	262	0	262	262	262	0
Items associated with particularly high risk	129	109	504	0	138	103	514	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total⁽⁴⁾				22				22

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

⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardized Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS								
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0	0
Corporates	26	9	8	0	28	9	7	0
of which: SME	126	48	48	0	126	48	48	0
Real	38	15	4	0	66	4	5	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
of which: SME	8,028	8,831	3,053	0	9,119	9,261	3,078	0
Exposures in default	4,812	4,749	1,510	0	5,007	4,941	1,568	0
Items associated with particularly high risk	1	1	2	0	1	1	1	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
Standardised Total⁽⁴⁾				22				22

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

⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR '000)									
UNITED STATES	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	76	76	0		68	68	0	
	International Organisations	1	1	0		1	1	0	
	Institutions	13	13	0		11	11	0	
	Corporates	148	99	0		112	83	0	
	of which: SME	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items excluded with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	of which: SME	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	0	0	0		0	0	0		
Standardised Total⁽⁴⁾	134	94	0	0	102	72	0	0	

⁽¹⁾ Original exposure, unless Exposure value. It reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect.

⁽²⁾ Exposure value adjustments and provisions are reported on a gross basis and include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data		52,988	46,242	36,055	53	51,368	46,562	35,797	29
Standardised Total ⁽⁴⁾		52,988	46,242	36,055	53	51,368	46,562	35,797	29

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWEDEN		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NORWAY		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM		55,550	55,419	0	0	5,629	5,767	0	0
Standardised Total ⁽⁴⁾		55,550	55,419	0	0	5,629	5,767	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS		0	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾		0	0	0	0	0	0	0	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure (1)	Exposure Value (2)	Risk exposure amount	Value adjustments and provisions (3)	Original Exposure (1)	Exposure Value (2)	Risk exposure amount	Value adjustments and provisions (3)
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	72	72	0	0	68	68	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	9	9	0	2	0	0	0	0
	Corporates	334	87	87	0	310	82	82	0
	of which: SME	1	0	0	0	1	0	0	0
	of which: SME	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ACC exposures	46	46	46	0	37	37	37	0
	of which: SME	0	0	0	0	0	0	0	0
	Provisions in default	0	0	0	0	0	0	0	0
	Items associated with institutionally high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	200	200	200	0	0	0	0	0	
Standardised Total (3)									

(1) Original exposure: unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments ⁽³⁾	58,262	0	7,600	0	0	11,809	0	14,139	0	0
	Institutions	4,945	0	4,287	1,074	0	0	4,903	0	4,283	1,067
	Corporates	110,884	0	92,099	10,378	241	79	108,151	136	85,844	14,889
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	257
	Corporates - Of Which: SME	181,716	140	155,052	5,690	236	54	165,381	133	144,063	5,382
	Retail	202,338	304	98,775	9,485	506	155	102,255	272	95,036	8,209
	Retail - Secured on real estate property	100,040	264	96,469	8,755	493	21	96,790	238	93,486	7,583
	Retail - Secured on real estate property - Of Which: SME	688	4	599	175	22	18	587	4	572	155
	Retail - Other Retail	99,432	260	95,876	8,581	483	18	96,203	234	92,914	7,418
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2,498	41	2,397	792	102	344	2,345	344	2,192	827
	Retail - Other Retail - Of Which: non-SME	818	15	697	218	29	14	799	14	875	203
	Equity	3,063	76	1,610	122	72	20	1,547	20	1,676	134
Collective Investments Undertakings (CIU)	62	0	62	228	0	0	69	0	69	235	
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.
⁽³⁾IRB Total does not include the Securitisation position unless in the results prior to the 2025 exercise.
⁽⁴⁾For the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
SWEDEN	Central banks and central governments ⁽³⁾	25,520	0	25,011	329	0	20,850	0	20,325	285	0
	Institutions	2,247	0	2,205	398	0	2,690	0	2,247	386	0
	Corporates	78,037	72	65,821	11,492	87	47	74,986	50	64,875	10,177
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	84
	Corporates - Of Which: SME	40,800	71	39,517	8,465	87	31	40,167	48	38,924	3,239
	Retail	180,796	212	83,133	6,460	319	36	85,360	218	80,263	6,305
	Retail - Secured on real estate property	84,644	183	81,070	5,693	295	11	83,537	191	80,030	5,636
	Retail - Secured on real estate property - Of Which: SME	567	2	553	152	7	2	551	5	537	146
	Retail - Secured on real estate property - Of Which: non-SME	84,077	181	80,517	5,241	278	9	82,286	188	79,493	5,489
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,754	29	2,563	597	73	34	2,323	25	2,011	568
	Retail - Other Retail - Of Which: SME	785	13	666	202	27	13	771	12	650	188
	Retail - Other Retail - Of Which: non-SME	1,469	16	1,397	396	46	12	1,452	13	1,362	379
Equity	55	0	55	204	0	0	63	0	63	212	
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
NORWAY	Central banks and central governments ⁽³⁾	797	0	754	30	0	1,287	0	1,237	14	0
	Institutions	1,024	0	1,010	221	0	0	0	0	0	0
	Corporates	20,800	49	18,368	3,210	133	17	20,308	54	17,912	143
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,457	49	12,044	1,795	133	15	12,511	54	11,792	143
	Retail	12,512	39	12,560	1,877	98	4	13,061	30	13,079	1,905
	Retail - Secured on real estate property	12,412	38	12,412	1,811	92	2	12,983	28	12,983	1,867
	Retail - Secured on real estate property - Of Which: SME	39	1	38	21	2	1	35	1	34	18
	Retail - Secured on real estate property - Of Which: non-SME	12,374	37	12,455	1,810	90	2	12,948	27	12,948	1,849
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	90	2	88	46	6	2	79	2	76	38
	Retail - Other Retail - Of Which: SME	27	1	24	14	3	1	23	1	21	14
	Retail - Other Retail - Of Which: non-SME	63	1	64	32	3	1	53	1	53	24
Equity	6	0	6	24	0	0	6	0	6	23	
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments ⁽³⁾	2	0	2	0	0	2	0	2	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	589	0	542	162	0	0	526	0	477	120
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	51	0	23	8	0	0	6	0	2	0
	Retail	46	0	50	6	0	0	41	0	46	5
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments ⁽³⁾	15,424	0	15,414	144	0	17,712	0	17,712	166	0
	Institutions	88	0	41	17	0	0	0	42	16	0
	Corporates	0	0	0	23	0	0	176	0	97	20
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	2	1	0	0	3	0	3	1
	Retail	144	0	144	3	0	0	14	0	13	1
	Retail - Secured on real estate property	13	0	13	1	0	0	13	0	13	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	1	0	0	13	0	13	1
	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)											
Other non-credit-obligation assets											
IRB Total ⁽⁴⁾											

⁽¹⁾Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾Incl. MGA and PDA from Q1 2025.

		IRB Approach													
		As of 30/09/2024						As of 31/12/2024							
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	
Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, '000)															
UNITED STATES	Central banks and central governments ⁽³⁾	23,471	0	23,471	245	0	0	0	22,588	0	22,588	245	0	0	0
	Multipliers	86	0	74	32	0	0	0	345	0	333	34	0	0	0
	Corporates	2,386	0	253	261	0	0	0	2,584	0	198	320	0	0	0
	Corporate - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	84	0	82	11	0	0	0	84	0	82	8	0	0	0
	Retail - Secured on real estate property	83	0	81	11	0	0	0	83	0	81	8	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	83	0	81	11	0	0	0	83	0	81	8	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	1	0	1	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)															
Other non-credit obligation assets															
IRB Total															

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

⁽²⁾Incl. NGAIs and PIDs from Q1 2023

		IRB Approach													
		As of 31/03/2025						As of 30/06/2025							
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾		Risk exposure amount	
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR 's)															
UNITED STATES	Central banks and central governments ⁽²⁾	27,030	0	27,030	247	0	0	0	24,808	0	24,808	224	0	0	0
	Institutions	77	0	66	22	0	0	0	66	0	75	26	0	0	
	Corporates	2,445	0	1,645	212	0	0	0	2,322	0	798	171	0	0	
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	95	0	92	8	0	0	0	95	0	95	9	0	0	
	Retail - Secured on real estate property	93	0	93	8	0	0	0	95	0	94	9	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	93	0	93	8	0	0	0	95	0	94	9	0	0	
	Retail - Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	4	0	4	1	0	0	0	4	0	4	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	0	4	0	4	1	0	0	
	Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0		
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).
 (2) Incl. MSAs and PSEs from Q1 2025

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia																
[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	9	35	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] Total	Malta																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania																
		43	43	0	0	0	43	0	0	0	6	0	0	0	0	0	0

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovakia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovenia																
[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	13	13	0	0	0	0	23	105	4,035	51	1,767	30	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	United Kingdom	43	43	0	0	0	0	28	85	3,259	7	602	0	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Iceland	917	917	0	233	651	0	32	3	176	5	188	887	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Liechtenstein	24	24	0	3	0	0	23	4	718	1	96	0	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Norway	250	250	0	69	181	0	0	18	0	3	131	251	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		12	12	0	12	0	0	0	7	204	12	280	3	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		210	210	0	120	87	0	0	1	0	0	0	0	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,476	1,476	0	461	920	0	94	223	6,380	78	3,354	1,692	0		120	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0	117	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	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] Total		4	4	0	4	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		3	3	0	2	0	0	1	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		2	2	0	1	0	0	1	0	0	0	0	0	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1	1	0	1	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		0	0	0	0	0	0	0	0	0	0	15	84	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	1	17	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		12	12	0	12	0	0	12	0	0	0	0	3	0	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		22	22	0	6	0	0	15	0	0	1	35	86	0	0	4	

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean																
[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 ⁽¹⁾	0	0	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] Total		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 30/06/2025

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Slovakia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Slovenia																
[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	1,249	1,249	0	21	0	0	1,827	27	2,051	217	5,388	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	113	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Iceland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Liechtenstein																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Norway	3	3	0	2	0	0	1	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total		32	32	0	17	0	0	15	0	34	0	34	86	0	0	0	5

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 30/06/2025

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	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] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean																
[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 ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		13	13	0	13	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	0	3	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		15	15	0	11	0	3	0	0	0	0	0	0	0	0	0	2

Notes and definitions

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

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

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

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

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise
Performing and non-performing exposures
Svenska Handelsbanken - gruppen

	as of 30/06/2025														as of 30/06/2024																					
	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions ⁽¹⁾							Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions ⁽¹⁾							Collateral and financial guarantees received on non-performing exposures						
	Of which performing		Of which non-performing ⁽²⁾					On performing exposures ⁽³⁾			On non-performing exposures ⁽³⁾					Of which performing		Of which non-performing ⁽²⁾					On performing exposures ⁽³⁾			On non-performing exposures ⁽³⁾										
		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾		Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾		Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾		Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾		Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾		
Cash balances at central banks and other demand deposits	56,483	56,483	0	0	0	0	0	0	0	0	0	0	0	0	0	55,388	55,388	0	0	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)	20,040	20,040	0	0	0	0	0	0	0	0	0	0	0	0	0	20,000	20,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	19,079	19,079	0	0	0	0	0	0	0	0	0	0	0	0	0	18,533	18,533	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,700	2,700	0	0	0	0	0	0	0	0	0	0	0	0	0	2,654	2,654	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,264	3,264	0	0	0	0	0	0	0	0	0	0	0	0	0	3,216	3,216	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	216,230	216,230	5,232	86	794	13	717	721	46	28	76	981	212,451	212,893	4,761	67	822	18	624	124	27	31	59	0	39	124	27	31	59	0	39	124	27	31		
Central banks	2,001	2,001	0	0	0	0	0	0	0	0	0	0	1,401	1,401	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	845	845	0	0	0	0	0	0	0	0	0	0	2,381	2,381	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	3,077	3,077	0	0	0	0	0	0	0	0	0	0	3,422	3,422	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	3,443	3,443	0	0	0	0	0	0	0	0	0	0	3,645	3,642	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	92,178	91,904	2,683	34	232	5	232	237	28	31	205	89,900	89,709	2,294	23	199	10	189	189	18	8	32	0	31	189	18	8	32	0	31	189	18	8	32		
of which: small and medium-sized enterprises	66,846	66,622	1,889	33	223	4	223	233	23	23	200	63,728	63,549	1,780	20	180	9	170	170	15	7	18	0	18	170	15	7	18	0	18	170	15	7	18		
of which: loans collateralised by commercial immovable property	31,428	31,323	739	20	105	1	105	104	11	5	13	30,889	30,821	666	7	68	4	65	65	7	3	11	0	11	65	7	3	11	0	11	65	7	3	11		
Households	114,709	114,214	2,514	51	460	0	462	462	12	4	42	111,892	111,442	2,444	44	450	0	442	442	0	5	28	0	28	442	0	5	28	0	28	442	0	28	442		
of which: loans collateralised by residential immovable property	105,004	104,659	2,137	44	386	0	386	386	5	3	37	102,004	102,263	2,159	34	341	7	335	335	1	3	17	0	17	335	1	3	17	0	17	335	1	3	17		
of which: credit for consumption	2,044	2,040	88	0	111	0	111	111	1	3	31	1,907	1,906	81	1	77	0	76	76	1	2	16	0	16	76	1	2	16	0	16	76	1	2	16		
NET INTERESTS other than MT	207,084	207,144	5,232	86	794	13	717	724	46	28	76	207,084	207,286	4,761	67	822	18	624	124	27	31	59	0	39	124	27	31	59	0	39	124	27	31			
OFF-BALANCE SHEET EXPOSURES	46,488	46,394	148	0	0	0	0	0	0	0	0	0	46,294	46,294	148	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

(1) For the off-balance sheet exposures, gross (refer to Article 10(1) of Regulation (EU) No 1023/2019 (SME)).
(2) Institutions report here the cumulative amount of expected credit losses (also called recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures).
(3) Institutions report here the cumulative amount of expected credit losses (also called recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MT) and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are increasing assets. Following the age convention, information is disclosed with the opposite sign if what is reported according to the IFRS 9 framework (paragraph 7.1.2.10) which follows the age convention based on a credit-risk convention, as explained in Annex 1 to Part I Long-term (L) of Regulatory Reporting, however, for the off-balance sheet instruments, the same term 'Accumulated impairment, accumulated changes in fair value due to credit risk and provisions' is disclosed consistently with the credit age convention. This is because, based on this age convention, the provisions on off-balance sheet commitments are generally reported with positive sign.
(5) From June 2024, the gross carrying amount of assets and accumulated impairment that are purchased or originated at lower acquisition or cost, included in the impairment stage, is in the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - gruppen

	As of 30/09/2024							As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)			Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)			Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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		Of which on non-performing exposures with forbearance measures
(mln EUR)														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0	0
General governments	0	0	0	0	0		0	0	0	0	0		0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0	0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0	0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0	0
Loans and advances (including at amortised cost and fair value)	583	191	22	18	540	165	909	193	22	19	540	166		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	418	94	11	9	396	84	737	88	10	9	390	78		
of which: small and medium-sized enterprises	409	89	8	7	390		399	84	8	7	380			
Households	165	97	11	9	144	82	171	105	12	11	150	88		
DEBT INSTRUMENTS other than HFT	583	191	22	18	540		909	193	22	19	540			
Loan commitments given	12	0	0	0	11	0	129	1	0	0	9	0		
QUALITY OF FORBEARANCE														
Loans and advances that have been forborne more than twice (3)	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0							

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2025 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - gruppen

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	838	211	22	19	541	183	762	187	15	13	512	169
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	1	1	1	1	0	0	1	1
Non-financial corporations	654	106	11	10	378	95	603	101	10	8	363	92
of which: small and medium-sized enterprises	390	102	9	8	370		372	98	8	7	354	
Households	183	104	11	10	162	86	158	84	5	5	148	76
DEBT INSTRUMENTS other than HFT	838	211	22	19	541		762	187	15	13	512	
Loan commitments given	88	1	0	0	8	1	83	1	0	0	6	1
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Svenska Handelsbanken - gruppen

(milj. EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
A Agriculture, forestry and fishing	688	1	1	688	1	0	680	1	1	680	1	0	616	1	1	616	1	0	578	1	1	578	0	0
B Mining and quarrying	164	0	0	164	0	0	136	0	0	136	0	0	143	0	0	143	0	0	129	0	0	129	0	0
C Manufacturing	1,822	4	4	1,822	8	0	2,769	4	4	2,769	3	0	3,160	5	5	3,160	4	0	3,188	4	4	3,188	2	0
D Electricity, gas, steam and air conditioning supply	1,022	0	0	1,022	0	0	721	1	1	721	0	0	708	1	1	708	0	0	624	1	1	624	0	0
E Water supply	138	0	0	138	0	0	138	0	0	138	0	0	140	0	0	140	0	0	132	0	0	132	0	0
F Construction	3,262	25	25	3,262	24	0	2,829	24	24	2,829	21	0	3,191	24	24	3,191	19	0	3,116	22	22	3,116	14	0
G Wholesale and retail trade	2,779	9	8	2,779	7	0	2,233	10	9	2,233	7	0	2,433	13	13	2,433	6	0	2,295	14	14	2,295	6	0
H Transport and storage	486	1	1	486	1	0	413	1	1	413	1	0	441	1	1	441	0	0	413	0	0	413	1	0
I Accommodation and food service activities	2,074	11	11	2,074	1	0	2,239	12	12	2,239	2	0	2,181	12	12	2,181	2	0	2,076	12	12	2,076	2	0
J Information and communication	170	1	1	170	1	0	157	1	1	157	1	0	128	1	1	128	1	0	91	1	1	91	1	0
K Financial and insurance activities	2,247	0	0	2,247	0	0	2,242	0	0	2,242	0	0	2,305	0	0	2,305	1	0	2,531	0	0	2,531	1	0
L Real estate activities	69,163	173	171	69,163	25	0	68,545	167	161	68,545	21	0	71,125	167	159	71,125	22	0	69,181	126	117	69,181	17	0
M Professional, scientific and technical activities	2,990	2	2	2,990	2	0	2,538	2	1	2,538	1	0	2,202	2	2	2,202	1	0	2,241	2	2	2,241	1	0
N Administrative and support service activities	1,092	5	5	1,092	3	0	1,025	1	1	1,025	1	0	805	1	1	805	1	0	785	2	2	785	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	126	0	0	126	0	0	113	0	0	113	0	0	111	0	0	111	0	0	113	0	0	113	0	0
Q Human health services and social work activities	193	1	1	193	0	0	189	1	1	189	0	0	184	1	0	184	0	0	171	1	1	171	0	0
R Arts, entertainment and recreation	280	2	2	280	1	0	272	1	0	272	0	0	347	1	1	347	0	0	382	1	1	382	0	0
S Other services	988	7	7	988	5	0	1,561	4	4	1,561	4	0	1,760	12	12	1,760	3	0	1,863	12	12	1,863	3	0
Loans and advances	89,684	244	241	89,684	80	0	88,776	229	222	88,776	69	0	92,176	242	232	92,176	62	0	89,008	199	189	89,008	50	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)