

Capital position CRD3 rules	2012-12-31		2013-06-30		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	11 588		11 631		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	-93		-96		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1 426		-1 501		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-127		-106		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	10 162	17,9%	10 131	18,2%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	10 162	17,9%	10 131	18,2%	
G) Hybrid instruments not subscribed by government	1 425		1 229		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	11 586	20,4%	11 359	20,4%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	56 909		55 594		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	67		65		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	7		7		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	729		719		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	738		694		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	-	-	41 421	-	-	-	-	-	-	15	-		-		-	-
Institutions		15 002	-	-	-	537	-	1 421	-	-	-	150	-		-		-	-	
Corporates		42 104	349	67 269	390	2 932	9	17 695	-	14 734	1 110	2 719	11		93		128	18	
Corporates - Of Which: Specialised Lending		32	-	78	-	-	-	4	-	78	-	-	-		-		-	-	
Corporates - Of Which: SME		3 149	22	51 463	345	1 264	6	983	-	11 869	1 110	1 151	7		4		128	14	
Retail		-	-	90 522	456	3 783	11	-	-	6 819	1 049	1 848	17		-		156	12	
Retail - Secured on real estate property	67.5%	-	-	78 427	191	2 695	-	-	-	4 414	349	1 032	-		-		15	-	
Retail - Secured on real estate property - Of Which: SME	72.1%	-	-	841	-	20	-	-	-	213	-	7	-		-		-	-	
Retail - Secured on real estate property - Of Which: non-SME	67.4%	-	-	77 585	191	2 675	-	-	-	4 201	349	1 025	-		-		15	-	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	
Retail - Other Retail		-	-	12 095	265	1 088	11	-	-	2 405	700	816	17		-		141	12	
Retail - Other Retail - Of Which: SME		-	-	2 384	107	122	1	-	-	820	238	91	2		-		58	1	
Retail - Other Retail - Of Which: non-SME		-	-	9 711	158	966	10	-	-	1 585	462	725	14		-		83	11	
Equity		605	-	-	-	-	-	848	-	-	-	-	-		-		-	-	
Securitisation		154	-	-	-	-	-	5	-	-	-	-	-		60		-	-	
Other non-credit obligation assets		266	-	-	-	1 198	-	266	-	-	-	773	-		-		-	-	
TOTAL		58 131	349	157 791	846	49 870	20	20 236	0	21 552	2 159	5 506	28	14	154	36	284	0	30
Securitisation and re-securitisations positions deducted from capital *			60																

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Sweden		-	-	-	-	9 954	-	-	-	-	-	-	-		-		-	-	
Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	
Institutions		3 018	-	-	-	155	-	483	-	-	-	31	-		-		-	-	
Corporates		16 079	18	43 038	150	848	0	7 474	-	8 273	313	843	0		17		60	0	
Corporates - Of Which: Specialised Lending		32	-	78	-	-	-	4	-	78	-	-	-		-		-	-	
Corporates - Of Which: SME		993	4	31 568	138	222	-	206	-	6 406	313	216	-		3		60	-	
Retail		-	-	71 958	308	144	0	-	-	4 616	728	75	0		-		110	0	
Retail - Secured on real estate property	66.9%	-	-	64 718	135	85	-	-	-	3 239	242	31	-		-		6	-	
Retail - Secured on real estate property - Of Which: SME	68.0%	-	-	665	-	2	-	-	-	120	-	1	-		-		-	-	
Retail - Secured on real estate property - Of Which: non-SME	66.9%	-	-	64 053	135	83	-	-	-	3 119	242	30	-		-		6	-	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	
Retail - Other Retail		-	-	7 240	172	59	0	-	-	1 377	486	44	0		-		105	0	
Retail - Other Retail - Of Which: SME		-	-	1 897	79	6	-	-	-	564	180	4	-		-		41	-	
Retail - Other Retail - Of Which: non-SME		-	-	5 343	93	53	0	-	-	813	306	40	0		-		63	0	
Equity		515	-	-	-	-	-	729	-	-	-	-	-		-		-	-	
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-	
Other non-credit obligation assets		177	-	-	-	652	-	177	-	-	-	404	-		-		-	-	
TOTAL		19 789	18	114 996	458	11 753	0	8 864	0	12 889	1 041	1 352	0	8	17	22	170	0	0
Securitisation and re-securitisations positions deducted from capital *																			

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Norway	Central banks and central governments	-	-	-	-	1 062	-	-	-	-	-	-	2	-	-	-	-	-	-	-
	Institutions	397	-	-	-	12	-	72	-	-	-	2	-	-	-	-	-	-	-	
	Corporates	6 369	16	11 043	80	102	-	2 774	-	2 811	304	99	-	12	-	12	-	12	-	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	994	2	8 210	80	26	-	424	-	2 138	304	24	-	-	-	12	-	-	-	
	Retail	-	-	10 285	31	74	-	-	-	621	38	40	-	-	-	6	-	-	-	
	Retail - Secured on real estate property	62,1%	-	7 467	16	40	-	-	-	326	15	14	-	-	-	2	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	64,3%	-	57	-	0	-	-	-	29	-	0	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	62,1%	-	7 410	16	40	-	-	-	296	15	14	-	-	-	2	-	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	2 817	15	34	-	-	-	296	23	26	-	-	-	4	-	-	-	
	Retail - Other Retail - Of Which: SME	-	-	108	2	13	-	-	-	71	10	10	-	-	-	0	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	2 709	13	21	-	-	-	225	13	16	-	-	-	4	-	-	-	
	Equity	-	2	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	55	-	-	329	-	55	-	-	-	166	-	-	-	-	-	-	-	
TOTAL		6 824	16	21 328	111	1 580	0	2 905	0	3 432	342	310	0	2	12	5	18	0	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Finland	Central banks and central governments	-	-	-	-	10 656	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	709	-	-	-	6	-	84	-	-	-	1	-	-	-	-	-	-	-
	Corporates	5 833	28	2 460	31	10	-	2 468	-	513	60	9	-	2	-	13	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	355	0	1 844	31	3	-	61	-	420	60	3	-	0	-	13	-	-	-
	Retail	-	-	3 643	52	2	-	-	-	796	127	1	-	-	-	10	-	-	-
	Retail - Secured on real estate property	69,0%	-	2 909	24	1	-	-	-	491	63	0	-	-	-	3	-	-	-
	Retail - Secured on real estate property - Of Which: SME	72,6%	-	0	-	0	-	-	-	0	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	68,8%	-	2 909	24	1	-	-	-	491	63	0	-	-	-	3	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	734	29	1	-	-	-	305	64	0	-	-	-	7	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	159	8	0	-	-	-	55	17	0	-	-	-	4	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	574	20	0	-	-	-	251	46	0	-	-	-	2	-	-	-
	Equity	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	0	-	-	80	-	0	-	-	-	71	-	-	-	-	-	-	-
TOTAL		6 543	28	6 103	83	10 754	0	2 553	0	1 309	187	82	0	1	2	3	23	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Denmark	Central banks and central governments	-	-	-	-	1 200	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	787	-	-	-	32	-	134	-	-	-	6	-	-	-	-	-	-	-	-
	Corporates	2 916	230	1 906	39	11	2	1 391	-	985	147	11	3	-	46	-	37	-	1	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	126	2	1 846	39	8	-	60	-	962	147	7	-	1	-	37	-	-	-	-
	Retail	-	-	4 155	56	145	1	-	-	749	115	108	1	-	-	30	-	-	-	1
	Retail - Secured on real estate property	88,0%	-	2 927	15	3	-	-	-	332	27	1	-	-	-	4	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	93,4%	-	-	119	-	1	-	-	64	-	0	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	87,8%	-	-	2 808	15	3	-	-	268	27	1	-	-	-	4	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1 228	41	142	1	-	-	417	88	107	1	-	-	26	-	-	-	1
	Retail - Other Retail - Of Which: SME	-	-	219	17	11	1	-	-	130	30	8	1	-	-	12	-	-	-	1
	Retail - Other Retail - Of Which: non-SME	-	-	1 009	24	131	0	-	-	287	58	98	0	-	-	14	-	-	-	0
	Equity	-	11	-	-	-	-	-	39	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	28	-	-	-	123	-	28	-	-	-	118	-	-	-	-	-	-	-	
TOTAL		3 742	230	6 060	95	1 512	2	1 592	0	1 734	261	243	3	1	46	4	67	0	2	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	-	-	-	-	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	2 158	-	-	-	19	-	205	-	-	-	4	-	-	-	-	-	-	-	-
	Corporates	2 889	30	8 453	56	102	-	1 341	-	2 057	247	95	-	6	-	5	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	606	9	7 614	56	37	-	199	-	1 899	247	35	-	0	-	5	-	-	-	-
	Retail	-	-	93	1	2 998	7	-	-	7	1	1 448	10	-	-	-	-	-	-	1
	Retail - Secured on real estate property	57,1%	-	79	-	2 214	-	-	-	4	-	860	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	53,9%	-	-	0	-	1	-	-	-	0	-	1	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	57,2%	-	-	79	-	2 213	-	-	-	4	-	860	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	15	1	784	7	-	-	2	1	588	10	-	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME	-	-	0	0	87	1	-	-	0	0	65	1	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	15	1	697	6	-	-	2	1	523	9	-	-	-	-	-	-	1
	Equity	-	25	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	61	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	4	-	-	-	9	-	4	-	-	-	9	-	-	-	-	-	-	-	
TOTAL		5 137	30	8 546	57	3 214	7	1 578	0	2 063	248	1 555	10	1	6	2	5	0	1	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	-	-	-	-	17 501	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	6 883	-	-	-	4	-	196	-	-	-	-	1	-	-	-	-	-	-	-
	Corporates	1 666	-	4	-	62	-	568	-	2	-	62	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0	-	4	-	54	-	0	-	2	-	54	-	-	-	-	-	-	-	-
	Retail	-	-	70	0	5	-	-	-	5	0	2	-	-	-	-	-	-	-	1
	Retail - Secured on real estate property	0,0%	-	-	58	4	-	-	-	4	-	2	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	58	4	-	-	-	4	-	2	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	12	0	1	-	-	-	2	0	1	-	-	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME	-	-	0	-	0	-	-	-	0	-	0	-	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	12	0	1	-	-	-	2	0	1	-	-	-	-	-	-	-	1
	Equity	-	-	-	-	-	-	-	45	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	3	-	-	-	-	-	-	60	-	-	-	-
Other non-credit obligation assets	-	-	-	-	3	-	0	-	-	-	3	-	-	-	-	-	-	-	-	
TOTAL		8 670	0	74	0	17 575	0	812	0	7	0	68	0	0	60	0	0	-	1	
Securitisation and re-securitisations positions deducted from capital *		-	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 31/12/2012)	Exposure values (as of 31/12/2012) ^{**}						RWA (as of 31/12/2012) ^{**}						Value adjustments and provisions (as of 31/12/2012) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **							
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Central banks and central governments		-	-	-	-	39 737	-	-	-	-	-	-	21	-		-		-	-	-	-
Institutions		12 628	-	-	-	532	-	1 504	-	-	-	127	-		-		-	-	-	-	-
Corporates		19 677	13	87 297	674	2 744	8	6 701	-	23 643	1 674	2 515	11		3		187			8	
Corporates - Of Which: Specialised Lending		71	-	31	-	-	-	33	-	21	-	-	-		-		-		-	-	-
Corporates - Of Which: SME		2 767	8	53 243	367	1 224	6	748	-	11 644	931	1 083	8		3		131			6	
Retail		-	-	91 780	432	4 190	14	-	-	6 803	1 012	2 022	20		-		151			8	
Retail - Secured on real estate property	67.5%	-	-	80 020	180	3 041	-	-	-	4 353	321	1 161	-		-		14			-	
Retail - Secured on real estate property - Of Which: SME	71.5%	-	-	855	-	24	-	-	-	214	-	9	-		-		-		-	-	
Retail - Secured on real estate property - Of Which: non-SME	67.5%	-	-	79 165	180	3 017	-	-	-	4 139	321	1 152	-		-		14			-	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	-	
Retail - Other Retail		-	-	11 760	251	1 149	14	-	-	2 449	691	861	20		-		137			8	
Retail - Other Retail - Of Which: SME		-	-	2 375	99	119	2	-	-	782	201	89	2		-		56			1	
Retail - Other Retail - Of Which: non-SME		-	-	9 386	152	1 030	12	-	-	1 668	490	772	18		-		81			6	
Equity		600	-	-	-	-	-	862	-	-	-	-	-		-		-		-	-	
Securitisation		109	-	-	-	-	-	3	-	-	-	-	-		61		-		-	-	
Other non-credit obligation assets		284	-	-	-	1 590	-	284	-	-	-	868	-		-		-		-	-	
TOTAL		33 297	13	179 077	1 105	48 793	22	9 354	0	30 446	2 685	5 553	31		64		52		338	0	15
Securitisation and re-securitisations positions deducted from capital *		-	61	-	-	-	-	-	-	-	-	-	-		-		-		-	-	-

Notes and definitions

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **							
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Sweden		-	-	-	-	9 579	-	-	-	-	-	-	-		-		-		-	-	-
Institutions		2 673	-	-	-	135	-	460	-	-	-	27	-		-		-		-	-	-
Corporates		5 708	3	53 028	153	373	-	1 959	-	12 362	432	368	-		2		55			-	
Corporates - Of Which: Specialised Lending		71	-	31	-	-	-	33	-	21	-	-	-		-		-		-	-	-
Corporates - Of Which: SME		931	3	32 546	153	102	-	200	-	5 771	432	96	-		2		55			-	
Retail		-	-	72 900	285	192	0	-	-	4 469	683	105	0		-		107			0	
Retail - Secured on real estate property	66.9%	-	-	65 846	120	100	-	-	-	3 182	203	36	-		-		6			-	
Retail - Secured on real estate property - Of Which: SME	67.9%	-	-	680	-	2	-	-	-	120	-	1	-		-		-		-	-	
Retail - Secured on real estate property - Of Which: non-SME	66.9%	-	-	65 166	120	98	-	-	-	3 062	203	36	-		-		6			-	
Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	-	
Retail - Other Retail		-	-	7 054	165	92	0	-	-	1 287	480	69	0		-		102			0	
Retail - Other Retail - Of Which: SME		-	-	1 862	72	5	-	-	-	524	148	4	-		-		40			-	
Retail - Other Retail - Of Which: non-SME		-	-	5 192	93	87	0	-	-	763	332	65	0		-		61			0	
Equity		503	-	-	-	-	-	734	-	-	-	-	-		-		-		-	-	
Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	-	
Other non-credit obligation assets		194	-	-	-	1 234	-	194	-	-	-	580	-		-		-		-	-	
TOTAL		9 078	3	125 928	438	11 514	0	3 348	0	16 831	1 115	1 081	0		2		36		163	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-		-		-		-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Norway	Central banks and central governments	-	-	-	-	887	-	-	-	-	-	-	2	-	-	-	-	-	-	-
	Institutions	418	-	-	-	16	-	87	-	-	-	3	-	-	-	-	-	-	-	
	Corporates	2 897	2	13 732	47	117	-	871	-	4 028	103	116	-	-	0	-	13	-	-	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	601	2	8 358	46	41	-	215	-	2 137	100	40	-	-	0	-	13	-	-	
	Retail	-	-	10 006	31	65	0	-	-	746	36	39	0	-	-	-	6	-	0	
	Retail - Secured on real estate property	62,0%	-	7 405	21	24	-	-	-	302	21	9	-	-	-	-	2	-	-	
	Retail - Secured on real estate property - Of Which: SME	63,0%	-	54	-	1	-	-	-	22	-	0	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	62,0%	-	7 351	21	23	-	-	-	280	21	8	-	-	-	-	2	-	-	
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail	-	-	2 600	9	41	0	-	-	444	15	31	0	-	-	-	4	-	0	
	Retail - Other Retail - Of Which: SME	-	-	103	2	11	0	-	-	56	9	8	0	-	-	-	0	-	0	
	Retail - Other Retail - Of Which: non-SME	-	-	2 497	7	30	-	-	-	389	6	23	-	-	-	-	4	-	-	
	Equity	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	233	-	56	-	-	-	179	-	-	-	-	-	-	-	
TOTAL		3 374	2	23 738	77	1 318	0	1 018	0	4 774	140	339	0	-	0	6	19	0	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Finland	Central banks and central governments	-	-	-	-	8 181	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	867	-	-	-	2	-	88	-	-	-	0	-	-	-	-	-	-	-
	Corporates	2 740	0	5 297	62	160	-	836	-	2 140	112	160	-	-	-	-	20	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	566	0	1 924	32	62	-	89	-	481	34	62	-	-	-	-	14	-	-
	Retail	-	-	3 828	55	2	-	-	-	899	134	1	-	-	-	-	9	-	-
	Retail - Secured on real estate property	68,2%	-	3 093	25	1	-	-	-	572	68	0	-	-	-	-	3	-	-
	Retail - Secured on real estate property - Of Which: SME	68,4%	-	0	-	0	-	-	-	0	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	68,2%	-	3 093	25	1	-	-	-	572	68	0	-	-	-	-	3	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	736	29	0	-	-	-	327	66	0	-	-	-	-	6	-	-
	Retail - Other Retail - Of Which: SME	-	-	156	8	0	-	-	-	66	16	0	-	-	-	-	4	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	580	21	0	-	-	-	261	50	0	-	-	-	-	2	-	-
	Equity	-	-	-	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	29	-	0	-	-	-	20	-	-	-	-	-	-	-
TOTAL		3 609	0	9 126	117	8 372	0	926	0	3 039	246	180	0	-	0	3	29	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Denmark	Central banks and central governments	-	-	-	-	1 960	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	679	-	-	-	25	-	263	-	-	-	5	-	-	-	-	-	-	-
	Corporates	991	1	4 206	77	23	1	282	-	1 798	576	23	2	-	0	-	81	-	1
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	114	1	1 924	67	12	-	49	-	1 010	104	11	-	0	-	40	-	-	
	Retail	-	-	4 567	52	178	1	-	-	652	107	132	1	-	-	-	29	-	1
	Retail - Secured on real estate property	87,8%	-	3 271	12	4	-	-	-	271	26	1	-	-	-	-	4	-	-
	Retail - Secured on real estate property - Of Which: SME	92,5%	-	120	-	1	-	-	-	72	-	0	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	87,6%	-	3 151	12	3	-	-	-	199	26	1	-	-	-	-	4	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	1 296	40	174	1	-	-	381	81	130	1	-	-	-	25	-	1
	Retail - Other Retail - Of Which: SME	-	-	253	17	10	1	-	-	136	28	7	1	-	-	-	11	-	1
	Retail - Other Retail - Of Which: non-SME	-	-	1 042	23	164	0	-	-	246	53	123	0	-	-	-	13	-	0
	Equity	-	11	-	-	-	-	-	41	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	27	-	-	-	78	-	27	-	-	-	73	-	-	-	-	-	-
TOTAL		1 708	1	8 773	129	2 264	2	614	0	2 450	683	232	3	-	0	3	110	0	2
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	-	-	-	-	763	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1 695	-	-	-	11	-	149	-	-	-	2	-	-	-	-	-	-	-
	Corporates	865	4	10 480	77	201	-	320	-	2 976	353	191	-	-	-	10	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	515	1	8 012	47	76	-	178	-	2 025	197	73	-	-	-	6	-	-	-
	Retail	-	-	91	1	3 259	7	-	-	6	1	1 541	10	-	-	-	-	-	1
	Retail - Secured on real estate property	57,3%	-	77	-	2 487	-	-	-	4	-	962	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	55,1%	-	0	-	3	-	-	-	0	-	1	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	57,3%	-	77	-	2 484	-	-	-	4	-	961	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	14	1	772	7	-	14	2	1	579	10	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME	-	-	0	0	88	0	-	-	0	0	66	0	-	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	14	1	684	6	-	14	2	1	513	9	-	-	-	-	-	1
	Equity	-	26	-	-	-	-	-	26	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	46	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	4	-	-	-	12	-	4	-	-	-	12	-	-	-	-	-	-
TOTAL		2 636	4	10 571	78	4 245	7	502	0	2 982	354	1 746	10	-	0	3	10	0	1
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	-	-	-	-	16 524	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	5 205	-	-	-	-	5	-	177	-	-	-	1	-	-	-	-	-	-	-
	Corporates	1 616	-	75	-	72	-	580	-	58	-	72	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0	-	45	-	72	-	0	-	33	-	72	-	-	-	-	-	-	-	-
	Retail	-	-	69	0	5	-	-	-	5	0	3	-	-	-	-	-	-	-	1
	Retail - Secured on real estate property	0,0%	-	-	58	-	3	-	-	-	4	-	1	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	58	-	3	-	-	-	4	-	1	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	11	0	2	-	-	-	2	0	1	-	-	-	-	-	-	-	1
	Retail - Other Retail - Of Which: SME	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	11	0	2	-	-	-	2	0	1	-	-	-	-	-	-	-	1
	Equity	-	54	-	-	-	-	-	54	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	63	-	-	-	-	-	2	-	-	-	-	-	-	61	-	-	-	-
Other non-credit obligation assets	-	0	-	-	-	3	-	0	-	-	-	3	-	-	-	-	-	-	-	
TOTAL		6 938	0	143	0	16 609	0	814	0	63	0	79	0	-	61	0	0	-	1	
Securitisations and re-securitisations positions deducted from capital *		-	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ^{**} (as of 30/06/2013)	Exposure values (as of 30/06/2013) ^{**}						RWA (as of 30/06/2013) ^{**}						Value adjustments and provisions (as of 30/06/2013) ^{**}					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
^{**} As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

SE086

Svenska Handelsbanken AB (publ)

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	214	170
Trading Book (excl. correlation trading)	20	16
Correlation Trading Portfolio	0	0
Total	235	186

Explanatory footnotes

4. MARKET RISK

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

	2012-12-31		2013-06-30	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	1 282	0	1 374	0
TDI - General risk	961	0	816	0
TDI - Specific risk	321	0	558	0
Equities	39	0	32	0
Equities - General risk	15	0	8	0
Equities - Specific risk	20	0	23	0
Foreign exchange risk	0	0	0	0
Commodities risk	14	0	14	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Bulgaria	0	0	0					
[3M - 1Y]		0	0	0					
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic							
[3M - 1Y]		0	0	0				
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		0	0	0	0	0	0	0
[0 - 3M]	Denmark	1 151	315	1 151	836			
[3M - 1Y]		0		0		0		
[1Y - 2Y]		7		7	7			
[2Y - 3Y]		0		0		0		
[3Y - 5Y]		1	1	1		0		
[5Y - 10Y]								
[10Y - more]		0		0		0		
Total		1 159	316	1 159	843	0	0	0
[0 - 3M]	Estonia	2	2	2				
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		2	2	2	0	0	0	0
[0 - 3M]	Finland	8 589	8 589	8 589			0	
[3M - 1Y]		22	22	22			3	
[1Y - 2Y]		36	36	36			1	
[2Y - 3Y]		41	41	41			0	
[3Y - 5Y]		142	31	142	87		24	
[5Y - 10Y]		336	336	336			2	
[10Y - more]		74	74	74				
Total		9 239	9 127	9 239	87	0	24	7
								0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0	0	0					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Germany	12	12	12					
[3M - 1Y]							71		
[1Y - 2Y]							29		
[2Y - 3Y]									
[3Y - 5Y]								125	
[5Y - 10Y]								64	
[10Y - more]								0	
Total		301	12	301	0	0	290	0	
[0 - 3M]	Greece	0	0	0	0	0	0	0	
[3M - 1Y]								0	
[1Y - 2Y]								0	
[2Y - 3Y]								0	
[3Y - 5Y]								0	
[5Y - 10Y]								0	
[10Y - more]								0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Hungary	0	0	0					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Italy	0	0	0	0	0	0	0	
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Latvia	1	1	1					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		1	1	1	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	37	37	37					
[3M - 1Y]									
[1Y - 2Y]		103		103	78		24		
[2Y - 3Y]									
[3Y - 5Y]		2		2			2		
[5Y - 10Y]		16		16	16				
[10Y - more]									
Total		157	37	157	94	0	26	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	15		15	15			
[3M - 1Y]		409	409	409				
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		425	409	425	15	0	0	0
[0 - 3M]	Norway	1 341	1 326	1 341			15	
[3M - 1Y]		10	3	3			0	
[1Y - 2Y]		4	1	4			3	
[2Y - 3Y]		5	4	5			1	
[3Y - 5Y]		2	2	2				
[5Y - 10Y]		1	1	1				
[10Y - more]		66	66	66				
Total		1 428	1 403	1 422	0	0	18	0
[0 - 3M]	Poland	7	7	7				
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		7	7	7	0	0	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	2	2	2					
[3M - 1Y]		3	3	3					
[1Y - 2Y]		0	0	0					
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		5	5	5	0	0	0	0	
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Spain	0		0			0		
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	2 983	2 869	2 983			114	2	
[3M - 1Y]		233	84	233	23		126	2	
[1Y - 2Y]		1 265	57	1 265	477		731	12	
[2Y - 3Y]		535	56	508	25		427	12	
[3Y - 5Y]		293	160	160			0	24	
[5Y - 10Y]		1 215	180	790	2		608	22	
[10Y - more]		488	422	472			50	19	
Total			7 010	3 827	6 411	527	0	2 057	94
[0 - 3M]	United Kingdom	0	0	0					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total			0	0	0	0	0	0	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total			0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total			0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	120	32	120	88				
[3M - 1Y]		29		29	29				
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		149	32	149	117	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	17 285	17 285	17 285					
[3M - 1Y]									
[1Y - 2Y]		559		559			559		
[2Y - 3Y]		84		84			84		
[3Y - 5Y]		390		390			390		
[5Y - 10Y]		174		174			174		
[10Y - more]									
Total		18 492	17 285	18 492	0	0	1 207	0	0
[0 - 3M]	Switzerland								
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	0

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	1	1	1					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		1	1	1	0	0	0	0	
[0 - 3M]	Other Central and Eastern Europe countries non EEA	0	0	0	0	0	0	0	
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean						0		
[3M - 1Y]			0	0					
[1Y - 2Y]									
[2Y - 3Y]			0	0	0				
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]		0	0	0					
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Others	13	13	13			1		
[3M - 1Y]		0	0	0			1		
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]		1	1	1					
[5Y - 10Y]		7	7	7					
[10Y - more]		0	0	0					
Total		21	21	21	0	0	2	0	
TOTAL EEA 30		19 735	15 147	19 129	1 567	0	2 415	101	0

Notes and definitions

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

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

(3) 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. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Bulgaria	0	0	0					
[3M - 1Y]		0	0	0					
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

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(in million Euro)

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		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0				
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		0	0	0	0	0	0	0
[0 - 3M]	Denmark	1 876	234	1 876	1 642		2	
[3M - 1Y]		42	21	42	7		15	
[1Y - 2Y]								
[2Y - 3Y]		6		6			6	
[3Y - 5Y]		1	1	1				
[5Y - 10Y]								
[10Y - more]		0		0			0	
Total		1 925	256	1 925	1 649	0	21	2
[0 - 3M]	Estonia	3	3	3				
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		3	3	3	0	0	0	0
[0 - 3M]	Finland	5 843	5 843	5 843			3	
[3M - 1Y]		15	4	15			11	
[1Y - 2Y]		35	35	35			16	
[2Y - 3Y]		169	38	169	86		45	
[3Y - 5Y]		33	33	33			14	
[5Y - 10Y]		401	401	401			1	
[10Y - more]		111	111	111				
Total		6 606	6 465	6 606	86	0	56	75
								0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	1	1	1				
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		1	1	1	0	0	0	0
[0 - 3M]	Germany	10	10	10				
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		10	10	10	0	0	0	0
[0 - 3M]	Greece	0	0	0	0	0	0	0
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0				
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		0	0	0	0	0	0	0

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		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Iceland								
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Italy	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Latvia	1	1	1					
[3M - 1Y]		0	0	0					
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		1	1	1	0	0	0	0	

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0					
[3M - 1Y]		0	0	0					
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	42	42	42					
[3M - 1Y]		101		101	77		24		
[1Y - 2Y]									
[2Y - 3Y]		11		11			11		
[3Y - 5Y]		2		2			2		
[5Y - 10Y]		14		14	14				
[10Y - more]									
Total		171	42	171	92	0	37	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

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			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	1 153	1 153	1 153				
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		1 153	1 153	1 153	0	0	0	0
[0 - 3M]	Norway	1 012	886	1 012			126	
[3M - 1Y]		79	3	79			76	
[1Y - 2Y]		5	2	5			3	
[2Y - 3Y]		5	4	5			1	
[3Y - 5Y]		2	2	2				
[5Y - 10Y]		1	1	1				
[10Y - more]		61	61	61				
Total		1 164	958	1 164	0	0	206	0
[0 - 3M]	Poland	7	7	7				
[3M - 1Y]								
[1Y - 2Y]								
[2Y - 3Y]								
[3Y - 5Y]								
[5Y - 10Y]								
[10Y - more]								
Total		7	7	7	0	0	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0

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(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Romania								
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Spain								
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Sweden	2 024	1 808	2 024	23		193	319	
[3M - 1Y]		1 290	132	1 290	419		739	13	
[1Y - 2Y]		33	28	33			5	4	
[2Y - 3Y]		473	33	161	41		86	5	
[3Y - 5Y]		344	214	214			0	17	
[5Y - 10Y]		1 126	172	1 036	2		861	10	
[10Y - more]		482	418	448			30	13	
Total		5 772	2 805	5 205	486	0	1 913	382	0
[0 - 3M]	United Kingdom	722	722	722					
[3M - 1Y]		0	0	0					
[1Y - 2Y]		0		0			0		
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total	722	722	722	0	0	0	0	0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Hong Kong	167	17	167	150				
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		167	17	167	150	0	0	0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	U.S.	16 311	16 311	16 311			0		
[3M - 1Y]									
[1Y - 2Y]			4		4		4		
[2Y - 3Y]			669		669		669		
[3Y - 5Y]			498		498		498		
[5Y - 10Y]			166		166		166		
[10Y - more]									
Total		17 647	16 311	17 647	0	0	1 337	0	
[0 - 3M]	Switzerland						2		
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	2	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	1	1	1					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		1	1	1	0	0	0	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0			1		
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]			0	0	0				
[3Y - 5Y]									
[5Y - 10Y]									
[10Y - more]			0	0	0				
Total		0	0	0	0	0	1	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

SE086
Svenska Handelsbanken AB (publ)

(in million Euro)

Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Africa	0	0	0					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]		0	0	0					
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	
[0 - 3M]	Others	27	27	27			40		
[3M - 1Y]		0	0	0					
[1Y - 2Y]									
[2Y - 3Y]									
[3Y - 5Y]		1	1	1					
[5Y - 10Y]		7	7	7					
[10Y - more]		0	0	0					
Total		35	35	35	0	0	40	0	
TOTAL EEA 30		17 534	12 421	16 967	2 312	0	2 233	459	0

Notes and definitions

(1) 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

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

(3) 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). 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

6. RWA

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(in million Euro)

	2012-12-31	2013-06-30
RWA for credit risk	49 482	48 070
RWA Securitisation and re-securitisations	5	3
RWA Other credit risk	5 765	5 528
RWA for market risk	1 337	1 420
RWA for operational risk	6 090	6 104
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	56 909	55 594

Explanatory footnotes