



2022 EU-wide Transparency Exercise

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

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

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Key Metrics

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(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	14,519	14,605	14,769	14,486	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,519	14,605	14,769	14,486	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	15,805	15,924	16,115	15,915	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	15,805	15,924	16,115	15,915	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	17,488	17,605	17,796	18,084	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,488	17,605	17,796	18,084	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	75,079	75,428	78,978	77,419	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	75,079	75,428	78,978	77,419	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.34%	19.36%	18.70%	18.71%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.34%	19.36%	18.70%	18.71%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.05%	21.11%	20.40%	20.56%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.05%	21.11%	20.40%	20.56%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.29%	23.34%	22.53%	23.36%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.29%	23.34%	22.53%	23.36%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	331,896	315,336	332,902	334,546	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.76%	5.05%	4.84%	4.76%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	15,805	15,924	16,115	15,915	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	15,805	15,924	16,115	15,915	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	331,896	315,336	332,902	334,546	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	331,896	315,336	332,902	334,546	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.76%	5.05%	4.84%	4.76%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.76%	5.05%	4.84%	4.76%	[A.2]/[B.2]	

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Capital

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		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	17,488	17,605	17,796	18,084	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	14,519	14,605	14,769	14,486	C.01.00 (0020,0050)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,125	1,112	1,106	1,065	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	14,061	13,983	14,097	13,795	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,291	1,544	1,641	1,798	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-252	-215	-123	-78	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,093	-1,066	-1,060	-1,032	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	0	0	0	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-73	-71	-70	-63	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-540	-681	-823	-999	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48 to 48 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,286	1,318	1,346	1,430	C.01.00 (0530,0050)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,286	1,318	1,346	1,430	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,805	15,924	16,115	15,915	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,683	1,681	1,681	2,168	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,793	1,792	1,790	2,273	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	-109	-110	-109	-105	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	75,079	75,428	78,978	77,419	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.34%	19.36%	18.70%	18.71%	CA1 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.05%	21.11%	20.40%	20.56%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.29%	23.34%	22.53%	23.36%	CA2 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,519	14,605	14,769	14,486	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.14	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.34%	19.36%	18.70%	18.71%	GA1 (E-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-

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

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Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	43,621	44,308	44,933	44,561	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	17,467	17,419	18,027	17,773	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	3,290	3,536	3,977	4,013	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	21,561	21,862	21,450	21,288	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	331	334	340	334	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,009	941	1,014	1,013	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	265	255	362	309	C 02.00 (r0640, c0010)
Settlement risk	0	1	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	995	697	3,091	2,892	C 02.00 (r0520, c0010)
Of which the standardised approach	995	697	3,091	2,892	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	6,851	6,797	6,931	6,678	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,851	6,797	6,931	6,678	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	22,337	22,429	22,646	21,966	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	75,079	75,428	78,978	77,419	

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

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

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P&L

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(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	3,347	4,164	1,083	2,262
Of which debt securities income	39	57	18	50
Of which loans and advances income	2,926	3,580	956	1,980
Interest expenses	910	1,186	302	724
(Of which deposits expenses)	85	112	35	136
(Of which debt securities issued expenses)	500	641	158	390
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	764	940	237	442
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	26	31	7	12
Gains or (-) losses on financial assets and liabilities held for trading, net	267	300	221	459
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-74	-88	-175	-314
Gains or (-) losses from hedge accounting, net	2	0	0	1
Exchange differences (gain or (-) loss), net	-64	-63	-9	-110
Net other operating income /(expenses)	11	54	112	111
TOTAL OPERATING INCOME, NET	3,369	4,152	1,174	2,140
(Administrative expenses)	1,446	1,709	445	859
(Cash contributions to resolution funds and deposit guarantee schemes)	183	114	32	58
(Depreciation)	131	159	42	76
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-79	-2	31	66
(Payment commitments to resolution funds and deposit guarantee schemes)	-77	0	29	62
(Commitments and guarantees given)	-1	-2	2	3
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹⁾	0	3	0	0
Of which restructuring ²⁾	0	-118	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	6	-1	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	2	6	-1	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	14	0	-1
(of which Goodwill)	0	2	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	3	5	0	-2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,681	2,157	626	1,077
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,307	1,708	507	856
Profit or (-) loss after tax from discontinued operations	0	64	29	34
PROFIT OR (-) LOSS FOR THE YEAR	1,307	1,772	535	890
Of which attributable to owners of the parent	1,306	1,770	535	890

¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

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ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	60,545				26,610				47,398				53,227				IAS 1.54 (f)
Financial assets held for trading	5,555	3,428	2,077	50	3,904	1,969	1,894	51	4,550	2,576	1,923	51	5,804	2,401	3,351	52	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	9,580	9,580	0	0	11,379	11,379	0	0	13,480	13,480	0	0	12,250	12,250	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	970	251	661	58	953	262	676	15	953	244	694	15	953	244	680	29	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	237,138				213,560				218,556				215,454				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,214	0	1,214	0	1,094	0	1,094	0	902	0	902	0	1,972	0	1,972	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-95				-185				-814				-1,413				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,738				43,426				35,853								
TOTAL ASSETS	318,643				302,740				320,878				324,181				IAS 1.9(a), I.G 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	893	0	0	0	0	918	0	0	0	0	918	0	0	0	0	0	919	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	229,665	7,090	695	-37	-76	-208	207,722	5,552	514	-33	-55	-150	213,922	4,377	447	-34	-56	-101	210,352	4,866	422	-36	-60	-90

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Svenska Handelsbanken - gruppen

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	2,243	1,425	3,156	2,902	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	823	219	236	224	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	295,628	269,526	286,020	289,396	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	578	484	602	569	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	133	108	103	85	IAS 37.10; IAS 1.54(l)
Tax liabilities	605	518	590	668	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	750	711	721	926	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	12,097	12,261	12,212	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	300,759	285,089	303,688	306,982	IAS 1.9(b);IG 6
TOTAL EQUITY	17,884	17,651	17,191	17,198	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	318,643	302,740	320,878	324,181	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Svenska Handelsbanken - gruppen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		1,249	1,345	1,917	2,030	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	793	81	547	642	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	618	319	1,162	675	Annex V.Part 1.31
Deposits	Central banks	5,040	4,962	6,937	6,274	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	254	30	70	58	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,081	1,578	1,427	1,891	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,562	1,383	1,269	1,527	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,161	2,868	9,801	12,872	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	3,763	486	6,412	5,369	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	14,102	9,984	10,923	11,024	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10,219	9,150	8,768	8,209	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	66,961	58,721	65,611	57,208	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	61,213	55,742	57,280	46,342	ECB/2013/33 Annex 2.Part 2.9.1
	Households	59,477	55,663	49,538	57,313	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	57,236	53,693	47,588	55,158	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		139,383	135,218	140,074	141,908	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,106	3,147	3,041	3,590	Annex V.Part 1.37
Other financial liabilities		2,406	916	2,077	1,253	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		299,272	271,655	290,014	293,090	

2022 EU-wide Transparency Exercise

Market Risk

Svenska Handelsbanken - gruppen

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	590	243	0	0	0	0						0	0	0	0							0	0
Of which: General risk	398	165	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	191	78	0	0	0	0						0	0	0	0							0	0
Equities	6	5	0	0	0	0						0	0	0	0							0	0
Of which: General risk	1	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	398	448	0	0	0	0						0	0	0	0							0	0
Commodities risk	1	1	0	0	0	0						0	0	0	0							0	0
Total	995	697	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	391	436	0	0	0	0						0	0	0	0							0	0
Of which: General risk	246	341	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	144	94	0	0	0	0						0	0	0	0							0	0
Equities	6	5	0	0	0	0						0	0	0	0							0	0
Of which: General risk	1	1	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	3	2	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	2,692	2,450	0	0	0	0						0	0	0	0							0	0
Commodities risk	1	0	0	0	0	0						0	0	0	0							0	0
Total	3,091	2,892	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	8,869	8,841	0	0	10,118	12	10,069	0
	Regional governments or local authorities	11	11	0	0	12	12	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	184	184	0	0	238	238	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	42	47	34	0	46	46	42	0
	Corporates	3,889	1,406	1,326	0	3,606	1,201	1,125	0
	of which: SME	1,445	270	260	0	1,648	342	356	0
	Retail	2,441	743	547	0	2,110	753	566	0
	Secured by mortgages on immovable property	170	53	54	0	173	53	50	0
	of which: SME	33,056	30,351	13,421	0	33,226	31,380	13,841	0
	Exposures in default	19,392	18,492	8,650	0	19,867	19,033	8,937	0
	Items associated with particularly high risk	17	17	140	0	193	180	137	0
	Covered bonds	189	75	112	0	72	108	108	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	649	649	1,271	0	645	645	1,260	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	32,413	44,680	17,477	0	32,617	45,363	17,438	0	

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

² Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	0	0	0	0	2	2	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	160	160	43	0	143	143	2	0
	Corporates	275	141	140	0	248	90	90	0
	of which: SME	6	2	2	0	6	2	2	0
	Retail	821	127	94	0	699	138	99	0
	Secured by mortgages on immovable property	50	16	16	0	51	16	16	0
	of which: SME	348	328	119	0	645	323	137	0
	Exposures in default	27	27	16	0	27	27	17	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	645	645	1,263	0	642	642	1,252	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	1,038	1,573	315	0	1,011	1,217	53	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	6,800	6,823	0	0	10,110	10,064	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	256	256	0	0	337	337	23	0
	Corporates	3,229	1,072	1,003	0	3,089	967	901	0
	of which: SME	1,613	311	294	0	1,647	304	228	0
	Retail	489	240	176	0	508	250	183	0
	Secured by mortgages on immovable property	89	23	23	0	90	23	23	0
	of which: SME	24,173	22,286	10,642	0	24,562	23,099	10,669	0
	Exposures in default	15,394	14,540	7,580	0	15,715	14,917	7,586	0
	Items associated with particularly high risk	114	0	0	0	124	0	0	0
	Covered bonds	188	74	111	0	192	71	107	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	11,486	12,022	18,842	0	12,876	13,686	18,842	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	31	13	12	0	34	13	13	0
	of which: SME	9	3	3	0	12	6	6	0
	Retail	204	63	46	0	205	64	47	0
	Secured by mortgages on immovable property	17	4	2	0	16	4	2	0
	of which: SME	162	89	32	0	122	58	21	0
	Exposures in default	4	1	1	0	4	1	1	0
	Items associated with particularly high risk	2	1	1	0	1	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	27	0	0	0	31	0	0	0	
Standardised Total ²	27	106	95	0	31	106	95	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	71	14	11	0	66	25	20	0
	of which: SME	69	24	18	0	56	25	20	0
	Retail	50	24	18	0	55	27	20	0
	Secured by mortgages on immovable property	7,281	6,876	2,331	0	7,346	7,208	2,484	0
	of which: SME	3,666	3,422	1,132	0	3,824	3,791	1,188	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	1	0	1	1	1	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	1	1	1	0	1	1	1	0	
Standardised Total ²	7,352	10,120	2,333	0	7,353	10,120	2,333	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	11	11	0	0	12	12	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	56	1	0	0	81	1	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	67	50	56	0	34	30	26	0
	of which: SME	5	5	4	0	4	4	3	0
	Retail	559	252	189	0	512	244	183	0
	of which: SME	1	1	0	0	1	0	0	0
	Secured by mortgages on immovable property	28	22	8	0	24	20	7	0
	of which: SME	1	1	0	0	1	1	0	0
	Exposures in default	34	19	19	13	33	18	19	12
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	36	36	0	0	0	0	0	0	
Standardised Total²			23				23		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	84	0	0	0	104	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1	38	8	0	3	3	0	0
	Corporates	51	41	41	0	51	41	41	0
	of which: SME	2	0	0	0	2	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	1	1	0	0	1	1	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	3	2	1	0	0	0	0	0	
Standardised Total²			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
DENMARK	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	55	0	0	0	88	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	86	19	18	0	50	11	11	0
	of which: SME	2	0	0	0	2	0	0	0
	Retail	642	11	7	0	678	11	7	0
	of which: SME	12	8	7	0	12	8	7	0
	Secured by mortgages on immovable property	17	11	4	0	17	12	4	0
	of which: SME	2	0	0	0	2	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			1				1		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				0		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	9,466	9,496	0	0	9,752	9,761	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	151	151	0	0
	Multilateral Development Banks	242	161	0	0	226	226	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	336	333	20	0	364	361	24	0
	Corporates	3,709	1,407	1,259	0	3,572	1,291	1,165	0
	of which: SME	1,168	465	375	0	1,122	442	351	0
	Retail	2,521	866	641	0	2,434	712	541	0
	of which: SME	185	51	20	0	155	46	27	0
	Secured by mortgages on immovable property	33,438	33,559	13,972	0	33,155	33,449	13,822	0
	of which: SME	19,972	19,204	8,967	0	19,939	19,160	8,895	0
	Exposures in default	196	125	125	23	182	123	143	23
	Items associated with particularly high risk	196	67	101	0	184	66	98	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	642	642	1,569	0	622	622	1,496	0	
Other exposures	278	537	0	0	272	270	98	0	
Standardised Total ⁴	53,923	46,266	18,853	23	53,907	46,922	17,796	23	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	88	86	4	0	81	81	10	0
	Corporates	204	81	78	0	253	83	10	0
	of which: SME	16	12	10	0	12	0	0	0
	Retail	802	111	92	0	914	126	92	0
	of which: SME	49	15	9	0	44	13	8	0
	Secured by mortgages on immovable property	702	37	172	0	661	318	112	0
	of which: SME	22	3	3	0	22	3	3	0
	Exposures in default	14	2	2	0	14	2	2	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	638	638	1,561	0	618	618	1,488	0	
Other exposures	1,988	1,438	292	0	1,621	1,471	292	0	
Standardised Total ⁴				0				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	9,466	9,410	0	0	9,752	9,701	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	207	207	4	0	168	168	2	0
	Corporates	3,192	1,189	1,034	0	2,987	1,041	926	0
	of which: SME	1,024	421	339	0	1,007	395	314	0
	Retail	577	323	238	0	451	201	147	0
	of which: SME	66	24	14	0	61	22	12	0
	Secured by mortgages on immovable property	23,945	22,677	10,814	0	23,611	22,369	10,669	0
	of which: SME	15,417	14,721	7,528	10	15,212	14,515	7,401	0
	Exposures in default	149	96	99	0	139	89	105	0
	Items associated with particularly high risk	195	66	99	0	183	64	96	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	57	57	0	0	57	57	0	0	
Standardised Total ⁴				20				20	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	43	43	4	0	43	43	2	0
	Corporates	8	2	2	0	9	3	3	0
	of which: SME	284	84	60	0	207	86	64	0
	Retail	15	8	2	0	17	5	5	0
	of which: SME	50	45	16	0	49	45	16	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	23	0	0	0	23	0	0	0	
Standardised Total ⁴				0				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	43	43	4	0	43	43	2	0
	Corporates	84	28	23	0	71	19	15	0
	of which: SME	94	28	23	0	83	19	15	0
	Retail	95	47	35	0	79	35	31	0
	of which: SME	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	8,079	7,827	2,679	0	8,251	8,138	2,770	0
	of which: SME	4,229	4,152	1,299	0	4,457	4,381	1,367	0
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	1	1	2	0	1	1	2	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	2	0	0	0	2	0	0	0	
Standardised Total ⁴				0				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	81	0	0	0	75	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	123	123	111	12	123	103	0	20
	of which: SME	4	4	3	1	3	3	2	1
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	512	240	186	54	518	223	166	252
	of which: SME	25	21	7	18	25	20	7	18
	Exposures in default	30	17	17	11	28	16	16	10
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	33	33	0	0	40	40	11	0	
Standardised Total²				18				18	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	106	0	0	0	99	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4	0	0	0	4	0	0	0
	Corporates	91	61	61	30	101	72	72	29
	of which: SME	2	1	1	1	2	1	1	1
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	0	0	1	1	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	2	2	2	0	2	2	2	0	
Standardised Total²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
DENMARK	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	75	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	40	11	11	29	51	11	11	40
	of which: SME	2	1	1	1	2	1	1	1
	Retail	598	12	8	590	528	11	7	521
	of which: SME	12	2	2	10	10	2	2	10
	Secured by mortgages on immovable property	18	14	5	13	21	16	6	15
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	0	1	1	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				1				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²				0				0	

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

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
Consolidated data	Central banks and central governments	55,488	0	59,133	810	0	1	46,508	0	50,298	790	0	1
	Institutions	2,729	0	2,339	835	0	0	4,919	0	4,342	1,095	0	0
	Corporates	123,583	339	97,837	16,441	376	382	126,187	316	100,312	16,756	346	173
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	63,136	181	63,216	7,569	205	102	67,282	157	63,283	7,521	159	96
	Retail	119,532	220	119,880	7,746	352	115	119,436	236	119,088	7,674	392	130
	Retail - Secured on real estate property	113,925	142	113,911	6,576	298	101	113,869	181	113,862	6,499	303	127
	Retail - Secured on real estate property - Of Which: SME	1,025	11	1,036	339	24	8	1,016	12	998	319	28	8
	Retail - Secured on real estate property - Of Which: non-SME	112,870	131	112,885	6,237	224	21	112,853	169	112,842	6,180	275	20
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,607	78	5,239	1,370	94	76	5,567	75	5,227	1,175	89	78
	Retail - Other Retail - Of Which: SME	1,480	27	1,027	305	33	26	1,182	25	1,022	275	28	26
	Retail - Other Retail - Of Which: non-SME	4,127	51	4,212	885	61	49	4,405	51	4,216	900	61	49
	Equity	89	0	89	321	0	0	90	0	90	324	0	0
Other non credit-obligation assets													
IRB Total ³				27,136						22,807			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
SWEDEN	Central banks and central governments	21,620	0	21,714	298	0	0	20,945	0	21,203	341	0	0
	Institutions	668	0	674	248	0	0	2,307	0	2,307	310	0	0
	Corporates	72,615	71	63,192	5,644	101	67	75,998	56	65,403	10,000	69	65
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43,538	54	43,783	4,203	96	41	43,782	62	43,917	4,216	66	43
	Retail	96,623	137	96,220	4,415	178	78	96,313	145	96,911	4,312	186	75
	Retail - Secured on real estate property	91,899	74	91,808	3,506	110	16	91,627	85	91,578	3,415	123	15
	Retail - Secured on real estate property - Of Which: SME	770	5	752	166	11	4	750	6	732	156	12	5
	Retail - Secured on real estate property - Of Which: non-SME	91,089	70	91,057	3,340	99	12	90,877	79	90,843	3,258	111	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,764	62	4,411	909	69	62	4,686	60	4,341	896	63	60
	Retail - Other Retail - Of Which: SME	1,940	21	890	221	25	22	1,821	19	873	310	29	21
	Retail - Other Retail - Of Which: non-SME	3,724	41	3,521	688	44	40	3,664	41	3,468	585	43	39
	Equity	38	0	38	140	0	0	38	0	38	139	0	0
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	3	0	25	1	0	0	0	0	38	1	0	0
	Institutions	877	0	8	0	0	0	780	0	707	291	0	2
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	78	0	8	0	0	0	73	0	65	6	0	0
	Retail	77	0	77	6	0	0	77	0	77	6	0	0
	Retail - Secured on real estate property	71	0	71	5	0	0	70	0	70	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	71	0	71	5	0	0	70	0	70	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	7	2	0	0	7	0	7	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	7	2	0	0	7	0	7	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
NORWAY	Central banks and central governments	335	0	333	7	0	0	375	0	374	9	0	0
	Institutions	605	0	600	70	0	0	639	0	636	74	0	0
	Corporates	22,070	126	19,356	3,316	78	61	22,459	131	19,767	3,430	92	64
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14,094	10	13,383	1,905	35	13	14,208	11	13,523	1,920	30	15
	Retail	11,174	19	11,194	1,095	45	5	11,487	24	11,509	1,081	60	5
	Retail - Secured on real estate property	11,094	16	11,058	898	37	3	11,394	22	11,308	1,024	52	3
	Retail - Secured on real estate property - Of Which: SME	53	1	52	27	5	0	48	2	46	23	6	0
	Retail - Secured on real estate property - Of Which: non-SME	10,981	15	11,000	871	32	3	11,207	20	11,311	1,000	46	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	140	2	136	58	9	2	153	2	149	58	8	2
	Retail - Other Retail - Of Which: SME	39	1	35	19	1	0	40	1	38	19	3	1
	Retail - Other Retail - Of Which: non-SME	100	2	100	39	5	1	113	1	114	39	5	1
	Equity	7	0	7	27	0	0	8	0	8	31	0	0
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021						As of 31/12/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
NETHERLANDS	Central banks and central governments	3,827	0	3,827	30	0	0	2,656	0	2,656	25	0	0
	Institutions	37	0	29	9	0	0	29	0	21	7	0	0
	Corporates	378	0	274	95	0	1	371	0	272	96	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7	0	7	3	0	0	5	0	5	2	0	0
	Retail	12	0	12	1	0	0	15	0	15	1	0	0
	Retail - Secured on real estate property	12	0	12	1	0	0	15	0	15	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	1	0	0	15	0	15	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total ³													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(mln EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
FINLAND	Central banks and central governments	11,189	0	16,351	303	0	0	12,248	0	15,460	290	0	0
	Institutions	328	0	292	132	0	0	297	0	261	123	0	0
	Corporates	13,327	119	7,483	3,365	153	34	12,084	109	2,323	3,169	150	33
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,894	94	5,576	746	29	34	6,274	84	5,427	682	27	39
	Retail	4,112	35	4,110	1,037	76	13	4,073	38	4,069	1,052	91	13
	Retail - Secured on real estate property	3,792	29	3,792	952	68	8	3,731	31	3,729	951	80	8
	Retail - Secured on real estate property - Of Which: SME	99	2	99	35	3	1	99	2	91	32	4	1
	Retail - Secured on real estate property - Of Which: non-SME	3,694	27	3,694	897	65	6	3,638	30	3,635	898	76	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	320	6	317	85	8	6	342	7	340	102	11	6
	Retail - Other Retail - Of Which: SME	32	2	31	11	1	2	35	2	33	12	2	1
	Retail - Other Retail - Of Which: non-SME	288	4	287	75	7	4	307	5	307	89	9	4
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(mln EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
UNITED STATES	Central banks and central governments	14,271	0	14,271	133	0	0	6,435	0	6,435	68	0	0
	Institutions	71	0	61	22	0	0	61	0	51	0	0	0
	Corporates	2,495	0	983	272	0	0	2,332	0	866	249	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	2	1	0	0	2	0	3	1	0	0
	Retail	70	0	70	6	0	0	76	0	76	6	0	0
	Retail - Secured on real estate property	62	0	62	5	0	0	72	0	72	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	62	0	62	5	0	0	72	0	72	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	3	0	3	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(mln EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
DENMARK	Central banks and central governments	2,272	0	2,268	32	0	0	2,265	0	3,124	32	0	0
	Institutions	186	0	187	94	0	0	203	0	204	104	0	0
	Corporates	6,231	22	4,911	1,201	34	18	6,009	19	5,157	1,305	25	13
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,511	22	2,371	668	34	17	2,469	19	2,322	735	25	12
	Retail	7,046	26	7,079	1,182	46	17	6,569	24	7,002	1,173	49	15
	Retail - Secured on real estate property	6,729	20	6,743	1,074	39	12	6,641	19	6,663	1,065	43	10
	Retail - Secured on real estate property - Of Which: SME	133	2	135	91	5	2	125	2	127	87	7	1
	Retail - Secured on real estate property - Of Which: non-SME	6,596	17	6,608	983	34	10	6,516	17	6,536	978	37	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	325	6	337	107	7	6	327	5	339	108	6	5
	Retail - Other Retail - Of Which: SME	68	3	70	34	4	3	68	3	70	33	3	2
	Retail - Other Retail - Of Which: non-SME	258	3	267	74	3	3	260	2	268	75	2	3
Equity	44	0	44	144	0	0	44	0	44	144	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(mln EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(mln EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
(mln EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0								

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	59,146	0	62,693	902	0	1	65,554	0	69,613	956	0	1
	Institutions	5,479	0	4,828	1,238	0	0	4,847	0	4,381	1,138	0	0
	Corporates	137,080	215	102,134	16,533	286	144	124,871	177	101,456	16,809	188	142
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	67,871	157	63,937	6,941	164	113	66,598	143	62,548	6,865	164	108
	Retail	119,891	239	119,545	7,630	420	96	116,360	225	116,027	7,389	402	87
	Retail - Secured on real estate property	114,941	168	114,455	6,503	322	54	111,295	169	111,196	6,314	312	22
	Retail - Secured on real estate property - Of Which: SME	98	11	966	305	26	7	938	10	920	284	20	6
	Retail - Secured on real estate property - Of Which: non-SME	112,457	157	112,469	6,198	296	28	110,260	155	110,276	6,034	280	26
	Retail - Qualifying Revolving	5,469	71	5,111	1,127	99	62	5,135	64	4,829	1,071	90	55
	Retail - Other Retail	3,395	23	993	272	28	22	3,099	21	947	268	27	21
	Retail - Other Retail - Of Which: SME	4,303	48	4,118	855	71	39	4,065	43	3,882	813	63	35
Retail - Other Retail - Of Which: non-SME	92	0	92	249	0	0	92	0	92	249	0	0	
Equity													
Other non credit-obligation assets													
IRB Total				27,882						27,769			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end-of-fiscal quarter.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWEDEN	Central banks and central governments	24,488	0	24,496	353	0	0	24,427	0	25,115	374	0	0
	Institutions	2,723	0	2,283	296	0	0	2,466	0	1,967	286	0	0
	Corporates	79,893	56	66,632	9,595	78	69	78,420	49	66,095	9,996	69	67
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43,947	43	42,103	3,632	75	51	42,270	38	41,291	3,626	63	49
	Retail	96,466	146	96,673	4,303	213	62	93,918	135	93,539	4,200	199	55
	Retail - Secured on real estate property	91,870	91	91,823	2,437	128	14	89,471	86	89,463	2,365	133	12
	Retail - Secured on real estate property - Of Which: SME	720	6	703	153	13	4	686	5	669	138	10	4
	Retail - Secured on real estate property - Of Which: non-SME	91,150	85	91,118	3,286	125	10	88,785	81	88,754	3,226	123	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,596	55	4,272	866	75	48	4,447	49	4,115	836	65	42
	Retail - Other Retail - Of Which: SME	599	18	594	209	21	18	555	16	524	199	21	16
Retail - Other Retail - Of Which: non-SME	3,997	38	3,988	658	54	30	3,892	33	3,301	637	45	26	
Equity													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	4	0	22	1	0	0	5	0	20	1	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	775	0	697	335	0	0	745	0	671	276	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	77	0	77	4	0	0	79	0	79	7	0	0
	Retail - Secured on real estate property	71	0	71	4	0	0	72	0	72	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	71	0	71	4	0	0	72	0	72	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	2	0	0	7	0	7	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	6	0	6	2	0	0	7	0	7	2	0	0	
Equity													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NORWAY	Central banks and central governments	537	0	592	9	0	0	638	0	831	11	0	0
	Institutions	137	0	633	74	0	0	642	0	628	71	0	0
	Corporates	23,099	37	20,413	3,531	53	30	22,912	34	19,994	3,571	45	33
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14,525	12	13,880	1,980	32	21	13,818	11	13,177	1,855	28	21
	Retail	11,956	26	11,979	1,107	65	4	11,278	22	11,400	1,036	53	4
	Retail - Secured on real estate property	11,898	24	11,834	1,051	57	3	11,238	20	11,263	982	43	3
	Retail - Secured on real estate property - Of Which: SME	48	2	47	24	5	0	46	1	45	20	2	0
	Retail - Secured on real estate property - Of Which: non-SME	11,790	23	11,787	1,028	51	2	11,192	19	11,215	963	41	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	148	2	145	36	8	1	140	2	137	54	10	1
	Retail - Other Retail - Of Which: SME	14	1	37	20	3	0	39	1	35	20	4	0
Retail - Other Retail - Of Which: non-SME	137	1	108	37	5	1	102	1	102	34	5	1	
Equity													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	11,023	0	11,023	102	0	0	14,123	0	14,123	122	0	0
	Institutions	39	0	31	10	0	0	35	0	48	15	0	0
	Corporates	0	0	257	92	0	0	0	0	231	89	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	15	0	14	1	0	0	16	0	16	1	0	0
	Retail	3	0	3	2	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	14	0	14	1	0	0	15	0	15	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	1	0	0	15	0	15	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity													
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach												
		As of 31/03/2022						As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
(min EUR, %)														
FINLAND	Central banks and central governments	4,459	0	3,733	219	0	5,028	0	8,700	219	0	0	0	
	Institutions	418	0	388	172	0	287	0	258	115	0	0	0	
	Corporates	12,251	101	7,470	1,188	0	12,103	77	7,438	1,070	38	28	28	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	6,829	80	5,546	628	21	20	6,896	77	5,589	621	38	28	
	Retail	3,984	39	3,984	1,012	90	14	3,783	42	3,784	980	100	14	14
	Retail - Secured on real estate property	3,659	32	3,659	922	79	8	3,563	34	3,562	955	88	8	8
	Retail - Secured on real estate property - Of Which: SME	95	2	95	30	3	1	91	2	91	49	4	1	1
	Retail - Other Retail	3,564	30	3,564	872	76	7	3,472	32	3,471	856	84	7	7
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	324	7	325	90	11	6	220	7	221	75	11	6	6	
Retail - Other Retail - Of Which: SME	32	2	31	12	2	2	20	2	20	9	0	2	2	
Retail - Other Retail - Of Which: non-SME	292	5	294	78	9	4	198	6	198	66	11	4	4	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total														

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(min EUR, %)													
UNITED STATES	Central banks and central governments	15,222	0	15,222	164	0	15,113	0	15,113	166	0	0	0
	Institutions	233	0	229	94	0	167	0	151	61	0	0	0
	Corporates	2,453	0	908	239	0	2,332	0	864	237	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	70	0	70	5	0	0	0	3	1	0	0	0
	Retail	67	0	67	5	0	70	0	70	70	6	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	0	0	4	0	4	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	3	0	3	0	0	4	0	4	1	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach												
		As of 31/03/2022						As of 30/06/2022						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
(min EUR, %)														
DENMARK	Central banks and central governments	2,624	0	2,628	30	0	3,247	0	3,478	28	0	0	0	
	Institutions	257	0	259	141	0	205	0	202	107	0	0	0	
	Corporates	6,712	20	5,449	1,310	27	16	6,594	15	5,348	1,338	26	14	14
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,473	20	2,325	658	27	14	2,437	15	2,399	671	26	12	12
	Retail	6,903	22	6,926	1,155	47	14	6,723	22	6,746	1,121	45	13	13
	Retail - Secured on real estate property	6,581	18	6,597	1,050	43	9	6,424	17	6,439	1,023	43	9	9
	Retail - Secured on real estate property - Of Which: SME	121	2	122	81	4	1	114	1	116	77	4	1	1
	Retail - Other Retail	6,460	16	6,475	969	39	8	6,309	16	6,324	946	39	8	8
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	322	5	311	105	4	5	209	5	208	98	2	4	4	
Equity	68	3	70	32	1	2	66	2	68	31	1	2	2	
Other non credit-obligation assets	254	3	261	73	3	2	233	2	240	68	1	2	2	
IRB Total														

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(min EUR, %)													
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(min EUR, %)													
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(min EUR, %)													
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 31/12/2021

		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Austria															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Belgium															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Bulgaria															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Cyprus															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Czech Republic															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Estonia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
														73	0	3

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 31/12/2021

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Africa																
	Others																
	Total	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Africa																
	Others																
		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2022 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - gruppen

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,080	390	117	116	651	160	863	289	97	83	533	119
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5	5	3	3	3	3	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	1	0	0	4	0	3	0	0	0	3	0
Non-financial corporations	697	262	79	79	332	80	574	204	81	69	284	60
of which: small and medium-sized enterprises	345	103	24	24	315		293	74	19	15	270	
Households	373	122	35	34	313	77	286	85	16	14	246	59
DEBT INSTRUMENTS other than HFT	1,080	390	117	116	651		863	289	97	83	533	
Loan commitments given	78	18	5	5	12	4	67	14	8	6	10	3
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - gruppen

	As of 31/03/2022						As of 30/06/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	728	193	40	38	487	127	530	178	38	36	356	118	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	0	0	0	4	0	4	0	0	0	4	0	0
Non-financial corporations	473	100	25	25	264	57	327	93	24	24	180	52	
of which: small and medium-sized enterprises	266	65	11	11	253	57	183	61	11	11	172	52	
Households	250	93	14	13	218	0	199	85	13	12	172	0	
DEBT INSTRUMENTS other than HFT	728	193	40	38	487	127	530	178	38	36	356	118	
Loan commitments given	40	14	5	5	11	3	64	12	0	0	9	3	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Svenska Handelsbanken - gruppen

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1,014	2	2	1,014	2	0	971	0	0	971	1	0	917	0	0	917	3	0	869	0	0	869	3	0
B Mining and quarrying	160	0	0	160	2	0	144	0	0	144	2	0	163	0	0	163	1	0	105	0	0	105	1	0
C Manufacturing	1,719	9	9	1,719	7	0	1,175	4	4	1,175	4	0	1,252	5	5	1,252	10	0	1,196	4	4	1,196	11	0
D Electricity, gas, steam and air conditioning supply	882	0	0	882	2	0	800	0	0	800	1	0	745	0	0	745	1	0	657	0	0	657	1	0
E Water supply	203	0	0	203	0	0	87	0	0	87	0	0	85	0	0	85	0	0	139	0	0	139	0	0
F Construction	4,234	20	20	4,234	13	0	3,947	12	12	3,947	10	0	4,124	14	14	4,124	22	0	4,056	12	12	4,056	24	0
G Wholesale and retail trade	2,384	39	39	2,384	14	0	3,124	7	7	3,124	19	0	3,507	6	6	3,507	7	0	2,091	6	6	2,091	5	0
H Transport and storage	1,321	117	116	1,323	50	0	841	100	119	841	49	0	752	25	25	752	12	0	666	23	23	666	12	0
I Accommodation and food service activities	943	8	8	943	19	0	772	6	6	772	13	0	798	7	7	798	3	0	736	6	6	736	4	0
J Information and communication	275	8	8	275	6	0	209	6	6	209	4	0	196	6	6	196	5	0	169	5	4	169	5	0
K Financial and insurance activities	1,222	4	4	1,222	4	0	1,486	1	1	1,486	1	0	1,463	1	1	1,463	1	0	1,566	1	1	1,566	1	0
L Real estate activities	78,050	141	141	78,050	37	0	70,101	92	91	70,101	29	0	71,884	89	88	71,884	24	0	70,606	82	81	70,606	25	0
M Professional, scientific and technical activities	4,137	8	8	4,137	20	0	4,825	6	6	4,825	15	0	4,644	6	6	4,644	12	0	5,394	5	5	5,394	11	0
N Administrative and support service activities	3,036	4	4	3,036	5	0	1,168	4	4	1,168	4	0	1,055	5	5	1,055	3	0	982	4	4	982	3	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	172	0	0	172	0	0	169	0	0	169	0	0	162	0	0	162	0	0	152	0	0	152	0	0
Q Human health services and social work activities	350	0	0	350	1	0	323	0	0	323	1	0	317	0	0	317	0	0	318	0	0	318	0	0
R Arts, entertainment and recreation	441	4	4	441	3	0	395	0	0	395	2	0	388	1	1	388	1	0	392	1	1	392	1	0
S Other services	1,899	7	7	1,899	11	0	1,205	5	5	1,205	6	0	1,413	11	11	1,413	9	0	1,353	3	3	1,353	8	0
Loans and advances	102,347	373	372	102,347	195	0	91,713	266	264	91,713	156	0	93,863	178	176	93,863	114	0	92,438	152	150	92,438	115	0

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