Capital position CRD3 rules	2012-1	2-31	2013-0	06-30	References to COREP reporting
Capital position CND3 fules	Million EUR	% RWA	Million EUR	% RWA	References to CONEF reporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> 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 intruments 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	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	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	V//////	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.

		LTV 0/ ++ /			sure values (as of 3						WA (as of 31 <i>/</i>							visions (as of 31/12/2012) **	
couterparty countries		1 LTV % ** (as of 31/12/2012)	I F-IRB		A-IRB		STA		F-IRB		A-IRE		STA		l F-	RB	I A-IR	RB S	STA
			Non-defaulted [Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted N	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted	Defaulted Non-defaulted	d Defaulte
	Central banks and central governments		4 -l	-	-	-	41 421	-				-	15	-		/ -	<i>\\\\\\\</i>	\ -\ <i>\\\\\\</i>	
	Institutions		15 002	-	-	-	537	-	1 421	-	-	-	150	-		7 -		\ \ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	
	Corporates		42 104	349	67 269	390	2 932	9	17 695	-	14 734	1 110	2 719	11		93	V/////	128	
	Corporates - Of Which: Specialised Lending		32	-	78	-	-	-	4	-	78	-	-	-		-	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	· //////	7
	Corporates - Of Which: SME		3 149	22	51 463	345	1 264	6	983	-	11 869	1 110	1 151	7		4	\/////	128	
	Retail		<u> </u>	-	90 522	456	3 783	11	-	-	6 819	1 049	1 848	17		7 -		156	7
	Retail - Secured on real estate property	67,5%	1 -	-	78 427	191	2 695	-	-	-	4 414	349	1 032	-		-	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	15	7
	Retail - Secured on real estate property - Of Which: SME	72,1%	-	-	841	-	20	-	-	-	213	-	7	-		// -		1 · //////	7
ıska Handelsbanken AB (publ)	Retail - Secured on real estate property - Of Which: non-SME	67,4%	-	-	77 585	191	2 675	-	-	-	4 201	349	1 025	-		7 -		15	π
	Retail - Qualifying Revolving	////////	<u> </u>	-	-	-	-	-	-	-	-	-	-	-		-	<i>\//////</i>	1 - <i>1//////</i>	7
	Retail - Other Retail		<i>i</i> - I	-	12 095	265	1 088	11	-	-	2 405	700	816	17		7 -		141	27
	Retail - Other Retail - Of Which: SME			-	2 384	107	122	1	-	-	820	238	91	2		<u> </u>	<i>\//////</i>	58 //////	<u> </u>
	Retail - Other Retail - Of Which: non-SME	— <i>\///////</i>	<u> </u>	-	9 711	158	966	10	-	-	1 585	462	725	14		<u> </u>	<i>\//////</i>	83 //////	<i>7</i> 2
	Equity		605	-	-	-	-	-	848	-	-	-	-	-		7 -		\ \ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	77
	Securitisation		154	-	-	-	-	-	5	-	-	-	-	-		60		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	77
	Other non-credit obligation assets		266	_	-	-	1 198	-	266	-	-	-	773	-		7 -	V//////	\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	
	TOTAL		58 131	349	157 791	846	49 870	20	20 236	0	21 552	2 159	5 506	28		4 154	36	284	0
	Securitisation and re-securitisations positions deducted from capital *	1//////		60	-	-	-	-	-	-	-	-	-	-		7 -	///////	· //////	7

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

		TV 0/ ** /			osure values (as						RWA (as of 31/							ovisions (as of	
nterparty Country ⁽¹⁾		31/12/2012)	F-IRB		A-IR	В	STA	\	F-IRE	3	A-IRE	3	ST#	4	F	-IRB	A-	IRB	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted N	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-default	ed Defaulted	Non-defaulte	d Defaulted	Non-defaulted De
	Central banks and central governments		- [-	-	-	9 954	-	-	-	-	-	-	-	V/////	-			
	Institutions		3 018	-	-	-	155	-	483	-	-	-	31	-		// -		-	
	Corporates		16 079	18	43 038	150	848	0	7 474	-	8 273	313	843	0		17		60	
	Corporates - Of Which: Specialised Lending		32	-	78	-	-	-	4	-	78	-	-	-	<i>\/////</i>	<u> </u>		-	<i>7/////</i>
	Corporates - Of Which: SME		993	4	31 568	138	222	-	206	-	6 406	313	216	-		3		60	
	Retail		1 -	-	71 958	308	144	0	-	-	4 616	728	75	0		<u> </u>		110	<i>//////</i> //
	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	-	<i>\/////</i>	<u> </u>			
Our Inc	Retail - Secured on real estate property - Of Which: non-SME	66,9%	 	-	64 053	135	83	-	-	-	3 119	242	30	-	<i>\\\\\\</i>	//	<i>\\\\\\</i>	6	<i>///////</i>
Sweden	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-	<i>\/////</i>	<u> </u>		<u> </u>	
	Retail - Other Retail		-	-	7 240	172	59	0	-	1	1 377	486	44	0	<u> </u>	<u> </u>		105	
	Retail - Other Retail - Of Which: SME		-	-	1 897	79	6	-	-	-	564	180	4	-		<u> </u>		41	
	Retail - Other Retail - Of Which: non-SME		4 -	-	5 343	93	53	0	-	-	813	306	40	0		<u> -</u>		63	
	Equity		515	-	-	-	-	-	729	-	-	-	-	-	<u> </u>	<u>// -</u>	<u> </u>	<u> </u>	<u>//////</u>
	Securitisation	<i>\\\\\\\</i>	FI I	-	-	-	-	-	-	-	-	-	-	-	<u> </u>	<u> -</u>	<u> </u>		<i>//////</i> //
	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
	Securitisation and re-securitisations positions deducted from capital *	<i>\//////</i>	-	-	-	-	-	-	-	-	-	-	-	-	//////	//	//////	/ -	

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

				Expos	sure values (as of	31/12/2012) **		\top		RWA (as of 31/12/2012)) **			Value adjustments and provisi	ons (as of 31/12/2012) **	
erparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA	F-IRI	В	A-IRB		STA	F-IRI	A-IRB	STA	
			Non-defaulted D	Defaulted	Non-defaulted [Defaulted No	on-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ted Non-	defaulted Defaulte	ed Non-defaulted	A-IRB Defaulted Non-defaulted C	Defaulted Non-defaulted [Defau
	Central banks and central governments		-1-	-	- [-	1 062		- 1	-	-	2	- ///////	- (//////	- (//////	
	Institutions		397	-	-	-	12	. 72	-	-	-	2	- <i>////////</i>	- (//////	- (//////	
	Corporates		6 369	16	11 043	80	102	2 774	-	2 811	304	99	· ///////	12	12	
	Corporates - Of Which: Specialised Lending	1//////	1 - 1	-	-	-			-	-	-	-	- <i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	- <i>///////</i>		
	Corporates - Of Which: SME		994	2	8 210	80	26	424	-	2 138	304	24	- \//////	- <i>///////</i>	12	
	Retail		1 - [-	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	·//////	· ///////	· ///////	
Norway	Retail - Secured on real estate property - Of Which: non-SME	62,1%	-	-	7 410	16	40	-	-	296	15	14	- ////////	· ///////	2///////	
NOI Way	Retail - Qualifying Revolving		<i>i</i> - I	-	-	-	-		-	-	-	-	- <i>\///////</i>	- ///////	- ///////	
	Retail - Other Retail			-	2 817	15	34	. -	-	296	23	26	- <i>\\\\\\\</i>	· · · · · · · · · · · · · · · · · · ·	4	
	Retail - Other Retail - Of Which: SME		-	-	108	2	13	-	-	71	10	10	- <i>////////</i>		0///////	
	Retail - Other Retail - Of Which: non-SME		<u> </u>	-	2 709	13	21		-	225	13	16	- ////////	- ///////	4	
	Equity	<i>\//////</i>	2	-	-	-	-	- 4	-	-	-	-	· <i>\///////</i>	· · · ///////	· (//////	
	Securitisation		-	-	-	-			-	-	-	-	·///////	- <i>\\\\\\\\</i>	· ///////	
	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	
	Securitisation and re-securitisations positions deducted from capital *	//////	_	-	-	-			-	-	-	-	- ////////	- (//////	- //////	

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

					osure values (as						RWA (as of 31/12				Value adjus	tments and provi	sions (as of 31/12/2012) **
unterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRE	3	A-IRI	3	STA		F-IRB	}	A-IRB		STA	F-IF	RB	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 Default
	Central banks and central governments		3	-	-	-	10 656	-	-	-	-]	-	-	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>			· //////
	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	<i>\//////</i>	0		13 //////
	Retail		g -	-	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		-		· //////
Finland	Retail - Secured on real estate property - Of Which: non-SME	68,8%	-	-	2 909	24	1	-	-	-	491	63	0	1//////	-		3//////
Finiand	Retail - Qualifying Revolving		/ - l	-	-	1	-	-	-	-	-	-	-	· ///////	<u> </u>		- (///////
	Retail - Other Retail		<u> </u>	-	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	<u> </u>	<u> </u>	-	574	20	0	-	-	-	251	46	0	·	<u> </u>		2 //////
	Equity	<i>\//////</i>	2] 1	-	-	-	-	-	1	-	-	-	-	· <i>\//////</i>	a -		· <i>\//////</i>
	Securitisation		9 -	-	-	-	-	-	-	-	-	-	-		<u> </u>		- <i>(//////</i> //
	Other non-credit obligation assets			-	-	-	80	-	0	-	-	-	71	·	$3 \overline{}$		- (/////
	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 *	1//////		-	-	-	-	-	-	-	-	-	-	1/////	-		- //////

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

as of 31 December 2012

		1 TV 0/ ** / 6	.)	Expos	sure values (as of 3	31/12/2012) **				RWA (as of 31/12/2012) *	**	٧	alue adjustments and provision	ns (as of 31/12/2012) **
erparty Country ⁽¹⁾		31/12/2012)	F-IRB		A-IRB		STA	F-IR	В	ı A-IRB	STA	ı F-IRB	A-IRB	STA
			Non-defaulted [Defaulted	Non-defaulted De	efaulted Non-	defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	d Non-defaulted D	efaulted Non-defaulted	Defaulted Non-defaulted De	faulted Non-defaulted Def
	Central banks and central governments		ا ـ ا	-	-	-	1 200	-	-	-	- -	- {//////	· · //////	· · {//////
	Institutions		787	-	-	-	32	- 134	-	-	- 6	- ///////	- ///////	- \//////
	Corporates		2 916	230	1 906	39	11	2 1 391	-	985 14	47 11	3//////	46	37
	Corporates - Of Which: Specialised Lending) -	-	-	-			-	-		- ///////		
	Corporates - Of Which: SME		126	2	1 846	39	8 .	- 60	-	962 14	47 7	- · <i>(//////</i>	1	37
	Retail		-	-	4 155	56	145	1 -	-	749 11	15 108	1//////	· ///////	30
	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	- (//////		- <i>(//////</i>
Denmark	Retail - Secured on real estate property - Of Which: non-SME	87,8%	-	-	2 808	15	3 .	-	-	268	27 1	- \//////		4
Delillark	Retail - Qualifying Revolving		4 -	-	-	-			-	-		· ///////	· <i>\//////</i>	· <i>\//////</i>
	Retail - Other Retail		3 - l	-	1 228	41	142	1 -	-	417	88 107	1//////	· (//////	26
	Retail - Other Retail - Of Which: SME			-	219	17	11	1 -	-	130	30 8	1//////	- ///////	12
	Retail - Other Retail - Of Which: non-SME		<u> </u>	-	1 009	24	131	0 -	-	287	58 98	<u> </u>	<u> </u>	14 //////
	Equity	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	11	-	-	-	-	- 39	-	-	- -	· (//////	- \ <i>\\\\\\\</i>	· (//////
	Securitisation		-	-	-	-			-	-		- (//////	- ///////	
	Other non-credit obligation assets	<i>\//////</i>	28	-	-	-	123	- 28	-	-	- 118	- (//////	- 1//////	
	TOTAL		3 742	230	6 060	95	1 512	1 592	0	1 734 26	61 243	3 1	46 4	67 0
	Securitisation and re-securitisations positions deducted from capital *	<u> </u>	1 -	-	-	-			-	-		- ///////	- ///////	- (//////

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

		LTV 0/ +t for a f			ure values (as					,	f 31/12/2012) **						ons (as of 31/12/20	
interparty Country ⁽¹⁾		31/12/2012)	F-IRB		A-IR	3	STA		F-IRB Non-defaulted Defaulte	A	-IRB	STA		F-I	IRB	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted Defaulte	ed Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulte	d Defaulted	Non-defaulted [Defaulted Non-def	aulted Defaulte
	Central banks and central governments]	-]	-	-	86	-	-	-	-	-]	-				- (////	
	Institutions		2 158	-	-	-	19	-	205	-	-	4	-				- ////	
	Corporates		2 889	30	8 453	56	102	-	1 341	- 20)57 24	95	-		6		5	
	Corporates - Of Which: Specialised Lending		1				-	-				-	-				7////	
	Corporates - Of Which: SME		606	9	7 614	56	37	-	199	- 18	399 24	35	-		0		5 ////	
	Retail		- [-	93	1	2 998	7	-	-	7	1 448	10				- ////	
	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	-		7 -		- <i>////</i>	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	57,2%	-	-	79	-	2 213	-	-	-	4	860	-	<i>\/////</i>	// -		- (////	
Officea Kingaom	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-				- /////	
	Retail - Other Retail		1 -l	-	15	1	784	7	-	-	2	588	10		// ·		· · ////	
	Retail - Other Retail - Of Which: SME		-	-	0	0	87	1	-	-	0	65	1	<i>V//////</i>	<u> </u>		- /////	
	Retail - Other Retail - Of Which: non-SME		1 -	-	15	1	697	6	-	-	2	523	9	<i>///////</i>	<u> </u>		- ////	
	Equity	<i></i>	25	-	-	-	-	-	25	-	-	-	-	<i>\//////</i>	% - I	///////	- <i>\////</i>	///
	Securitisation		61	-	-	1	-	-	2	-	-	-	-		-		- ////	
	Other non-credit obligation assets		4	-	-	-	9	-	4	-		9	-		<u> </u>		- ////	
	TOTAL		5 137	30	8 546	57	3 214	7	1 578 0	20	063 248	1 555	10		1 6	2	5	0
	Securitisation and re-securitisations positions deducted from capital *	<i>\//////</i>	-	-	-	-	-	-	-	-	-	-	-		<i>7</i> - 1		- ////	

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

		TV 0/ ** / /		posure values (as of 31/12/2			RWA (as of 31/12/2012) *			ustments and provisions	
erparty Country ⁽¹⁾		31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	ı F-IRB	ı A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Def	aulted Non-defaulted De
	Central banks and central governments		1 - I		- 17 501			-	· <i>{/////</i> /	- (//////	- (//////
	Institutions		6 883		- 4	- 196 -		- 1	·/////	- <i>\\\\\\</i>	- <i>//////</i>
	Corporates		1 666	- 4	- 62	- 568 -	. 2	- 62	· <i>/////</i> //	· <i>/////</i> //	·//////
	Corporates - Of Which: Specialised Lending				-	-		-	- //////	- <i>\/////</i>	- ///////
	Corporates - Of Which: SME		0	- 4	- 54	- 0 -	- 2	- 54	· //////	· //////	· ///////
	Retail		-	- 70	0 5		- 5	0 2	· <i>\////</i> /	· <i>\/////</i>	· <i>\/////</i>
	Retail - Secured on real estate property	0,0%	-	- 58	- 4		- 4	- 2	· <i>\/////</i>	- //////	· //////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-						· (/////	- <i>\\\\\\</i>	·//////
U.S.	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	- 58	- 4		- 4	- 2	- <i>\/////</i>	- 1/////	- ///////
	Retail - Qualifying Revolving		1 -	- -	- -	- -	-	- -	<u>- ///////</u>	· <i>\/////</i>	<u> </u>
	Retail - Other Retail		-	- 12	0 1	- - -	- 2	0 1	· <i>\/////</i>	· <i>\/////</i>	· (//////
	Retail - Other Retail - Of Which: SME		<u>- </u>	- 0	- 0		- 0	- 0	- //////	- //////	- ///////
	Retail - Other Retail - Of Which: non-SME		<u> </u>	- 12	0 1	- -	- 2	0 1	<u>- ///////</u>	· <i>\/////</i>	<u> </u>
	Equity	<i>- \////////</i>	45	- -	- -	- 45 -	- -	- -	· {//////	· <i>\/////</i>	· · ///////
	Securitisation		75			- 3 -			- ////// 6	·/////	- 1//////
	Other non-credit obligation assets				- 3	- 0 -		- 3	·//////	·//////	
	TOTAL		8 670 0	74	0 17 575 0	812 0	7	0 68 0	0 6	0 0	0 -
	Securitisation and re-securitisations positions deducted from capital *	\///////	- 6	0 -					- //////	·//////	- ///////

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

		LTV 0/ ** / 5			sure values (as of 3					RWA (as of 31/12/2012) **				stments and provisions	
unterparty Country ⁽¹⁾		31/12/2012)	F-IRB		A-IRB		STA	F-IRB		A-IRB	STA	F-	RB	A-IRB	STA aulted Non-defaulted Defau
			Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted Defaulted	Non-defaulted [Defaulted	Non-defaulted Defaulted	Non-defaulted Defa	aulted Non-defaulte	d Defaulted	Non-defaulted Defa	aulted Non-defaulted Defau
	Central banks and central governments		- [-	- [- [-	-	-	-	· //////			- (//////
	Institutions		-	-	-	-		-	-			· //////	_		· //////
	Corporates	<u> </u>	-	-	-	-		-	-			· //////			· (//////
	Corporates - Of Which: Specialised Lending	1///////	- 1	-	-	-		-	-			· //////	/ -	<i>\/////</i>	· ///////
	Corporates - Of Which: SME		-	-	-	-		-	-			- //////	-		- ///////
	Retail		: -	-	-	-		-	-		- -	- \ <i>\\\\\\</i>	7 -		- <i>\//////</i>
	Retail - Secured on real estate property	0,0%	- [-	-	-		-	-		- -	· //////	<i>-</i>		- ///////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-			· //////	7 -		· ///////
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-		-	-			· //////	7 -		· ///////
	Retail - Qualifying Revolving		-	-	-	-		-	-			- ///////	-		· ///////
	Retail - Other Retail		-	-	-	-		-	-	_		· //////	7 -		- <i>\/////</i>
	Retail - Other Retail - Of Which: SME		-	-	-	-		-	-			· //////	7 -		· //////
	Retail - Other Retail - Of Which: non-SME	////////	-	-	-	-		-	-		- -	- \/////	7 -	<i>//////</i>	- ///////
	Equity	///////	-	-	-	-		-	-		- -	- <i>\//////</i>	<u> </u>	<i>//////</i>	· ///////
	Securitisation		-	-	-	-		-	-			· //////	/		· (//////
	Other non-credit obligation assets		-	-	-	-		-	-		- -	· //////	<i>/</i>		·//////
	TOTAL		0	0	0	0	0 0	0	0	0 0	0	0	- 0	-	0 - (
	Securitisation and re-securitisations positions deducted from capital *	1///////	-	-	-	-		-	-			- //////	7 -	1//////	- ///////

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

		I TV 0(** / 2 (Exposure values (as of 31/12			RWA (as of 31/12/2012) **			tments and provisions (as of	
interparty Country ⁽¹⁾		24/40/0040	F-IRB	Δ-IRB	STA	F-IRB	A-IRB	STA	F-IRB	Δ-IRB	STA
			Non-defaulted Defaul	ted Non-defaulted Default	ed Non-defaulted Defaul	ed Non-defaulted Defau	Ited Non-defaulted Defaulted	Non-defaulted Defaulted	d Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted
	Central banks and central governments		-				-		·/////	(/////	<i>(/////</i>)
	Institutions		-						·/////// -	<i>(/////</i> // - 1	
	Corporates		-						·////// -	<i>[[[]]</i>	
	Corporates - Of Which: Specialised Lending	1///////	-						- <i>(//////</i> //////////////////////	<i>{//////</i> - !	
	Corporates - Of Which: SME		-						· <i>\/////</i>	<i>//////</i>	
	Retail		<u> </u>	-					· <i>\/////</i> -	<i>{/////</i> // -	(/////
	Retail - Secured on real estate property	0,0%	-						·////// -	<i>//////</i> // -1	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-						·////// -	<i>//////</i> // -1	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-						· <i>//////</i> ·	<i>[]]]]]</i>	
mun	Retail - Qualifying Revolving							- -	<u> - ////// </u>	<i>(/////</i> //	<i>(/////</i> //
	Retail - Other Retail	(/////////	-						· <i>\/////</i>	<i>{//////</i> // -1	<i>\\\\\\</i>
	Retail - Other Retail - Of Which: SME		-						- <i> </i>	<i>[]]]]]</i>	
	Retail - Other Retail - Of Which: non-SME	////////	-					- -	<u>- ////// - </u>	<i>[[]]</i>	<i>(/////</i> //
	Equity		1 -	- -	- -	- -	- -	- -	<u>- ////// - </u>	<i>(//////</i> // - \	<i>(/////</i>
	Securitisation		-						· <i>\/////</i> -	<i>(/////</i> // -)	(/////
	Other non-credit obligation assets		-						· <i>/////</i> //		
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *	\//////	-						- (////// -	<i>[[]]</i>	(//////

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

		. = 1.0 (11) (Ехро	osure values (as of	31/12/2012	2) **			RWA (as of	31/12/2012) **				Value adjus	ments and prov	isions (as of 31/12	/2012) **
unterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA Non-defaulted Defa		F-IRB	A	IRB	STA		F-IR	В	A-IR	3	STA
			Non-defaulted	Defaulted	Non-defaulted I	Defaulted	Non-defaulted Defa	ulted Non-	defaulted Defaul	ed Non-defaulte	ed Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-	defaulted Defaulte
	Central banks and central governments		3	-	- [- [-	-	-	-		-	- 1		-		- ///	
	Institutions		- 1	-	-	-	-	-	-	-		-	- 2		1 -		- (//	
	Corporates] - [-	-	-	-	-	-	-		-	- /		-		- ///	
	Corporates - Of Which: Specialised Lending		- 1	-	-	-	-	-	-	-		-	- 1]		- ///	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-		-	- 2		-		- ///	
	Retail		<u> </u>	-	-	-	-	-	-	-		-	- [-		- ///	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-		-	- [-		- ///	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-		-	- [-		- ///	
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-		-	- 7		1 -		- ///	
	Retail - Qualifying Revolving		- 1	-	-	-	-	-	-	-		-	- 7		7 -		- ///	
	Retail - Other Retail		- [-	-	-	-	-	-	-		-	- 2		-		- ///	
	Retail - Other Retail - Of Which: SME		- [-	-	-	-	-	-	-		-	- 2		-		- ///	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-		-	- /		-		- ///	
	Equity		3 -l	-	-	-	-	-	-	-	- -	-	- 12] -		· ///	
	Securitisation		<u> </u>	-	-	-	-	-	-	-		-	- [-		- ///	
	Other non-credit obligation assets		<u>- </u>	-	-	-	-	-	-	-		-	- (1 -		- ///	
	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

			Ехр	osure values (as of 31/12/201	12) **		RWA (as of 31/12/2012) **	Value	adjustments and provision	ons (as of 31/12/2012) **
ounterparty Country ⁽¹⁾		LTV % ** (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 Defaul	ted Non-defaulted Defaulted	Non-defaulted Defa	lulted Non-defaulted D	STA Defaulted Non-defaulted Defaulted
	Central banks and central governments		-				-		- ///////	- (//////	· //////
	Institutions								- <i>\\\\\</i>	·//////	
	Corporates								- <i>\\\\\\</i>	·//////	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>
	Corporates - Of Which: Specialised Lending								·/////	· ///////	
	Corporates - Of Which: SME	<i>\///////</i>					-		· //////	- ///////	- //////
	Retail						. -		· //////	· (//////	- (/////
	Retail - Secured on real estate property	0,0%							· //////	·//////	- <i>//////</i>
	Retail - Secured on real estate property - Of Which: SME	0,0%							- //////	·//////	- <i>\/////</i>
	Retail - Secured on real estate property - Of Which: non-SME	0,0%							· //////	- ///////	- //////
#N/A	Retail - Qualifying Revolving						-		· //////	· //////	- (/////
	Retail - Other Retail						. -		· <i>/////</i> //	·//////	· //////
	Retail - Other Retail - Of Which: SME								· //////	- ///////	- 1//////
	Retail - Other Retail - Of Which: non-SME						. -		· //////	·//////	- · //////
	Equity								- <i>\\\\\\</i>	·//////	- <i>//////</i>
	Securitisation								- <i>\\\\\\</i>	- <i>\\\\\\\</i>	· //////
	Other non-credit obligation assets								- /////	· (//////	· (//////
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 7	0 -	0 - 0
	Securitisation and re-securitisations positions deducted from capital *								- //////	- (//////	- //////

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

	<u></u>	1 TV 0/ ** /			ure values (as of 3						RWA (as of 30/							sions (as of 30/06/2013) **	
couterparty countries		30/06/2013)	F-IRB		A-IRB		STA		F-IRB		A-IRI	3 1	STA		F-16	₹B	I A-IRB	STA	
			Non-defaulted Defa	aulted	Non-defaulted De	faulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulted E	Defaulte
	Central banks and central governments		1 -l	-	-	-	39 737	-	- [-	-	21	-		<u> </u>		· //////	
	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	
	Corporates - Of Which: Specialised Lending		71	-	31	-	-	-	33	-	21	-	-	-		7 -	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	- <i>\//////</i>	
	Corporates - Of Which: SME		2 767	8	53 243	367	1 224	6	748	-	11 644	931	1 083	8		3		131	
	Retail		-	-	91 780	432	4 190	14	-	-	6 803	1 012	2 022	20		-	<i>\\\\\\</i>	151	
	Retail - Secured on real estate property	67,5%	-	-	80 020	180	3 041	-	-	-	4 353	321	1 161	-] -	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	14	
	Retail - Secured on real estate property - Of Which: SME	71,5%	-	-	855	-	24	-	-	-	214	-	9	-		-		- 1//////	
enska Handelsbanken AB (publ)	Retail - Secured on real estate property - Of Which: non-SME	67,5%	-	-	79 165	180	3 017	-	-	-	4 139	321	1 152	-		-		14	
(1)	Retail - Qualifying Revolving		1 -	-	-	-	-	-	-	-	-	-	-	-		-	<i>///////</i>	- <i>///////</i>	
	Retail - Other Retail		7 - L	-	11 760	251	1 149	14	-	-	2 449	691	861	20	<i>(///////</i>	<u> </u>	<i>\//////</i>	137	
	Retail - Other Retail - Of Which: SME	<i></i>	ا - ا	-	2 375	99	119	2	-	-	782	201	89	2	//////	-		56 //////	
	Retail - Other Retail - Of Which: non-SME	— <i>\///////</i>	<u> </u>	-	9 386	152	1 030	12	-	-	1 668	490	772	18		<u> </u>	<i>\/////</i>	81 //////	
	Equity		600	-	-	-	-	-	862	-	-	-	-	-		-	V//////	- ///////	
	Securitisation		109	-	-	-	-	-	3	-	-	-	-	-		61	Y//////	· //////	
	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	
	Securitisation and re-securitisations positions deducted from capital *	*//////	1 -	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

		. = 1/ 0/ ** /		Exposure values (as o						RWA (as of 30/	/06/2013) **		_	Value adjus	tments and pre	ovisions (as of 30	/06/2013) **	
party Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB		STA		F-IRB		A-IRI	В	STA	F-	·IRB	A-II	RB	STA	
			Non-defaulted Defau	ted Non-defaulted	Defaulted Non	-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	ed Non-defaulte	ed Defaulted	Non-defaulte	d Defaulted N	on-defaulted	Defaulte
	Central banks and central governments		3			9 579	-		-	-	-	-	: <i>\/////</i>			<i>a</i>		
	Institutions		2 673		-	135	-	460	-	-	-	27	· //////	-		<i>a</i> - 6		
	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	-	-	· //////	// -		7 - 6	777777	
	Corporates - Of Which: SME	////////	931	3 32 546	153	102	-	200	-	5 771	432	96	- <i>\//////</i>	2	<i>777777</i>	55		
	Retail		<u> </u>	- 72 900	285	192	0	-	-	4 469	683	105	·/////	<i>/</i> / -		107		
	Retail - Secured on real estate property	66,9%	-	- 65 846	120	100	-	-	-	3 182	203	36	· //////	// -		7 6		
	Retail - Secured on real estate property - Of Which: SME	67,9%	-	- 680	-	2	-	-	-	120		1	- <i>()))))</i>	<u> </u>		7 - 7		
Curadan	Retail - Secured on real estate property - Of Which: non-SME	66,9%	 	- 65 166	120	98	-	-	-	3 062	203	36	· \/////	// ·	<i>\}}}</i>	// 6//	<i>//////</i> /	
Sweden	Retail - Qualifying Revolving		1 -		-	-	-	-	-	-	-	-	·//////	<u> </u>	<i>1111111</i>	<u> 4 - 1/2</u>		
	Retail - Other Retail		g -l	- 7 054	165	92	0	-	-	1 287	480	69	•//////	// ·	<i>\/////</i>	102		
	Retail - Other Retail - Of Which: SME		-	- 1 862	72	5	-	-	-	524	148	4	- <i>//////</i>	-		40		
	Retail - Other Retail - Of Which: non-SME		-	- 5 192	93	87	0	-	-	763	332	65	0//////	<u> </u>	<i>\//////</i>	61		
	Equity	<i>- \///////</i>	503	- -	-	-	-	734	-	-	-	-	· <i>\//////</i>	// -	<i>\/////</i>	71 - 17		
	Securitisation		-		-	-	-	-	-	-	-	-	- //////	// -		<u> </u>		
	Other non-credit obligation assets	<i></i>	194		-	1 234	-	194	-	-	-	580	- //////	-	Y/////	<u> </u>		
	TOTAL		9 078	3 125 928	438	11 514	0	3 348	0	16 831	1 115	1 081	0	- 2	3	163	0	
	Securitisation and re-securitisations positions deducted from capital *	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	-		-	-	-	-	-	-	-	-	- //////	7 -		7 - 7		

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

				Exposure values (as	of 30/06/2013)	**			RWA (as of 30/06/2013) **		Value	adjustments and provision	ns (as of 30/06/2013) **
nterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRI	В	STA	F-IRB		A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Default	ed Non-defaulted	Defaulted 1	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defau	ulted Non-defaulted Defa	aulted Non-defaulted De	faulted Non-defaulted Def
	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	· ///////	•//////	13
	Corporates - Of Which: Specialised Lending		-		-					-	· ///////	· (///////	- <i>///////</i>
	Corporates - Of Which: SME		601	2 8 358	46	41 -	215	-	2 137 100	40	· ///////	0//////	13
	Retail		1 -	- 10 006	31	65 0	-	-	746 36	39	·//////	· //////	6 //////
	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	·//////	·//////	· //////
Norway	Retail - Secured on real estate property - Of Which: non-SME	62,0%	-	- 7 351	21	23 -	-	-	280 21	8	- ///////	· ///////	2
1401 way	Retail - Qualifying Revolving		-		-		-	-		-	· ///////	· ///////	- <i>\//////</i>
	Retail - Other Retail		3 -	- 2 600	9	41 0	-	-	444 15	31	·//////	· (//////	4
	Retail - Other Retail - Of Which: SME		-	- 103	2	11 C	-	-	56 9	8	0//////		0//////
	Retail - Other Retail - Of Which: non-SME		-	- 2 497	7	30 -	-	-	389 6	23	<u> </u>	· //////	4
	Equity		2		-		3	-		-	· <i>\/////</i>	· <i>\//////</i>	- <i>\//////</i>
	Securitisation		-		-		-	-		-	·//////	· //////	· ///////
	Other non-credit obligation assets		56		-	233 -	56	-		179	- (//////	- (/////	
	TOTAL	<i>\\\\\\\</i>	3 374	2 23 738	77	1 318	1 018	0	4 774 140	339	0 -	0 6	19 0
	Securitisation and re-securitisations positions deducted from capital *	<i>\///////</i>	1 -		-		-	-		-	·//////	· //////	- //////

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

		1.7000 ***			osure values (as o					RWA (as of 30/							isions (as of 30/06/2013) **	
party Country ⁽¹⁾		LTV % ** (as o	F-IRI	В	A-IRB		STA	F-IRE	3	A-IRE	3	STA		F-IF	В	A-IR	3 S	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	d Defaul
	Central banks and central governments		3	-		-	8 181 -	- [-	-	-		-		-		· ///////	<i>7</i>
	Institutions		867	-	-	-	2 -	88	-	-	-	0	-		-		- //////	7
	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 //////	7
	Retail - Secured on real estate property - Of Which: SME	68,4%	-	-	0	-	0 -	-	-	0	-	0	-		-		· //////	7
Finland	Retail - Secured on real estate property - Of Which: non-SME	68,2%	-	-	3 093	25	1 -	-	-	572	68	0	-		-		3 //////	<u> </u>
riniano	Retail - Qualifying Revolving		-	-	-	-		-	-	-	-	-	-		<u> </u>		· ///////	24
	Retail - Other Retail			-	736	29	0 -	-	-	327	66	0	-		1 -		6 //////	//
	Retail - Other Retail - Of Which: SME		-	-	156	8	0 -	-	-	66	16	0	-		-		4	
	Retail - Other Retail - Of Which: non-SME	<u> </u>	<u> </u>	-	580	21	0 -	-	-	261	50	0	-		<u> </u>		2//////	21
	Equity Equity		2	-	-	-	- -	2	-	-	-	-	-		3 -		· ////////	/
	Securitisation		-	-	-	-		-	-	-	-	-	-		<u> </u>		- (//////	<u> </u>
	Other non-credit obligation assets		0	-	-	-	29 -	0	-	-	-	20	-		<u> </u>		- //////	
	TOTAL		3 609	0	9 126	117	8 372 0	926	0	3 039	246	180	0		0	3	29 -	-
	Securitisation and re-securitisations positions deducted from capital *	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	-	-	-	-		-	-	-	-	-	-		4 -		- //////	7

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

		1 T V 0/ ** / 6			ure values (as of 30					RWA (as of 30/06/2						ons (as of 30/06/2013) **
terparty Country ⁽¹⁾		1 LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA	F-IRE	3 1	A-IRB		STA	F-IRE	3 1	A-IRB	STA
			Non-defaulted Do	efaulted	Non-defaulted De	faulted Non-d	efaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted De	faulted	Non-defaulted Defaul	lted Non-defaulted	Defaulted	Non-defaulted D	Defaulted Non-defaulted D
	Central banks and central governments	<i>\//////</i>	7		-	-	1 960	-	-	-	-	-	- (//////	- [//////	- (//////
	Institutions		679	-	-	-	25 -	263	-	-	-	5	· ///////	- [· //////
	Corporates		991	1	4 206	77	23 1	282	-	1 798	576	23	2	0		81
	Corporates - Of Which: Specialised Lending			-	-	-		-	-	-	-	-	- <i>////////</i>			
	Corporates - Of Which: SME		114	1	1 924	67	12 -	49	-	1 010	104	11	- <i>////////</i>	0		40
	Retail		a - l	-	4 567	52	178	-	-	652	107	132	-1 //////	- 8		29
	Retail - Secured on real estate property	87,8%	-	-	3 271	12	4 -	-	-	271	26	1	- \//////	- 2		4
	Retail - Secured on real estate property - Of Which: SME	92,5%	-	-	120	-	1 -	-	-	72	-	0	· ///////			· ///////
Denmark	Retail - Secured on real estate property - Of Which: non-SME	87,6%	-	-	3 151	12	3 -	-	-	199	26	1	-\//////	- /		4
Dominark	Retail - Qualifying Revolving		4 -	-	-	-		-	-	-	-	-	· <i>\//////</i>	- 2		
	Retail - Other Retail		<u> </u>	-	1 296	40	174	-	-	381	81	130	1	- [25
	Retail - Other Retail - Of Which: SME		-	-	253	17	10 1	-	-	136	28	7	1	- 2		11
	Retail - Other Retail - Of Which: non-SME		<u> </u>	-	1 042	23	164 (-	-	246	53	123	·//////	- (13 //////
	Equity	<u> </u>	11	-	-	-		41	-	-	-	-	<u>·///////</u>	- 6		<u> </u>
	Securitisation		-	-	-	-		-	-	-	-	-	- ///////	- (- (//////
	Other non-credit obligation assets		27	-	-	-	78 -	27	-	-	-	73	· <i>\//////</i>	- (13 (////////////////////////////////////
	TOTAL		1 708	1	8 773	129	2 264	614	0	2 450	683	232	3 -	0	3	110 0
	Securitisation and re-securitisations positions deducted from capital *	1//////	1 .	-	-	-		-	-	-	-	-	- ///////	- /		- (//////

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

		1 T) (0 (++ 4		Exposure values (as of 30/06/201	13) **				RWA (as of 30/06/2	2013) **					tments and prov			
unterparty Country ⁽¹⁾		00/00/00/00	f F-IRB	Δ.	IPR	L STA		F-IPR		Δ-IPR		AT2		. F.IE	PR	Δ-IP	R	ATP T	Δ
			Non-defaulted Def	aulted Non-defaulte	d Defaulted	Non-defaulted D	efaulted	Non-defaulted Def	efaulted	Non-defaulted De	efaulted No	on-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulte
	Central banks and central governments			-		763	-	-	- [-	-	-	-		3		-		
	Institutions		1 695	-		11	-	149	-	-	-	2	-		-		-		
	Corporates	<i>\//////</i>	865	4 10 48	30 77	201	- 1	320	- 1	2 976	353	191	-] -		10		
	Corporates - Of Which: Specialised Lending	1///////	9			-	-					-	-	<i>7777777</i>] .				
	Corporates - Of Which: SME		515	1 80	2 47	76	-	178	-	2 025	197	73	-		-		6		
	Retail		<u> </u>	-	91 1	3 259	7	-	-	6	1	1 541	10		-		-		
	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	-		-		-		
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	57,3%	-	-	77 -	2 484	-	-	-	4	-	961	-		-		-		
Officed Kingdom	Retail - Qualifying Revolving		-	-		-	-	-	-	-	-	-	-		-	///////			
	Retail - Other Retail		g -l	-	14 1	772	7	-	-	2	1	579	10] -		-		
	Retail - Other Retail - Of Which: SME			-	0 0	88	0		-	0	0	66	0		-	<i>/////////////////////////////////////</i>	-	///////	
	Retail - Other Retail - Of Which: non-SME	— <i>\///////</i>	<u> </u>	-	14 1	684	6		-	2	1	513	9		<u> </u>	<u> </u>	<u> - </u>	<u> </u>	
	Equity	<i>- \///////</i>	26	-	- -	-	-	26	-	-	-	-	-		1 -		-		
	Securitisation		46	-		-	-	1	-	-	-	-	-		-		-		
	Other non-credit obligation assets		4	-		12	-	4	-	-	-	12	-		-		-		
	TOTAL		2 636	4 10 5	71 78	4 245	7	502	0	2 982	354	1 746	10		0	3	10	0	
	Securitisation and re-securitisations positions deducted from capital *		<u> </u>	-		-	-	-	-	-	-	-	-		7 -		-		

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

		1 TV 0/ ** / 6		cposure values (as of 30/06			RWA (as of 30/06/2013) **			ljustments and provision	
terparty Country ⁽¹⁾		30/06/2013)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	d Non-defaulted Defaul	ted Non-defaulted Defaulte	d Non-defaulted Defaulte	d Non-defaulted Defaulted	Non-defaulted Defaulte	ed Non-defaulted Default	ed Non-defaulted De	efaulted Non-defaulted Defau
	Central banks and central governments	<i>\\\\\\\\</i>	1 -	- -	- 16 524	- -		- -	- <i>\\\\\\\</i>	- (//////	- (//////
	Institutions		5 205		- 5	- 177		- 1	- //////	- <i>//////</i>	- <i>\\\\\\</i>
	Corporates		1 616	- 75	- 72	- 580	- 58	- 72	·/////	·/////	- · //////
	Corporates - Of Which: Specialised Lending	1//////			-	-		-	· //////	·//////	- <i>///////</i>
	Corporates - Of Which: SME		0	- 45	- 72	- 0	- 33	- 72	- ///////	·//////	- ///////
	Retail	<i>\\\\\\\\</i>	3 -	- 69	0 5		- 5	0 3	- <i>\/////</i>	· <i>\/////</i>	· (/////
	Retail - Secured on real estate property	0,0%	-	- 58	- 3		- 4	- 1	- (/////	- //////	- //////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-						- //////	- (//////	
U.S.	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	- 58	- 3		- 4	- 1	- //////	<u>- //////</u>	<u> </u>
0.0.	Retail - Qualifying Revolving								- ///////	·//////	- <i>\//////</i>
	Retail - Other Retail		3 -	- 11	0 2		- 2	0 1	- <i>\/////</i>	- <i>\\\\\\\</i>	· (//////
	Retail - Other Retail - Of Which: SME		-	- 0		-	- 0		- ///////	<u>- ///////</u>	
	Retail - Other Retail - Of Which: non-SME	<u> </u>	<u> </u>	- 11	0 2	-	- 2	0 1	<u>- (//////</u>	<u>-\/////</u>	<u>- </u>
	Equity Equity		54	- -	- -	- 54	- -	- -	- {//////	· ///////	- { <i>//////</i>
	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 -
	Securitisation and re-securitisations positions deducted from capital *	\//////	- (61 -					- //////	- //////	- ///////

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

		LTV 0/ ** /			sure values (as of 30/					RWA (as of 30/06						ns (as of 30/06/2013) **	
ounterparty Country ⁽¹⁾		30/06/2013)	F-IRB		A-IRB		STA	F-IRI	В	A-IRB		STA	F-IR	В	A-IRB	STA faulted Non-defaulted	A
			Non-defaulted [Defaulted	Non-defaulted Defa	aulted Non-	defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted [Defaulted Non-c	defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted De	faulted Non-defaulted	Defaulted
	Central banks and central governments		- [-	-	-		-	-	-1	-	-	- ///////	-		- (//////	
	Institutions		-	-	-	-		-	-	-	-	-	·//////	-		- <i>\//////</i>	1
	Corporates		-	-	-	-		-	-	-	-	-	- ///////	-		· ///////	1
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-	-	- ////////	-		- ///////	1
	Corporates - Of Which: SME		-	-	-	-		-	-	-	-	-	- <i>\//////</i>	-		- ///////	
	Retail		-	-	-	-		-	-	-	-	-	·///////	-		·	1
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-	-	-	· ///////	-		- (//////	1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-	-	-	-	·//////	-		· ///////	1
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-		-	-	-	-	-	· <i>///////</i>	-		· ///////	·
	Retail - Qualifying Revolving		-	-	-	-		-	-	-	-	-	- <i>////////</i>	-		- ///////	
	Retail - Other Retail	<i>\\\\\\\\\</i>	-	-	-	-		-	-	-	-	-	· <i>\//////</i>	-		- \ <i>\\\\\\</i>	ı
	Retail - Other Retail - Of Which: SME		-	-	-	-		-	-	-	-	-	- ///////	-		· (//////	1
	Retail - Other Retail - Of Which: non-SME	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	-	-	-	-		-	-	-	-	-	- <i>\//////</i>	-		- <i>(//////</i>	1
	Equity	<i>\///////</i>	-	-	-	-		-	-	-	-	-	- <i>\//////</i>	-		· ///////	·
	Securitisation		-	-	-	-		-	-	-	-	-	·//////	-		· ///////	1
	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 *	1///////	-	-	-	-		-	-	-	-	-	- ///////	-		- ///////	

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

		LTV 0/ ** / 6		Exposure values (as of 30					RWA (as of 30/06/2013) **			Value adjustments and provis	
terparty Country ⁽¹⁾		30/06/2013)	F-IRB	A-IRB	STA	\	F-IRB		A-IRB	STA	F-IRI	B A-IRB	STA Defaulted Non-defaulted Defaul
			Non-defaulted Defau	ulted Non-defaulted Def	aulted Non-defaulted	Defaulted	Non-defaulted Defa	aulted	Non-defaulted Defaulted	Non-defaulted De	efaulted Non-defaulted	Defaulted Non-defaulted	Defaulted Non-defaulted Defau
	Central banks and central governments		3 - 1	- -		-	-	-		-	· · ///////	· //////	· //////
	Institutions		-			-	-	-		-	- \//////	· ///////	- \/////\
	Corporates	- \//////	-			-	-	-		-	- (///////	- (//////	· //////
	Corporates - Of Which: Specialised Lending		1 - 1			-	-	-		-	- (///////	· ///////	- <i>(///////</i>
	Corporates - Of Which: SME		-			-	-	-		-	- ////////	- ///////	- ///////
	Retail		-		-	-	-	-		-	· ///////	· //////	- \ <i>\\\\\\</i>
	Retail - Secured on real estate property	0,0%	-			-	-	-		-	- ///////	- 1/////	·//////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-	-	-		-	-\//////	· ///////	·//////
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-			-	-	-		-	- ////////	- <i>(///////</i>	- (///////
#IV/A	Retail - Qualifying Revolving	<u> </u>	<u>- </u>			-	-	-		-	- ///////		· (//////
	Retail - Other Retail		1 -			-	-	-		-	· · ///////		· (//////
	Retail - Other Retail - Of Which: SME	1///////	-			-	-	-		-	- ///////	- <i>//////</i>	<u> </u>
	Retail - Other Retail - Of Which: non-SME		1 -			-	-	-		-	<u> \///////</u>	· · ///////	
	Equity	<i>\///////</i>	<u> </u>	- -		-	-	-	- -	-	\///////	· ///////	- \ <i>\\\\\\\</i>
	Securitisation		-			-	-	-		-	-\//////	- \//////	- \//////
	Other non-credit obligation assets		-		-	-	-	-		-	- ///////	· //////	- (////// - (///////////////////////////
	TOTAL		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

		. = 1.0 (11.0		Expo	sure values (as of 30/0	6/2013) **				RWA (as of 30/06/	2013) **			Value adjus	tments and provi	sions (as of 30/06/2013) **
unterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	s	TA	F-IRE	В	A-IRB		STA	F-I	RB	A-IRE	STA Defaulted Non-defaulted Def
			Non-defaulted D	Defaulted	Non-defaulted Defau	ılted Non-defaulte	d Defaulted	Non-defaulted	Defaulted	Non-defaulted D	efaulted Non-de	faulted Defaulted	Non-defaulte	Defaulted	Non-defaulted	Defaulted Non-defaulted Def
	Central banks and central governments	<i> </i>	3	-	-	-		-	-	-]	-	-	<i>Y//////</i>			- (//////
	Institutions	- \ //////	-	-	-	-		-	-	-	-		V/////	-		· //////
	Corporates		<u> </u>	-	-	-		-	-	-	-		V/////	-		· (//////
	Corporates - Of Which: Specialised Lending		-	- 1	-	-		-	-	-	-		<i>\/////</i>	-		· //////
	Corporates - Of Which: SME		-	-	-	-		-	-	-	-			-		- \//////
	Retail		- [-	-	-		-	-	-	-			-		- //////
	Retail - Secured on real estate property	0,0%	-	-	-	-		-	-	-	-			-		- //////
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-	-	-			-		· //////
#N/A	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-		-	-	-	-		<i>\/////</i>	-		· //////
	Retail - Qualifying Revolving		-	-	-	-		-	-	-	-		<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	-		- <i>///////</i>
	Retail - Other Retail		-	-	-	-		-	-	-	-			-		- <i>///////</i>
	Retail - Other Retail - Of Which: SME		-	-	-	-		-	-	-	-		<i>\//////</i>	-		· //////
	Retail - Other Retail - Of Which: non-SME		-	-	-	-		-	-	-	-		<i>\//////</i>	-		- //////
	Equity	<i>\///////</i>	<u> </u>	-	-	-		-	-	-	-		<i>\\\\\\\</i>	<u> </u>		· //////
	Securitisation		-	-	-	-		-	-	-	-		//////	<u> </u>		- (//////
	Other non-credit obligation assets		-	-	-	-		-	-	-	-			-		- ///////
	TOTAL		0	0	0 (0	0	0	0	0	0 0	0		- 0	-	0 -
	Securitisation and re-securitisations positions deducted from capital *	Y//////	1 -	-	-	-		-	-	-	-			-		- (//////

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

						of 30/06/2013)	**				RWA (as of 30	/06/2013) **						isions (as of 30/0	6/2013) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRE	В	STA		F-IRI	В	A-IR	В	STA		F-IF	RB	A-IRI	В	STA
		00/00/2010)	Non-defaulted	Defaulted No	on-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Nor	STA n-defaulted Defaulted
	Central banks and central governments		-	-	-	-	-	-		-	-	-	-	-	///////	-		- ///	
	Institutions		-	-	-	-	-	-	-	-	-	-	-	-	V//////	-	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	- ///	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		- //	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	- ///	
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- ///	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		- [//	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	- ///	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	- ///	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- ///	
#N/A	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		- ///	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-	//////	-	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	- ///	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		-	<i>\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\</i>	- ///	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- 1//	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		- ///	
	Securitisation		-	-	-	-	-	-	-	-	-	-	-	-		-		- ///	
	Other non-credit obligation assets		-	-	-			-	-	-	-		-	-		<u> </u>		- ///	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	_	-	-	-	-	///////	-	///////	- ///	

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

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

4. MARKET RISK

SE086 Svenska Handelsbanken AB (publ)

(in million Euro)					
	2012-	12-31	2013-	06-30	
	TOTAL RISK AMC	EXPOSURE DUNT	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	

Rosklud Rosk	(in million Euro)									
Maturity Country Region	Residual				(gross exposur	es (long) net of cash short	positions of sovereign de		EXPOSURES IN	EXPOSURES (3)
[3M-1Y] 10Y-2Y 10Y-2Y 10Y-2Y 10Y-10Y 10Y-10Y-10Y 10Y-10Y 10Y						of which: AFS banking book	(designated at fair value through profit&loss) banking book	of which: Financial assets held for trading ⁽²⁾	(Derivatives with positive fair value + Derivatives with	(Derivatives with positive fair value + Derivatives with
11										
2Y - 3Y Austria O										
37 - 5Y Number 1										
SY-10Y Color Col		Austria								
Total										
Total			0	0	0	0			0	0
[3M - 1Y 1 1 2Y 2Y 3 3Y - 5Y 1 1 1 2Y - 3Y 1 3Y - 5Y 1 1 1 2Y - 3Y 1 3Y - 5Y 1 1 1 2Y - 3Y 1 3Y - 5Y 1 1 1 2Y - 3Y 1 3Y - 5Y 1 1 1 2Y - 3Y 1 3Y - 5Y 1 1 1 2Y - 3Y 1 3Y - 5Y 1 1 1 1 2Y - 3Y 1 3Y - 5Y 1 1 1 1 1 1 1 1 1			0	0	0	0	0	0	0	0
11	[0 - 3M]		0	0	0	0	0	0	0	0
						0				
SY-10Y		Belgium								
Total		3 3								
Total										
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more] Total [0-3M] [3M-1Y] [10Y-more] Cyprus 0										
[3M - 1Y]			U	U	U	U	U	U	U	U
[1Y-2Y] Bulgaria			0	0	0					
[2Y - 3Y] Bulgaria Bulgaria				Ŭ	<u> </u>					
[5Y - 10Y] [10Y - more] Total 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Dulmania								
Total 0 <td>[3Y - 5Y]</td> <td>Bulgaria</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	[3Y - 5Y]	Bulgaria								
Total 0 <td>[5Y - 10Y]</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	[5Y - 10Y]									
[0-3M] 0 <td></td>										
[3M-1Y] 0 0 0 0 0 0 [1Y-2Y] 0 0 0 0 0 0 0 [2Y-3Y] 0 0 0 0 0 0 0 0 [3Y-5Y] 0 <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td>-</td> <td></td> <td>_</td> <td></td>				-			-		_	
[1Y-2Y] O </td <td></td>										
[2Y-3Y] Cyprus 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										
[3Y - 5Y] 0										
[5Y - 10Y] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Cyprus								
[10Y - more] 0 0 0 0 0 0 0										
	Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposu	res (long) net of cash short	ECT POSITIONS positions of sovereign de is a maturity matching) ⁽¹		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	- Czech Republic	0	0	0					
[10Y - more] Total [0 - 3M]		0 1 151	0 315	0 1 151	0 836	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	- Denmark	0 7 0	1	0 7 0	7		0		
[3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0 1 159	316	0 1 159	843	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	- Estonia	2	2	2					
[5Y - 10Y] [10Y - more] Total [0 - 3M]		2 8 589	2 8 589	2 8 589	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	- Finland	22 36 41 142	22 36 41 31	22 36 41 142	87		24	3 1 0 1	
[5Y - 10Y] [10Y - more] Total	-	336 74 9 239	336 74 9 127	336 74 9 239	87	0	24	7 7	0

(in million Euro)									iska Handelsbanken Ab (publ)
Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposu	res (long) net of cash short	ECT POSITIONS positions of sovereign de is a maturity matching) (1		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		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] [3M - 1Y]		0	0	0					
[1Y - 2Y]									
[2Y - 3Y] [3Y - 5Y]	France								
[5Y - 10Y] [10Y - more]]								
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		12 71	12	12 71			71		
[1Y - 2Y]	1	29		29			29		
[2Y - 3Y] [3Y - 5Y]	Germany	125		125			125		
[5Y - 10Y]	1	64		64			64		
[10Y - more]]	0		0			0		
Total [0 - 3M]		301	12 0	301 0	0	0	290 0	0	0
[3M - 1Y]	1	0	0	0	0	0	0	0	0
[1Y - 2Y]]	0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	-	0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0					
[3M - 1Y] [1Y - 2Y]	-	0	0	0					
[1Y - 2Y] [2Y - 3Y]	1								
[3Y - 5Y]	Hungary								
[5Y - 10Y]]								
[10Y - more]		0		•		•		0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	RECT POSITIONS positions of sovereign de is a maturity matching) (1)		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Iceland	0	0	0					
[10Y - more] Total [0 - 3M] [3M - 1Y]		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Ireland	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
[5Y - 10Y] [10Y - more] Total [0 - 3M]		0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Italy	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0
[5Y - 10Y] [10Y - more] Total		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Latvia	1	1	1					
[3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia	1	1	1	0	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES se gross of provisions) (1)	(gross exposur	es (long) net of cash short	RECT POSITIONS positions of sovereign de is a maturity matching) (1)		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Lithuania	0	0	0	0	0	0	0	0
[10Y - more] Total [0 - 3M] [3M - 1Y] [1Y - 2Y]		0 37	0 37	0 37 103	0 78	0	24	0	0
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Luxembourg	2 16 157 0	37	2 16 157 0	16 94 0	0	2 26 0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Malta	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	RECT POSITIONS positions of sovereign de is a maturity matching) (1		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Maturity ↓	Country / Region		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Netherlands	15 409	409	15 409	15				
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Norway	425 1 341 10 4 5	409 1 326 3 1 4	425 1 341 3 4 5	15	0	0 15 0 3 1	0	0
[3Y - 5Y] [5Y - 10Y] [10Y - more] Total [0 - 3M]	Norway	2 1 66 1 428 7	2 1 66 1 403 7	2 1 66 1 422 7	0	0	18	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Poland								
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Portugal	7 0 0 0 0 0	7 0 0 0 0 0	7 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[5Y - 10Y] [10Y - more] Total		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0

(in million Euro)									
Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposur	es (long) net of cash short	RECT POSITIONS positions of sovereign de is a maturity matching) (1		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Romania	2 3 0	2 3 0	2 3 0					
[10Y - more] Total [0 - 3M]		5	5	5	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0 0
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Slovakia	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
[10Y - more] Total [0 - 3M]		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Slovenia	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
[3Y - 5Y] [5Y - 10Y] [10Y - more]	O.O.O.n.a.	0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Spain								
[10Y - more] Total		0	0	0	0	0	0	0	0

Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposui	res (long) net of cash short	ECT POSITIONS positions of sovereign de is a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Maturity ↓	Country / Region		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]		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]	Sweden	535	56	508	25		427	12	
[3Y - 5Y]	Sweden	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
[0 - 3M]		0	0	0					
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]	United Kingdom								
[3Y - 5Y]	Driited Parigaeini								
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	0
[0 - 3M]	-	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]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]	4	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]	-	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]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]	4	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

Residual			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposu	NET DIR res (long) net of cash short only where there	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)		
Maturity ↓	Country / Region		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]		120	32	120	88				
[3M - 1Y]		29		29	29				
[1Y - 2Y] [2Y - 3Y]	,								
[3Y - 5Y]	Hong Kong								
[5Y - 10Y]									
[10Y - more] Total		149	32	149	117	0	0	0	0
[0 - 3M]		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]	Japan	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	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]		17 285	17 285	17 285					
[3M - 1Y]									
[1Y - 2Y]		559		559			559		
[2Y - 3Y]	U.S.	84		84			84		
[3Y - 5Y] [5Y - 10Y]	ł	390 174		390 174			390 174		
[10Y - more]	1	174		174			174		
Total		18 492	17 285	18 492	0	0	1 207	0	0
[0 - 3M]									
[3M - 1Y]									
[1Y - 2Y]									
[2Y - 3Y]	Switzerland							<u> </u>	
[3Y - 5Y] [5Y - 10Y]							 		
[10Y - more]									
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES be gross of provisions) (1)	(gross exposur	es (long) net of cash short	ECT POSITIONS positions of sovereign de is a maturity matching) ⁽¹		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		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]		1	1	1					
[3M - 1Y] [1Y - 2Y]	Other								
[2Y - 3Y]	advanced								
[3Y - 5Y] [5Y - 10Y]	economies non EEA								
[10Y - more]			_	_	_	_	_	_	_
Total [0 - 3M]		1	1	1 0	0	0	0	0	0
[3M - 1Y]	Other Central	0	0	0	0	0	0	0	0
[1Y - 2Y]	and Eastern	0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y]	countries non EEA	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total [0 - 3M]		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]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	1	0	0	0	0 0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]								0	
[3M - 1Y]		0	0	0					
[1Y - 2Y] [2Y - 3Y]	Latin America	0	0	0					
[3Y - 5Y]	and the Caribbean								
[5Y - 10Y]	Canbbean								
[10Y - more]		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			T LONG EXPOSURES se gross of provisions) (1)	(gross exposur	res (long) net of cash short	ECT POSITIONS positions of sovereign de is a maturity matching) ⁽¹		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		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]		0	0	0					
[3M - 1Y]	_								
[1Y - 2Y] [2Y - 3Y]	-								
[3Y - 5Y]	Africa	0	0	0					
[5Y - 10Y]]								
[10Y - more]				_					
Total		0 13	0 13	0 13	0	0	0	0	0
[0 - 3M] [3M - 1Y]	-	0	0	0				1	
[1Y - 2Y]	1	U	U	<u> </u>				<u>'</u>	
[2Y - 3Y]	Others								
[3Y - 5Y]	Others	1	1	1					
[5Y - 10Y]		7	7	7					
[10Y - more]		0	0	0					
Total		21	21	21	0	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 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.

(in million Euro)									
Residual	Country / Region		CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short p	RECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Maturity ↓			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]		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] [3Y - 5Y]	Austria	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]		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]	Belgium	0	0	0	0	0	0	0	0
[3Y - 5Y]	Doigiani	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] [3M - 1Y]		0	0	0					
[1Y - 2Y]		0	U	0					
[2Y - 3Y]									
[3Y - 5Y]	Bulgaria								
[5Y - 10Y]									
[10Y - more]									
Total		0	0	0	0	0	0	0	0
[0 - 3M]		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	0
[2Y - 3Y] [3Y - 5Y]	Cyprus	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

(in million Euro)		-		-					
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	EECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		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]		0	0	0					
[3M - 1Y] [1Y - 2Y]	1								
[2Y - 3Y]	Czech Republic								
[3Y - 5Y] [5Y - 10Y]	-								
[10Y - more]	<u> </u>								
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]	-	1 876 42	234 21	1 876 42	1 642 7		15	2	
[1Y - 2Y]	1	42	21	42	1		10		
[2Y - 3Y]	Denmark	6		6			6		
[3Y - 5Y]	Deriman	1	1	1					
[5Y - 10Y] [10Y - more]	-	0		0			0		
Total		1 925	256	1 925	1 649	0	21	2	0
[0 - 3M]		3	3	3		-		_	
[3M - 1Y]									
[1Y - 2Y]	4								
[2Y - 3Y] [3Y - 5Y]	Estonia								
[5Y - 10Y]	1								
[10Y - more]]								
Total		3	3	3	0	0	0	0	0
[0-3M]	4	5 843 15	5 843 4	5 843 15	<u> </u>		11	3 2	
[3M - 1Y] [1Y - 2Y]	1	35	35	35			11	16	
[2Y - 3Y]	Finland	169	38	169	86		45	39	
[3Y - 5Y]	Finland	33	33	33				14	
[5Y - 10Y]	4	401	401	401				1	
[10Y - more]	-	111	111	111	00		50	75	
Total		6 606	6 465	6 606	86	0	56	75	0

Residual Maturity	Country / Region		CT LONG EXPOSURES Je gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT POSITIONS ositions of sovereign debt 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] [3M - 1Y]		1	1	1					
[1Y - 2Y]									
[2Y - 3Y] [3Y - 5Y]	France								
[5Y - 10Y]									
[10Y - more] Total		1	1	1	0	0	0	0	0
[0 - 3M]		10	10	10	V	V	V		
[3M - 1Y] [1Y - 2Y]									
[2Y - 3Y]	Germany								
[3Y - 5Y]	Germany								
[5Y - 10Y] [10Y - more]									
Total		10	10	10	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	0	0	0	0	0	0	0	0	0
[3Y - 5Y]	Greece	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] [3M - 1Y]		0	0	0					
[1Y - 2Y]	1		U	U					
[2Y - 3Y]	Llun marri								
[3Y - 5Y]	Hungary								
[5Y - 10Y]									
[10Y - more]		_	_		_				-
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual			T LONG EXPOSURES te gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Iceland								
Total		0	0	0	0	0	0 0	0 0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]	Ireland	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	irciaria	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]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0 0	0	0	0	0
[2Y - 3Y]	16.1	0	0	0	0	0	0	0	0
[3Y - 5Y]	Italy	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]		1	1	1					
[3M - 1Y]		0	0	0					
[1Y - 2Y]									
[2Y - 3Y] [3Y - 5Y]	Latvia				 				
[5Y - 10Y]									
[10Y - more]									
Total		4			0	0	0	0	0

(in million Euro)									
Residual	Country / Region		CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓			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]		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]	Liechtenstein	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	0
[10Y - more] Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	U	U	U	0	<u> </u>
[3M - 1Y]		0	0	0					
[1Y - 2Y]									
[2Y - 3Y]	Lithuania								
[3Y - 5Y]	Littidatila								
[5Y - 10Y]									
[10Y - more]			_			_			
Total [0 - 3M]		0 42	0 42	0 42	0	0	0	0	0
[0 - 3M] [3M - 1Y]		101	444	101	77		24		
[1Y - 2Y]		101		101	11		<u> </u>		
[2Y - 3Y]	Luxonshaves	11		11			11		
[3Y - 5Y]	Luxembourg	2		2			2		
[5Y - 10Y]		14		14	14				
[10Y - more]									
Total		171	42	171	92	0	37	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Malta	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

(in million Euro)									
Residual			CT LONG EXPOSURES ue gross of provisions) (1)		(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		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]		1 153	1 153	1 153					
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Netherlands								
[10Y - more] Total		1 153	1 153	1 153	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Norway	1 012 79 5 5 2 1 61 1 164	886 3 2 4 2 1 61 958	1 012 79 5 5 2 1 61 1 164	0	0	126 76 3 1	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	7 	7 7	7 7	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
Total		0	0	0	0	0	0	0	0

(in million Euro)	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposures	(long) net of cash short pe	EECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓			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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	Slovenia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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	Spain	0	0	0	0	0	0	0	0

Residual		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposures	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		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]		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]	Sweden	473	33	161	41		86	5	
[3Y - 5Y]		344	214	214	0		0	17	
[5Y - 10Y]		1 126	172	1 036	2		861	10	
[10Y - more] Total		482 5 772	418 2 805	448 5 205	486	0	30 1 913	13 382	0
[0 - 3M]		722	722	722	400	U	1913	362	U
[3M - 1Y]	1	0	0	0					
[1Y - 2Y]	1	0		0			0		
[2Y - 3Y]				Ü			ů –		
[3Y - 5Y]	United Kingdom								
[5Y - 10Y]									
[10Y - more]									
Total		722	722	722	0	0	0	0	0
[0 - 3M]		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]	Australia	0	0	0	0	0	0	0	0
[3Y - 5Y]	, taoti ana	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]		0	0	0	0	0	0	0	0
[3M - 1Y]	4	0	0	0	0	0	0	0	0
[1Y - 2Y]	-	0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0 0	0 0	0	0	0
[3Y - 5Y]	-	0	0	0	0			0	0
[5Y - 10Y] [10Y - more]	1	0	0	0	0	0	0	0	0
[i v i - inore]	1	U	U	U	U	l U	U	U	U

(in million Euro)			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	ECT POSITIONS psitions of sovereign debt a maturity matching) ⁽¹⁾	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Maturity ↓	Country / Region		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hong Kong	167	17	167 167	150	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Japan	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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	U.S.	16 311 4 669 498 166	16 311 16 311	16 311 4 669 498 166	0	0	4 669 498 166	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Switzerland	0	0	0	0	0	0	2	0

(in million Euro)									
Residual			T LONG EXPOSURES se gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS positions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Maturity ↓	Country / Region		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]		1	1	1					
[3M - 1Y] [1Y - 2Y]	Other								
[2Y - 3Y]	advanced								
[3Y - 5Y] [5Y - 10Y]	economies non EEA								
[10Y - more]									
Total		1	1	1	0	0	0	0	0
[0 - 3M] [3M - 1Y]	-	0	0 0	0	0	0	0	0	0
[1Y - 2Y]	Other Central and eastern	0	0	0	0	0	0	0	0
[2Y - 3Y]	Europe	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]	1	0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle Coet	0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y]	4	0	0	0	0	0	0	0	0
[10Y - more] Total		0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0
[0 - 3M]		0	0	0	U	U	U	1	U
[3M - 1Y]]								
[1Y - 2Y]	Latin America								
[2Y - 3Y]	and the	0	0	0					
[3Y - 5Y] [5Y - 10Y]	Caribbean								
[10Y - more]	1	0	0	0					
Total		0	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	Country /		T LONG EXPOSURES se gross of provisions) (1)	(gross exposures	(long) net of cash short po	ECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Maturity ↓	Country / Region		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]		0	0	0					
[3M - 1Y]	_								
[1Y - 2Y] [2Y - 3Y]	1								
[3Y - 5Y]	Africa	0	0	0					
[5Y - 10Y]									
[10Y - more]									
Total [0 - 3M]		0 27	0 27	0 27	0	0	0	0 40	0
[3M - 1Y]	1	0	0	0				40	
[1Y - 2Y]	1	- J	Ŭ	<u> </u>					
[2Y - 3Y]	Others								
[3Y - 5Y]	Ollieis	1	1	1					
[5Y - 10Y]]	7	7	7					
[10Y - more]		0	0	0				10	
Total		35	35	35	0	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.

(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