

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.



Key Metrics

(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



Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	15,805	15,924	16,115	15,915	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	331,896	315,336	332,902	334,546	C 47.00 (r0300,c0010)	CRR
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]	



EBA 2022 EU-wide Transparency Exercise Capital Svenska Handelsbanken - gruppen

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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
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	17,488	17,605	17,796	18,084	C 01.00 (+0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	14,519	14,605	14,769	14,486	C 01.00 (r0020,r0010)	Article 50 of CRR
	A.1.1	instruments)	1,125	1,112	1,106	1,065	C 01.00 (r0030,c0010)	Articles 26(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 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	1,291	1,544	1,641	1,798	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-252	-215	-123	-78	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,093	-1,066	-1,060	-1,032	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-73	-71	-70	-63	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-540	-681	-823	-999	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 05.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 35(1) point (8) (i) and 89 to 91 of CRIt; Articles 35(1) point (b) (ii), 243(1) point (b), 344(1) point (b) and 256 of CRIt; Articles 35(1) point (b) (ii) and 375(2) of CRIt; Articles 35(1) point (b) (iii) and 375(2) of CRIT; Articles 35(1) point (b) (iv) and 155(4) of CRIT.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 249(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	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 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 46 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	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 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,286	1,318	1,346	1,430	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c0050) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s.00 (r0744,c0010) + C 01.00 (r0745,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 05.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,805	15,924	16,115	15,915	C 01.00 (r0015,c0010)	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 (r0750,c0010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	1,793	1,792	1,790	2,273	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	-109	-110	-109	-105	C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	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
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.34%	19.36%	18.70%	18.71%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.05%	21.11%	20.40%	20.56%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.29%	23.34%	22.53%	23.36%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,519	14,605	14,769	14,486	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0.0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.34%	19.36%	18.70%	18.71%	(D.1)/[8-8.1]	
- July Journal	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments 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 formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the participation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

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		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
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, c0220, s002) + C 08.01 (r00470, c0010) + C 02.00 (r0440, c0100)
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, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 77.00 (r0130, ct220, s001) + C 08.01 (r0090, ct266, s002) +
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, cl010)
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, c801)*12.5+C 20.00 (r0010,cHS9)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c1000),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (10680, 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.



Offence in outside securities recording 130 150	(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Control classes and abscess protection 1,000 1,0	Interest income	3,347	4,164	1,083	2,262
Section of Columns Section Sec	Of which debt securities income	39	57	18	50
10 min Amende Acceptance 10 min Acceptance	Of which loans and advances income	2,926	3,580	956	1,980
Commons and executives based organizes Commons Com	Interest expenses	910	1,186	302	724
Common continues continu	(Of which deposits expenses)	85	112	35	136
Delication comments recorded Delication comments (a) Delication	(Of which debt securities issued expenses)	500	641	158	390
Ent is and Columnication Forcine 746 960 322 97 97 97 97 97 97 97		0	0	0	0
Section of Column Col	Dividend income	0	0	0	0
Distance of inferenced sealers and liabelities not research at the value through profit or load, and of non finenced sealers, and liabelities level and		764	940	237	442
Carse or Descent Internacial series and Buildines of filer values through profit or loss, ret Carse or Descent Problem Series (as or Descent Problem		26	31	7	12
Comment of the comm	Gains or (-) losses on financial assets and liabilities held for trading, net	267	300	221	459
Exchange differences gain or C) sols, rick 444 45 45 112 12 13 112 13 112 13 114 122 13 144 122 13 144 122 144 144 122 144 144 122 144 144 122 144	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-74	-88	-175	-314
11 5-4 112 1.74 1.74 1.75	Gains or (-) losses from hedge accounting, net	2	0	0	1
13.99	Exchange differences [gain or (-) loss], net	-64	-63	-9	-110
Commitments and deposits guaranties schemes 1.446 1.779 445 52 1.779 1.7	Net other operating income /(expenses)	11	54	112	111
133	TOTAL OPERATING INCOME, NET	3,369	4,152	1,174	2,140
131 159 42 150	(Administrative expenses)	1,446	1,709	445	859
Compression 111 159 42	(Cash contributions to resolution funds and deposit quarantee schemes)	183	114	32	58
Notification gains or () bases, net 0		131	159	42	76
Provisions or (-) neversal of provisions -79 -2 -31		0	0	0	0
Payment commitments to resolution funds and deposit guaranties schemes)		-79	-2	31	66
(Other provisions) Of which pending legal issues and tax litigation ¹ Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ Of which restruction of restruction of the fund for general banking risks, not ¹ Of which restruction of restruction of the fund for general banking risks, not ¹ Of which restruction of	(Payment commitments to resolution funds and deposit guarantee schemes)	-77	0	29	62
Other provisions 0		-1	-2	2	3
Of which restructuring ¹ Of the fund for general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of the fund of general banking risks, net) ² Of which restructuring description of fund of general banking risks, net) ² Of the fund of content of the substitution of the comprehensive in subsidiaries, joint ventures and associates and on non-financial assets) Of the general banking risks, net) ² Of the fund of content is in subsidiaries, joint ventures and associates and on non-financial assets) Of the profit of c) loss from risk risks and impossing risks, net) ² Of the profit of c) loss of measures in subsidiaries, joint ventures and associates and on non-financial assets) Of the profit of c) loss of measures in subsidiaries, joint ventures and associates and on non-financial assets) Of the profit of c) loss of measures in subsidiaries, joint ventures and associates and on non-financial assets and on non-financial as		0	0	0	0
Cincreases or (-) decreases of the fund for general banking risks, net)	Of which pending legal issues and tax litigation ¹	0	3	0	0
(Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss 2 6 -1	Of which restructuring ¹			0	0
(Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or Preversal of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment of Impairment of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment of Impairment of Impai	(Increases or (-) decreases of the fund for general banking risks, net) ²				0
(Financial assets at amortised cost) (Impairment or (·) neversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets) 9 14 0 (of which Goodwill)	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	6	-1	2
(Impairment or (·) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets) 9 114 0 (of which Goodwill) 0 2 0 Negative goodwill recognised in profit or loss 10 0	(Financial assets at fair value through other comprehensive income)	0	0	0	0
(of which Goodwill) Negative poodwill recognised in profit or loss 10 2 0 0 Negative poodwill recognised in profit or loss 3 0 0 0 0 Profit or (c) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 10 0 0 0 Profit or (c) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 10 0 0 0 PROFIT OR (c) LOSS SEFORE TAX FROM CONTINUING OPERATIONS 1,307 1,708 507 6 PROFIT OR (c) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,307 1,708 507 6 PROFIT OR (c) LOSS short in Asset from discontinued operations 1,307 1,708 507 6 PROFIT OR (c) LOSS SHORT EX FROM CONTINUING OPERATIONS 1,307 1,708 507 6 PROFIT OR (c) LOSS FROM EXPLANCE ASSET ASSE	(Financial assets at amortised cost)	2	6	-1	2
Regative goodwill recognised in profit or loss 0	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	9	14	0	-1
Share of the profit or (;) loss of investments in subsidiaries, joint ventures and associates 3 5 0 Profit or (;) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 0 0 0 1,681 2,157 626 1,1,081 1,708 507 626 1,1,082 FROHT TOR (;) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,307 1,708 507 640 640 709 700 641 700 700 700 700 700 700 700 7	(of which Goodwill)	0	2	0	0
Profit or (-) loss from non-current assets and disposal groups dassified as held for sale not qualifying as discontinued operations 0 0 0 PROFIT OR (-) LOSS BFORE TAX FROM CONTINUUNG OPERATIONS 1,681 2,157 626 1,1 PROFIT OR (-) LOSS AFTER TAX FROM CONTINUUNG OPERATIONS 1,307 1,708 507 6 Profit or (-) loss After tax from discontinued operations 0 64 29 PROFIT OR (-) LOSS FOR THE YEAR 1,307 1,772 535 8	Negative goodwill recognised in profit or loss	0	0	0	0
PROFIT OR (-) LOSS EFFORE TAX FROM CONTINUING OPERATIONS 1,681 2,157 626 1,0 PROFIT OR (-) LOSS AFFER TAX FROM CONTINUING OPERATIONS 1,307 1,708 507 50 FORTIC or (-) Loss after tax from discontinued operations 0 64 29 PROFIT OR (-) LOSS FOR THE YEAR 1,307 1,772 535 8	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	3	5	0	-2
RROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,307 1,708 507 8 PROFIT OR (-) LOSS after tax Knowl decontinued operations 0 64 29 9 RROFIT OR (-) LOSS FOR THE YEAR 1,307 1,772 535 8	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			0	0
Profit or (·) loss after tax from discontinued operations 0 64 29 PROFIT OR (·) LOSS FOR THE YEAR 1,307 1,772 535 8	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		2,157	626	1,077
PROFIT OR (-) LOSS FOR THE YEAR 1,307 1,772 535 8	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
Of which attributable to guiness of the propert	PROFIT OR (-) LOSS FOR THE YEAR	1,307	1,772	535	890
U mind attractable on was of an parent 1,500 1,7/0 355 0.00 1,7/0	Of which attributable to owners of the parent	1,306	1,770	535	890

⁽i) 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."



Total Assets: fair value and impairment distribution

(min EUR)	ı	As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	06/2022		
		R	air value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	60,545				28,610				47,398				53,227				IAS 1.54 (i)
Financial assets held for trading	5,555	3,428	2,077	50	3,904	1,969	1,884	51	4,550	2,576	1,923	51	5,804	2,401	3,351	52	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	9,580	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				35,934				
TOTAL ASSETS	318,643				302,740				320,878				324,181				IAS 1.9(a), IG 6

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

(min	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	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	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 creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	893	0	0	0	0	0	918	0	0	0	0	0	918	0	0	0	0	0	919	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	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	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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 period



Breakdown of liabilities

Svenska Handelsbanken - gruppen

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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(I)
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



Breakdown of liabilities

Svenska Handelsbanken - gruppen

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities t	y instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
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
Short positions	Debt securities	618	319	1,162	675	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	3,763	486	6,412	5,369	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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

								SVEHSKO	ndilueisud	iikeii - grup	реп											
	SA					I	М									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item) AM			NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	590 398 191	243 165 78	0	0	0	0							0	0	0	0						i
Equities Of which: General risk Of which: Specific risk	6	5	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	398 1 995	448 1 697	0	0	0	0							0	0	0	0						0
Total	As of 31/03/2022	As of 30/06/2022	,	0	ļ ,	0 As of 31/	03/2022	0	. 0	0	0	·	0	, ,		As of 30/0		0		0	•	
														1	1							
Traded Debt Instruments	391	436	0	0	0	0							0	0	0	0						
Of which: General risk	246	341	0	0	0	0							0	0	0	0						
Of which: Specific risk	144	94	0	0	0	0							0	0	0	0						
Equities Of which: General risk	6 1	5 1	0	0	0	0							l å	0	0	0						
Of which: Specific risk	3	2	ő	ő	0	0							ő	ő	ő	ő						
Foreign exchange risk Commodities risk	2,693	2,450	0	0	0	0							0	0	0	0						
Total	3.091	2,892	l ö	0	0	0	0	0	0	0	0	0	Ů	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.



					Standardisc	ed Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(rele EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks Regional governments or local authorities Public sector entities	8,869 11 0	8,841 11 0	0		10,118 12 0	10,069 12 0	0	
	Multilateral Development Banks International Organisations Institutions	184 0 452	184 0 477	0 0 34		238 0 486	238 0 481	0 0 42	
Ĭ	Corporates of which: SME Retail	3,889 1,145 2,821	1,406 370 743	1,326 289 547		3,606 1,048 2,510	1,201 342 753	1,125 266 556	
Consolidated data	of which: SME Secured by morteages on immovable property of which: SME	170 33,056 19,392	53 30,561 18,492	30 13,422 8,650		171 33,526 19,867	53 31,340 19,033	30 13,841 8,937	
	Exossures in default Items associated with particularly high risk Covered bonds	173 189 0	120 75 0	140 112 0	27	180 193 0	119 72 0	137 108 0	26
	Claims on institutions and communates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 649 1 820	0 649 1 614	0 1,571 326		0 645 502	0 645 774	0 1,560 S8	
	Standardised Total ²	52,113	44,680	17,477	61	52,017	45,205	17,428	60
		⁽¹⁾ Original exposure, unlike Exp (2) Standardised Total does not ⁽²⁾ Only the most relevant count calculated as of last quarter	include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.			untries ranked by original expor	kini,

		Carcaloto as or ast quarter							
					Standardise	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWEDEN	Central overerments or central sancha facinized overerments or broad anthrollies Public sector entition Public sector entition Institutions Constitutions Constitutio	0 0 0 0 0 100 275 6 82.3 50 748 25 15 0 0 0 0 0 665 1658	8 0 0 0 100 100 141 2 129 16 228 34 14 0 0 0 65 5 1.573	16 21 0 0 0 0 1,963	0	2 0 0 0 63 248 6 499 51 645 27 15 0 0 0 0	2 0 0 63 3 156 322 325 14 0 0 0 642 257	118 17 20 0 0 0	O
	Standardised Total ²	2,010	1,3/3	313	2	401	231		1

		exposures, but includes gener							
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)	8.869	8.832			10.110	10.061		
	Central governments or central banks	8,869	8,832			10,110	10,061	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities Multilateral Development Banks	0							
	Multilateral Development Banks International Organisations	0		0					
	International Organisations Institutions	256	256			337	337	23	
	Cornorates	3,229	1,072	1,003		3,089	967	901	
	of which: SME	1.013	313	244		947	293	228	
	Retail	489	240	176		508	250	183	
	of which: CMC	88	23	13		90	23		
UNITED KINGDOM	of which: SME Secured by mortspaces on immovable property of which: SME	24,173	22,596	10.642		24.562	23.109	10.969	
	of which: SME	15,394	14,540	7,360		15.715	14.917	7,586	
ı	Exposures in default	114	83	95	9	124	83	93	9
	Items associated with particularly high risk	188	74	111		192	71	107	
ı	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
1	Other exposures		1	1		2	2	2	
1	Standardised Total ²				28				28

		exposures, but includes gener	al credit risk adjustments.	anterparty excelors cross for as	Cartellacon Engolutes, account	e racator aspatiriera (Arva)	and coast over rained recounts	a reason to the	
					Standardis	ed Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0	0		
	Multilateral Development Banks	0		0		ů ů			
	International Organisations	ō	ō	ō		ō	0	i i	
	Institutions	0	0	0		0	0		
	Corporates	23	13	12		24	13	12	
	of which: SME	9	3	3		12	6	5	
	Retail	204	63	46		205	64	47	
NORWAY	of which: SME	17	4	2		16	4	2	
NORWAI	Secured by mortoages on immovable property	162	89	32		122	58	21	
	of which: SME	4	1	0			1		
	Exposures in default Items associated with particularly high risk	2	1	1	1	1	0		0
	I terms associated with particularly high risk Covered bonds	0		0		0			
	Claims on institutions and corporates with a ST credit assessment	0		0		ů ů			
	Collective investments undertakings (CIU)	ō	ō	ō		ō	0	i i	
1	Equity	i i	ō	0		i o			
	Other exposures	27	1	1		31	2	2	
	Chandan Cond Tabali								

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curtisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	a related to the	
					Standardis	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0		
	Regional governments or local authorities Public sector entities	0	0	U		u o	U		
	Multilateral Development Banks	0	0	0		0	0	l ő	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	71	14	11		56 56	25	20 20	
	of which: SME Retail	69	13	10		56 55	25	20	
	of which: SME	30	24	10		33	1	1 20	
NETHERLANDS	Secured by mortgages on immovable property	7,285	6.876	2,333		7,540	7.208	2,441	
	of which: SME	3,666	3,622	1,132		3,824	3,791	1,188	
	Exposures in default	0	0	0		1	1	1	
	Items associated with particularly high risk Covered bonds	1	1	1		1	1	1	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	i o	i o	l ő		o o	ů o	l ő	
	Equity	0	0	o o		0	ō		
	Other exposures	1	1	1		0	0		
	Standardised Total ²				1				



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Svenska Handelsbanken - gruppen

					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0		0		6	6		
	Regional governments or local authorities	11	11	0		12	12	0	
	Public sector entities	.0	0	0		.0	0	0	
	Multilateral Development Banks International Organisations	56	1	0		81	1		
	Institutions	ő	ŏ	o o		o o	ő	ő	
	Corporates	67	59	58		34	30	29	
	of which: SME	5	5	4		4	4	3	
	Retail of which: SME	559	252	189		512	244	183	
FINLAND	Secured by mortgages on immovable property	78	22	8		24	20	7	
	of which: SMF	1	1	0		2	1	ò	
	Exposures in default	34	19	19	13	33	18	19	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0	0		
	Equity	ő	i o	o o		o o	ő	i o	
	Other exposures	36	36	7		14	14	3	
	Standardised Total ²				23				23
		(ii) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation technica	es (e.g. substitution effects).		

Central governments or central banks Regional governments or local authorities Public sector entities					Standardise	d Approach				
Central governments or central banks Regional governments or local authorities Public sector entities		Standardised Approach								
Central governments or central banks Regional governments or local authorities Public sector entities			As of 30/	09/2021			As of 31,	12/2021		
Central governments or central banks Regional governments or local authorities Public sector entities	m EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
modificated Development Banks Institutions Committee Com	es toocrtv risk th. ST credit assessment	0 0 84 0 1 51 2 1 0 7 7 1 0 0 0 0	0 0 0 0 84 41 1 0 7,7 7,1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 41 1 2 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 104 0 3 41 1 1 0 0 6 6 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 41 1 0 0 0 0 0 0	0	

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).
(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes general credit risk adjustments.							
					Standardisc	d Approach			
			As of 30	09/2021			As of 31	/12/2021	
	(min FIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
DENMARK	Cachel devertiments or central shares consisted devertiments or local adminifies produced for comment or local adminifies produced for comment to local adminifies for comment to local administration for comment to local for shares of shares 200 for sh	0 0 0 0 0 0 85 85 2 42 12 17 17 17 0 0 0	0 0 0 0 0 0 0 19 0 11 11 11 10 0 0 0 0 0	0 0 0 0 18 18 7 7 7 7 7 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 59 22 278 177 2 1 0 0 0	0 0 0 0 0 0 0 11 11 11 12 12 12 12 12 13 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 0 0 111 17 7 7 5 4 4 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities			0		0			
	Multilateral Development Banks	ů ů		0		0	i i	0	
	International Organisations	ō	i i	0		0		i i	
	Institutions	ō	0	0		0	o o	o o	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0		
Counterpart 8	Secured by mortoages on immovable property	0		0		0	0	0	
	of which: SME Exposures in default	0		0		0	0	0	
	Exposures in default Items associated with particularly high risk			0		0			
	Covered bonds	ů ů		0		0	i i	0	
	Claims on institutions and corporates with a ST credit assessment	ı ö	i i	0		o o	l ä	l ő	
	Collective investments undertakings (CIU)	i o	i i	0		0		i o	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0		0	
	Standardised Total ²								

		exposures, but includes gene	ral credit risk adjustments.	arterparty excesses cross for se	Carcinatori Esponares, accisori	recesor especiment (AVA)	and coal our lands reason	a reade to the	
					Standardise	ed Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Central departments for central hashas Andrés service estimates Andrés service estimates Andrés service estimates Enternational Franchiste Enternational Franchist Enternational Franchiste Enternational Franchiste Enternational Franchist En	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²			-	0				

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Cont. (III., %) Cont.	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	



		Standardised Approach									
			As of 31,	03/2022			As of 30/	06/2022			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments am provisions		
	Central governments or central banks	9,466	9,498	0		9,752	9,701	0			
	Regional governments or local authorities	0	0	0		. 0	0	0			
	Public sector entities	242	161	0		151 226	151 226	0			
	Multilateral Development Banks International Organisations	242	101			220	220	0			
	Institutions	336	333	20		304	301	24			
	Corporates	3,709	1,407	1,250		3,572	1.291	1,165			
	of which: SME	1,168	480	375		1,123	442	351			
	Retail	2,921	866	641		2,836	732	541			
Consolidated data	of which: SME	165	51	29		156	48	27			
Corisonaatea data	Secured by mortgages on immovable property	33,436	31,559	13,972		33,155	31,419	13,822			
	of which: SME	19,972 196	19,204	8,987 155		19,938 182	19,160	8,895 143			
	Exposures in default Items associated with particularly high risk	196	135	155	25	182	123	143	2		
	Items associated with particularly high risk Covered honds	190	07	101		104	00	70			
	Claims on institutions and cornorates with a ST credit assessment	ŏ	ő	ő		ő	o o	ů o			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	642	642	1,549		622	622	1,496			
	Other exposures	1,781	1,537	363		2,523	2,290	501			
	Standardised Total ²	52,925	46,206	18,051	55	53,507	46,922	17,790	5		

		calculated as of last quarter								
					Standardise	d Approach				
			As of 31,	/03/2022			As of 30,	(06/2022		
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
SWEDEN	Comit of sourcements or comit of hands Residual conversators for leaf attached in Public source antition Public source antition Institution of constitutions Institutions Constitutions Constituti	0 0 0 0 86 204 16 803 49 702 72 15 0 0 0 0 0 5 88 18 18 18 18 18 18 18 18 18 18 18 18	0 0 0 0 86 81 12 131 15 375 35 14 0 0 0 0 6 88 12,12 13,12 15 15 15 15 15 15 15 15 15 15 15 15 15	0 0 0 0 8 78 10 9 122 16 21 0 0 0 1,541	0	0 0 0 0 81 253 112 914 4661 72 115 0 0 0 0 668 8	0 0 0 0 81 83 7 126 13 34 14 0 0 0 0	0 0 0 0 10 82 5 92 8 117 16 21 0 0 0 0	٥	
	Standardised Total ²				2	2,121			1	

		ecrosses, but includes general credit risk advisatments.										
			Standardised Approach									
			As of 31,	/03/2022			As of 30/	06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
r	(min EUR. %)	9,466	9,418			9.752	9.701					
	Central governments or central banks Regional governments or local authorities	9,400	9,410			9,732	9,701					
	Public sector entities	0	0	0		ů	0	0				
	Multilateral Development Banks	n n	0	0		0	0	0				
	International Organisations	ō	ō	ō		ō	ō	0				
	Institutions	207	207	4		168	168	3				
	Corporates	3,192	1,180	1,034		2,987	1,041	926				
	of which: SNE	1,034	423	330		1,007	395	314				
	Retail	577	323	238		451	201	147				
UNITED KINGDOM	of which: SME	88	24	14		83	22	12				
CHITED IGHODOIT	Secured by mortpages on immovable property	23,945	22,677	10,816		23,611	22,360	10,669				
ı	of which: SME	15,417 140	14,733 98	7,528 109		15,212 130	14,515	7,401 100				
	Exposures in default	140	16	109	10	130	89	100	9			
	Items associated with particularly high risk Covered bonds	195	00	99		103	04	30				
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0				
	Collective investments undertakings (CIU)	ů	0	l ő		ů	0	0				
	Equity	ō	ō	ō		ō	ō	0				
	Other expessives	57	57	57		48	48	48				
	Standardised Total ²				29				29			

		exposures, but includes general credit risik adjustments.									
					Standardise	d Approach					
			As of 31,	03/2022		As of 30/06/2022					
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
NORWAY	Coding in comments or comet a least control is a least control in	0 0 0 0 0 0 21 18 284 15 50 0 0 0 0	0 0 0 0 0 0 11 1 2 81 4 4 5 2 0 0 0 0 0 0 0 0 1 1 1 2 0 0 0 0 0 0 0	0 0 0 0 0 0 11 2 60 2 16 1 1 0 0 0	٥	0 0 0 0 0 0 38 38 307 149 5 0 0 0 0	0 0 0 0 0 2 28 3 3 8 8 5 5 5 4 5 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 27 3 64 3 16 1 1 0 0 0	·		

Control deveramental or control backs Cont			(2) Total value adjustments are exposures, but includes general		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) i	and other own funds reduction	ns related to the	
Colored Exposure Colored Exp						Standardise	d Approach			
Comparison Com				As of 31,	03/2022			As of 30	/06/2022	
Control discoverements or control banks 0 0 0 0 0 0 0 0 0		(min PIB ⁴ 6)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Orner arrowers 2 2 Standardised Total 2	NETHERLANDS	Central coverementals or control basists Accident coveremental or control attentions Accident coveremental control Accident coveremental covereme	0 0 0 0 0 84 84 95 1 8,079 4,229 1 1 0 0	47 1 7,823	35 0 2,679	0	70 1 8,251	35 1 8,136		0



	Svenska Handelsdanken - gruppen											
			Standardised Approach									
			As of 31,	03/2022			As of 30	/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
FINLAND	Committee Commit	0 0 0 0 0 15 15 25 1 1 30 0 0 0 0 0 0 25 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 4 288 28 2 1 1 1 7 7 0 0 0	0 0 0 0 0 111 3 3 186 0 7 7 0 0 0	11	0 0 0 755 0 0 0 12 12 13 8 18 0 0 25 1 28 0 0 0 0 0 25 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10 3 23 23 20 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10			
	Standardised Total ²				18				18			
	(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).											

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		ozosuws, but indudes general credit nisk adhatments.									
			Standardised Approach								
			As of 31,	/03/2022		As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UNITED STATES	Control of	0 0 0 106 91 3 2 0 4 4 1 1 0 0 0	0 0 106 6 6 1 1 1 0 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 6 1 0 0 1 0 0 0 0 0 0 0 0 0	0	0 0 99 0 12 101 1 2 2 0 6 1 1 0 0 0 0 0 0	0 0 0 99 0 12 72 1 0 5 1 0 0 0 0 0	0 0 0 0 2 2 7 6 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²				8						

	Standardised Approach
exposures, but includes general credit risk adjustments.	

			Standardised Approach								
			As of 31,	03/2022			As of 30	/06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0	80	0		0	0	0			
	Regional governments or local authorities	0	0	0		ō	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	75	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	49	11	11		51	11	11			
	of which: SME	2	.1	1		2	. 1	1			
	Retail	598	12	8		528 10	11				
DENMARK	of which: SME Secured by mortgages on immovable property	11				10	,,	4			
	Secured by mortgages on immovable property of which: SME	10	14	3		21	10	0			
	Exposures in default	1	i	1	0	î	0	0			
	Items associated with particularly high risk	ō	i i	i i	_	i	0	ō			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	1	1	1		0					
	Standardised Total ²				1						

(1) Original exposure, unitie Exposure value, is reported before taking into account any effect due to credit convenien factors or cost in ski mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of countriesporty excludes those for securitisation exposures, additional valuation edjustments (AVAs) and other own funds inductions related to the exposures, but induces general credit risk adjustments.

			Standardised Approach								
			As of 31	/03/2022			As of 30,	06/2022			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 8	Coult al securements or control basis in the country of the count	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		

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

(2) Total value adjustments and provisions per country of country	anterparty excludes those for se	curitisation exposures, additional	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the
exposures, but includes general credit risk adjustments.					
		Standardise	ed Approach		
As of 31,	/03/2022			As of 30,	/06/2022

			As of 31,	/03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central governments or combrid hashed Application settle settled an observable Application of the settled an observable Application of the settled and observable Central of the settled and observable Central of the settled and observable of observable of observable of observable of observable of observable Central	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000			0
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Svenska Handelsbanken - gruppen

							IRB Ap	oproach					
				As of :	30/09/2021					As of 3	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· ·		Of which: defaulted	provisions
	Central banks and central governments	55,488	0	59,131	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	182	126,187	316 0	100,312	16,756	346	173
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	67.136	181	63.216	7,569	205	102	67.282	157	63.285	7.521	159	98
	Retail	119,532		119,180	7,369	352	115	119.436	236	119.088	7,521	392	110
	Retail - Secured on real estate property	113,929		113,921	6,576	258	39	113,869	161	113,860	6.499	303	37
	Retail - Secured on real estate property - Of Which		11	1.036	339	24	8	1.016	12	998	319	28	8
Consolidated data	Retail - Secured on real estate property - Of Which			112.885	6.237	234	31	112,853		112.862	6.180	276	29
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,607	78	5,259	1.170	94	76	5.567	75	5.227	1.175	89	74
	Retail - Other Retail - Of Which: SME	1,180	27	1,027	285	33	26	1,162	25	1,012	275	28	25
	Retail - Other Retail - Of Which: non-SME	4,427	51	4,232	885	61	49	4,405	51	4,216	900	61	49
	Equity	89	0	89	331	0		90	0	90	334	0	
	Other non credit-obligation assets				972						1,157		
	IRB Total ²				27,136						27,807		

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.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	21,620	0	21,714	298	0	0	20,945	0	21,205	341	0	0
	Institutions	668	0	472	148	0	0	2,702	0	2,307	370	0	0
	Corporates	77,615	71	63,195	9,644	101	67	79,998	56	65,405	10,000	69	65
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0			0	
	Corporates - Of Which: SME	43,538	54	41,781	4,203	96	41	43,782	42	41,917	4,216	66	43
	Retail	96,623 91,859	137 74	96,220 91,809	4,415 3,506	178 110	78 16	96,313 91,627	145 85	95,915 91,575	4,310 3.415	186 123	75 15
	Retail - Secured on real estate property	770	74	91,809	3,506 166	110	16	750	6	737	3,415 156	123	15
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		70	91.057	3,340	99	12	750 90.877	79	90.843	3.258	111	11
	Retail - Qualifying Revolving	91,009	70	91,057	3,340	99	0	90,677	0	90,843	3,230	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	1,040	21	890	221	25	22	1.021	19	9,341 873	210	20	21
	Retail - Other Retail - Of Which: non-SME	3,724	41	3,521	688	44	40	3,664	41	3.468	685	43	39
	Equity	38	0	38	140	0	0	38	0	38	139	0	0
	Other non credit-obligation assets	30		30				~	_	30			L .
	TRP Total												

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

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021	l l	
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	3	0	25	1	0	0	0	0	18	1	0	0
	Institutio		0 877	0	0	0	0	0	0	0	3	2	0	0
	Corporates College Control of the Co			0	806	333	0	2	780	0	707	291	0	- 4
		Corporates - Of Which: Specialised Lending	0	0	0	0 27	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	74	0	68	27	0	0	71	0	65	27	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
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTIED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	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
		n credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	335	0	333	7	0	0	575	0	574	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	1,922	30	15
	Retail	11,174	19	11,194	1,056	45	5	11,487	24	11,508	1,081	60	5
	Retail - Secured on real estate property	11,034 53	16	11,058 52	998 27	37	3	11,334 48	22	11,359 46	1,024	52	3
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		15	11.006	971	32		48 11.287	20	46 11.313	1.000	46	
1101111111		10,981	15	11,006	9/1	32	3 0	11,28/	20	11,313	1,000	46	0
	Retail - Qualifying Revolving Retail - Other Retail	140	2	136	58	0	2	153	2	149	58		2
	Retail - Other Retail - Of Which: SME	39	1 1	35	19	2	0	40	1	36	19	2	1
	Retail - Other Retail - Of Which; non-SME	100	5	100	39	5	ĭ	113	i	114	39	5	l i
	Equity	7	0	7	27	0	0	8	0	8	31	0	0
	Other non credit-obligation assets				-	_						_	_

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	3,187 37	0	3,187 29	30	0	0	2,666 29	0	2,666	25	0	0
	Corporates	378	0	274	95	0	1	371	ő	272	96	0	ő
	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
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0 12	0	12		0	0	0 15	0	15		0	0
	Retail - Qualifying Revolving	12		12	1	0	0	15	0	15	1		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	0	0	ō	0	ō	ō	ō	0	ō
	Retail - Other Retail - Of Which: non-SME	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												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2021		<u> </u>			As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	13,189	0	16,361	303	0	0	12,248	0	15,480	290	0	0
	Institutions	328	0	292	132	0	0	297	0	261	121	0	0
	Corporates	12,327	119	7,483	1,365	153	34	12,084	109	7,323	1,169	150	31
	Corporates - Of Which: Specialised Lending	0	0	0	0 746	0 29	0 34	0	0	0	0	0 27	0
	Corporates - Of Which: SME	6,884	94	5,576		29 76		6,724	84	5,427	602		30
	Retail	4,112	35	4,110	1,037		13	4,073	38	4,069	1,052	91	13
	Retail - Secured on real estate property	3,792 ME 98	29	3,792 98	952 55	68	8	3,731 94	31	3,729 93	951 53	80	8
FINLAND	Retail - Secured on real estate property - Of Which:		27			3	1		- 4			4	1
1110 010	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	001-50	2/	3,694	897	65	6	3,638	30	3,635	898	76	6
	Retail - Qualifying Revolving Retail - Other Retail	320		317	85	0		342	0	360	102	11	6
			6			8	6					- 11	6
	Retail - Other Retail - Of Which: SME	32 288	2	31 287	11 75	1 7	2	33 309	2	33 307	12 89	2	1
	Retail - Other Retail - Of Which: non-SME	288	1 1	28/	75	1 1	9	309	5	0	69	9	9
	Equity Other non credit-obligation assets	0		0		0	0	0	0	0		0	
	IRB Total	_											_
	IRB local				d bufus believ laboration								

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	14,271	0	14,271	133	0	0	6,435	0	6,435	68	0	0
	Institutions	71	0	64	22	0	0	160	0	151	64	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	67	0	67	5	0	0	73	0	73	5	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	67	0	67	5	0	0	73	0	73	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												
	IRB Total												

¹⁹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	2,672	0	2,980	32	0	0	2,865 203	0	3,128	32 104	0	0
	Institutions	186		187	94 1.201	34			19	204		0	0
	Corporates - Of Which: Specialised Lending	6,231	22	4,911	1,201	34	18	6,609	19	5,157	1,305	25	13
	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	6,969	24	7,001	1.173	49	15
	Retail - Secured on real estate property	6.720	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
DENMARK	Retail - Secured on real estate property - Of Which: non-Sh	6.588	17	6,608	983	34	10	6.517	17	6.536	978	37	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	ō
	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	266	74	3	3	260	2	268	75	2	3
	Equity	44	0	44	164	0	0	44	0	44	164	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original expos.	ure, unlike Exposur	e value, is reporte	d before taking into accoun	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation techn	riques (e.g. substit	ution effects).

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

¹⁹ Original exposure, utilise Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
		(min EUR. %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0		0	0	0		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0		0	0		0				0
	Retail	Corporates - Ut Which: SME	0	0	0	0	0	0		0	0	0		
	roccum	Retail - Secured on real estate property			0		0	0		0	0	0		ő
		Retail - Secured on real estate property - Of Which: SME	0		0		0	0		0	0	0		, i
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Sh		0	0	0	0	0	o o	0	0	ů .	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	ō	0	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
		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 no	n credit-obligation assets												
	IRB Tota													

		d before taking into accou-			

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	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 Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0		0	0	0	0	0	0		0
	Retail	ő	ő	ő	ő	o o	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0			0	0	0	0		0		0
	Other non credit-obligation assets	ů	0					0	0				
	IRB Total												
	and rotal	(N. a			d before taking into accoun								

Credit Risk - IRB Approach

Svenska Handelsbanken - gruppen

								IRB Ap	proach					
					As of	31/03/2022					As of 3	0/06/2022		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value.		Of which: defaulted	provisions
		anks and central governments	59,148	0	62,693	902	0	1	65,554	0	69,033	956	0	1
	Institutio		5,439	0	4,828	1,338	0	0	4,847	0	4,183	1,128	0	0
	Corporati	es Corporates - Of Which: Specialised Lending	127,080	215	102,134	16,533	286	144	124,871	177	101,456	16,809	188	142
		Corporates - Of Which: SME	67.871	157	63.937	6.941	164	113	66,508	143	62.548	6.865	164	108
	Retail	Capacita - Griffina, Sile	119,891	239	119,545	7.630	420	96	116,360	225	116.027	7.389	402	97
	rectain.	Retail - Secured on real estate property	114,441	168	114,435	6.503	322	34	111,205	160	111.198	6.318	313	32
Constitution of the		Retail - Secured on real estate property - Of Which: SME	984	11	966	305	26	7	938	10	920	284	20	6
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sf	113,457	157	113,468	6,198	296	28	110,268	151	110,278	6,034	293	26
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	5,449	71	5,111	1,127	99	62	5,155	64	4,829	1,071	90	55
		Retail - Other Retail - Of Which: SME	1,140	23	993	272	28	22	1,090	21	947	258	27	21
		Retail - Other Retail - Of Which: non-SME	4,309	48	4,118	855	71	39	4,065	43	3,882	813 334	63	35
	Equity		92	0	92	340			90	0	90			
		n credit-obligation assets				1,139						1,153		
	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, calculate as of last quarter

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	24,488	0	24,486	353	0	0	26,427	0	26,415	371	0	0
	Institutions	2,732	0	2,283	396	0	0	2,466	0	1,995	336	0	0
	Corporates - Of Which: Specialised Lending	79,893	56	66,032	9,595	78	69	78,420	49	66,005	9,996	69	67
	Corporates - Of Which: SME	43,947	43	42.103	3.632	75	51	43.270	38	41.391	3.676	63	49
	Retail	96,466	146	96.073	4.303	213	62	93,918	135	93,539	4.200	199	55
	Retail - Secured on real estate property	91.870	91	91.821	3,437	138	14	89,471	86	89,423	3.365	133	12
	Retail - Secured on real estate property - Of Which: SME	720	6	703	151	13	4	686	5	669	138	10	4
SWEDEN	Retail - Secured on real estate property - Of Which: non-Si	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	4,252	866	75	48	4,447	49	4,115	836	65	42
	Retail - Other Retail - Of Which: SME	999	18	854	209	21	18	955	16	814	199	21	16
	Retail - Other Retail - Of Which: non-SME	3,597	38	3,398	658	54	30	3,492	33	3,301	637	45	26
	Equity	38	0	38	141	0	0	36	0	36	134	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates	4 0 775	0	22 3 697	1 2 335	0	0 0 0	5 0 745	0 0 0	20 0 671	1 0 276	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 60	0	0 53	0 24	0	0	0 59	0	0 52	0 23	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	77 71 0	0	77 71	4	0	0	79 72 0	0	79 72 0	7 5	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving		0	71 0	4 0	0	0	72 0	0	72 0	5	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	6 0 6	0	6 0 6	0 2	0	0	7 0 7	0	7 0 7	2 0 2	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	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).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	557	0	550	9	0	0	838	0	831	11	0	0
	Institutions	637	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	13,890	1,980	32	21	13,818	11	13,177	1,855	28	21
	Retail	11,956	26	11,979	1,107	65	4	11,378	22	11,400	1,036	53	4
	Retail - Secured on real estate property	11,808 48	24	11,834 47	1,051	57	3	11,238 46	20	11,263 45	983 20	43	3
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		23	11.787	1.028	5 51		96 11.192	19	11.219	20 963	41	0
nonn.		11,760	23	11,/8/	1,028	51		11,192	19	11,219	963	41	0
	Retail - Qualifying Revolving Retail - Other Retail	148	0	145	56	0		140	0	137	54	10	
	Retail - Other Retail - Of Which: SME	41	2	37	20		1	39	2	35	20	10	0
	Retail - Other Retail - Of Which: non-SME	107	i	108	37	3	l i	102	l î	102	34	3	1
	Equity	9	i .	9	32	, i	l â	8	0	8	30		0
	Other non credit-oblication 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 Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	11,023	0	11,023	103	0	0	14,133	0	14,133	132	0	0
	Institutions	39	0	31	10	0	0	56	0	48	15	0	0
	Corporates	349	0	257	92	0	0	335	0	231	89	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0				0	0		0			0
	Corporates - Of Which: SME Refail	3 15	0	14	2	0	0	3 16	0	3 16	1	0	0
	Retail - Secured on real estate property	14	0	14			0	15		15			0
	Retail - Secured on real estate property - Of Which: SME	0	0	14	1		0	15		15	1		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-Si		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	ō	ō	ō	ō	ō	ō	1	ō	1	ō	ō	ō
	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		1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	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 miligation techniques (e.g. substitution effect).

Credit Risk - IRB Approach

Svenska Handelsbanken - gruppen

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	4,459	0	7,733	219	0	0	5,028	0	8,290	219	0	0
	Institutions	418	0	388	172	0	0	287	0	258	115	0	0
	Corporates	12,251	101	7,470	1,188	119	29	12,150	77	7,438	1,070	38	28
	Corporates - Of Which: Specialised Lending	0	0	0	630	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,839	80	5,546		21	29	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
	Retail - Secured on real estate property	3,659 95	32	3,659 95	922 50	79	8	3,563 91	34	3,562 91	905	88	8
FINI AND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	3,564	30	3,564	50 872	3 76	1	3.471	32	3,471	856	84	1 7
1110 010	Retail - Secured on real estate property - Ut Which: non-sr Retail - Qualifying Revolving	3,564	30	3,564	8/2	76	, ,	3,4/1	32	3,9/1	856	84	í
	Retail - Other Retail	324	7	325	90	11		220		221	75	11	6
	Retail - Other Retail - Of Which: SMF	324	,	325	12	11		30	,	221	73	11	2
	Retail - Other Retail - Of Which: non-SME	293	é	294	78	, ź	4	190		192	66	11	5
	Recall - Other Recall - Of Which: non-SME Equity	293	3	294	70	9	-	190		192	00	11	0
	Other non credit-obligation assets	,		Ů				- 0		0			ı -
	IRB Total												

				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	15,222	0	15,222	164	0	0	15,113	0	15,113	166	0	0
	Institutions	233	0	225	94	0	0	167	0	151	61 237	0	0
	Corporates	2,453	0	908	239	0	0	2,332	0	864	237	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Or Which: SME Retail	70	0	3 70	1	0	0	74	0	74	1 1	0	0
	Retail - Secured on real estate property	67	0	67		0	0	70		79			0
	Retail - Secured on real estate property - Of Which: SME	0,	0	0	0	0	0	,,,	0	70	1 3		0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	67	0	67	ě.	0	0	70		70	1 .		0
	Retail - Qualifying Revolving	0,	0	0.	ñ	0	0	0	0	0	i 0	0	0
	Retail - Other Retail	3	0	3	0	0	0	4	0	4	l i	0	0
	Retail - Other Retail - Of Which: SME	ō	0	ō	0	ō	ō	o	ō	ė i	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	0	ō	ō	4	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	2,653 257	0	2,898 259	30 141	0	0	3,257	0	3,476	35 107	0	0
	Institutions Corporates	6.712	20	259 5,449	1.310	27	16	6,594	15	5,348	107	26	14
	Corporates - Of Which: Specialised Lending	0,712	20	3,449	1,310	27	16	0,394	13	3,340	1,330	26	0
	Corporates - Of Which: SME	2,473	20	2,325	658	27	14	2,437	15	2.309	671	26	12
	Retail	6,903	23	6,928	1.155	47	14	6,723	22	6.747	1.121	45	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
DENMARK	Retail - Secured on real estate property - Of Which: SME	121	2	122	81	4	1	114	1	116	77	4	1
DENMARK	Retail - Secured on real estate property - Of Which: non-Si	6,460	16	6,475	969	39	8	6,309	16	6,324	946	39	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	323	5	331	105	4	5	299	5	308	98	3	4
	Retail - Other Retail - Of Which: SME	68	3	70	32	1	2	66	2	68	31	1	2
	Retail - Other Retail - Of Which: non-SME	254	3	261	73	3	2	233	2	240	68	1	2
	Equity	45	0	45	167	0	0	46	0	46	170	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0				0
	Retail	corporates - or writer: SME	0	0		0	0	0	0	0	0	0	0	0
	- Colombia	Retail - Secured on real estate property	0	0				ů,	0	0				0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ů,	0	0	0	0	0	0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0		o	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
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		1
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending		0	0			0	0	0		0		0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0		0	0	0		0		0
	Retail - Secured on real estate property - Of Which: SME			0			0		0				
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-S	ů	0		0	0	0	0	0	0	0		0
,	Retail - Qualifying Revolving	ŏ	0	0			0	0	0	0	0		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	n	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	ō	ō	ō	ō	ō	ō	ō	0	ō	0	ō	0
	Other non credit-obligation assets												
	IRB Total												

Country of Counterpart 10



General governments exposures by country of the counterparty

						346	enska Handelsbanken - gi							
							As of 31/12/2021							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 73 73	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia											,		



General governments exposures by country of the counterparty

					Svenska Handelsbanken - gruppen									
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	' 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	1: 2: 3: 13: 14: 7: 2:		0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((12 22 35 121 78 71 29 368	0 0 1 1 2 0 3	0 15 0 32 10 20 0	1 0 1 0 0 0 0	3 0 2 0 11 0 0	0 150 0 4 17 5	0 0 0 0 0	177
[0 - 3M [France			000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Germany	166 177 144 6.6	0 4 144 3 63 0 0	000000000000000000000000000000000000000	0 0 0 0	(164 175 (144 66 (555	0	0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	21
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						SVE	nska Handelsbanken - gr	ruppen						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	citive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-delivative illialicial as	sets by accounting portion	, 	Delivatives with pos	otive fail value	Delivatives with	negative ian value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Luxembourg	1 0 0 53 0	1 0 0 0 53 0 0	0 0 0 0	0 0 0 0	(((((((((((((((((((1 0 0 0 0	0 2 0 0 0	195 66 0 0 0 0	0 0 1 0 1 0 0	0 0 29 0 64 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [3M - 1Y [11 Y - 2Y [12 Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands													
[0 - 3M	Poland													
[0 - 3M [Portugal													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [3M - 1Y [11 - 2Y [22 - 3Y [37 - 5Y 15Y - 10Y 10Y - more Total	Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Sve	nska Handelsbanken - g	ruppen						
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain													
[0 - 3M 1 1 1 1 1 1 1 1 1	Sweden	6. 366 23 3 62 29 29 37,	9 39 6 626 8 298 2 372	0	0 5 0 1 137 54 29 226	234	18 20 10	23; 5; 1 2 6 6 8	4 1,619 1 66 2 115 5 128 5 140 5 16	14 1 0 0 2 1 0	1,162 141 61 56 152 89 0	11 623 90 144 236 3 545 1,651		183
[0 - 3M [United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	115 0 0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Iceland													
Total Tota	Liechtenstein													
[0 - 3M [Norway	11 2. 15	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0	0 14 19 1 1 0 0	0 0 0 0 0 0	1 4 5 2 1 0 0 15			0 0 0 0 0	0 0 0 0 0	0 0 0 100 0 0 0 2 103	((((((5
[0 - 3M	Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						SVE	nska Handelsbanken - gr	ruppen						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	5.5 25(86 389	0 86 0	0 0 0 0	0 0 0 0 0	54 (250 (8) ((388	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	11
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

							Sve	nska Handelsbanken - g	ruppen						
								As of 31/12/2021	l .						
							Dire	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Ma	sturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [5Y - 10Y [10Y - moon Total	11	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	r[r[r[rre	Others		0 0 0 0 0 0 0 5 5	000000000000000000000000000000000000000			0 0 0 0 5				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Total			6	6	0	1	0	6	(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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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



General governments exposures by country of the counterparty

						Sve	enska Handelsbanken - gr	uppen						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f [2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Bulgaria													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f3Y - 5Y f f5Y - 10Y f 10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
Total Tota	Denmark		0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 71 71	0 0 0 0 0	
0 - 3M	Estonia	,	2	U			4	U				, , ,		3



General governments exposures by country of the counterparty

						Sve	enska Handelsbanken - gi	ruppen						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	11 7, 7, 133 44 22 383	3 48	0 0 0 0 0	0 0 0 0 0	1 6	0 15 8 1 66 0 75 0 4 68 0 4 68 0 27 5 307	0 0 0 0 0 0	10 0 0 0 0 0 0	0 4 0 1 0 1 0 1 0 6	0 2 0 44 6 20 0	0 0 0 0 157 14 7	7 0	173
[0 - 3M	France		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0
[0 - 3M [Germany	22 66 22 41 411 66 63	64	0 0 0 0 0	0 0 0 0 0	2 6 2 4 41 6	0 0 0 1 1 0 1 1 0 1 1 0 1 1 0 1 1 1 1 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18
0 - 3M 13M - 1Y	Croatia													
To - 3M	Greece													
[0 - 3M [Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						Sve	enska Handelsbanken - g	ruppen						
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	41	1 0 0 9 41 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((1 0 0 0 0 0	0 0 1 1 0 0	0 0 28 0 0	0 0 1 2 0 0	0 0 28 35 0 0	0 0 0 0 0	0	
[0 - 3M [Malta													
To - 3M	Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Słovakia													
To - 3M	Slovenia													



General governments exposures by country of the counterparty

				Svenska Handelsbanken - gruppen										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-cervative institutions assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden	22: 2: 4 555: 19 466 1,583:	9 49 7 557 198 7 467 8 58	0	11 1 3 5 99 47 35 202	(15 555 52 421 (1,064	215 9 27 0 44 0 23	416 175 0 0 5 0 2 2	21 0 84 9	18 6 4 4 21 15 0	689 375 154 132 295 145 0 1,789	0 419 369 285 132 3 519 1,727	0	161
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 113 0 0 0 0 0	0 0 0 0	1
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [13M - 1Y 1 1 1 2 1 1 1 1 1 1	Norway	3 3 3 1 1	31 35 4 4 2 2 2 1 1 0 0 14 87	0 0 0 0 0	30 30 1 0 1 0 0		1 5 3 2 1 0 14 26	0 0 0 0 0	0 0 0 0	0 0 0 0 0	10 0 0 0 0 0 0	0 0 97 0 0 0 2	0 0 0 0 0	4
[0 - 3M [Australia													
[0 - 3M [Canada													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

						Sve	nska Handelsbanken - gr	ruppen						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	· 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.	0 65 281 657 0 0 1,003	0	0	0 0 0 0	65 281 656 650 1,002	0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	33
[0 - 3M [China	4	7			7								
Total Tota	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

						540	iiska Harideisbarikeri - g	гаррен						
							As of 30/06/2022							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more	Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	(0 0 0 0	0 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
Total		5	5	0		0	5	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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures Svenska Handelsbanken - gruppen

Í				As of 30/09/2021				As of 31/12/2021												
		Gross c	arrying amount/ Nominal amount		Accumulated imp	pairment, accumulated negative changes in fair fit risk and provisions ^{4,8}	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{6,8}			Collaterals and				
		Of which performing but past due >300 days		ing¹	On performing exposures ²	On non-performing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		financial guarantees received on non- performing exposures				
(min EUR)		and <=90 days	Of which: defaulte	Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3					
Cash balances at central banks and other demand deposits	60,542	2 0	0	0 0	0	0	0	28,608	0	0	0			0	0	0				
Debt securities (including at amortised cost and fair value)	10,474	4 0	0	0 0		0	0	12,297		0	0			0	0					
Central banks	6,28	1 0		0 0		0		7,832	0	0	0			0		0				
General governments	2,19	2 0	0	0 0		0	0	1,731	0	0	0			0		0				
Credit institutions	2,00	2 0	0	0 0		0	0	2,734	0	0	0			0		0				
Other financial corporations		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				
Loans and advances(including at amortised cost and fair value)	237,459	90	718	05 695	113	210 20	383	213,798	124	535	523	514	88	151	150	266				
Central banks	67	S 0	۰	0		0	0	122	0	0	0			0		0				
General governments	70	9 0	11	11 11	1	6	5 4	379	0	0	0			0		0				
Credit institutions	3,03	9 0	1	1		1	1 0	1,971	0	1	1			1	1	0				
Other financial corporations	2,87	5 1	1	1	1	1		1,816	0	1	1		1	0		1				
Non-financial corporations	102,34	7 43	373	172 362	2 77	118 11	5 192	91,713	75	266	264	254	60	96	95	108				
of which: small and medium-sized enterprises	74,21	9 39	190	189	49	41	1 145	66,856	73	115	113	113	37	24	24	88				
of which: Loans collateralised by commercial immovable property	73,28	1 26	110	110 110	34	17	7 92	70,742	17	57	57	57	26	15	15	42				
Households	127,81	4 45	333	121 32:	34	85 8	5 186	117,796	49	269	258	258	27	54	54	157				
of which: Loans collateralised by residential immovable property	119,02	4 32	193	184 18-	10	30 3	159	109,931	34	152	144	144		13	13	136				
of which: Credit for consumption	4,05	8 11	96	95 99	20	49	9 3	3,240	11	85	84	84	15	40	40	3				
DEBT INSTRUMENTS other than HFT	308,476	6 90	718	05 695	113	210 20	383	254,703	124	535	523	514	88	151	150	266				
OFF-BALANCE SHEET EXPOSURES	55,179	9	36	36 35	26	10 1	19	54,511		33	33	32	25	9	9	16				

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures Svenska Handelsbanken - gruppen

					As of 31/03/2022					As of 30/06/2022												
	Gross carrying amount/ Nominal amount				Accumulated imp	pairment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross co	arrying amount/ Nomina	I amount	Accumulated impa value due to credit	irment, accumulated no risk and provisions ^{4,8}	gative changes in fair	Collaterals and						
	Of which performing but past due >30 days		9.	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing ²		On performing exposures ²	On non-performing exposures ³		financial guarantees received on non- performing exposures						
(min EUR.)		and <=90 days	Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3		Of which Stage 3							
Cash balances at central banks and other demand deposits	47,397				0	0	0	0		53,226	5 0				0	0	0	0				
Debt securities (including at amortised cost and fair value)	14,398	0				0				13,169								0				
Central banks	8,944				0	0	0	0	0	8,18	2 0	0			0	0	0	0				
General governments	2,522	0			0	0	0	0	0	2,23	1 0			0	0	0	0	0				
Credit institutions	2,932	0			0	0	0	0	0	2,75	7 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)	218,747	71	460	449	447	90	102	101	297	215,640	126	433	423	422	95	91	90	270				
Central banks	146	5 0			0	0	0	0	0	1,110	0	a		0	0	0	0	0				
General governments	248	3 0			0	0	0	0	0	29	7 0	a		0	0	0	0	0				
Credit institutions	3,466	5 1			0	0	0	0	0	3,33	5 0	a		0	0	0	0	0				
Other financial corporations	2,609	0			0	0	0	0	0	3,00	1 0	a		0	0	0	0	0				
Non-financial corporations	93,863	32	178	176	175	62	52	51	113	92,43	8 69	152	19	149	66	50	49	96				
of which: small and medium-sized enterprises	67,455	27	116	115	115	46	21	21	93	65,74	9 55	104	10	101	47	21	20	78				
of which: Leans collateralised by commercial immovable property	71,815	7	55	55	5 55	21	12	12	44	70,66	9 14	51	9	50	25	12	12	38				
Households	118,415	39	283	277	272	26	49	49	184	115,45	9 56	281	27.	3 273	28	42	42	174				
of which: Loans collateralised by residential immovable property	110,261	27	173	165	165	8	12	12	158	107,89	35	163	15	7 157	9	9	9	150				
of which: Credit for consumption	3,417	9	71	70	70	13	36	36	4	3,45	5 14	82	8.	2 82	13	32	32	3				
DEBT INSTRUMENTS other than HFT	280,542	71	460	449	447	90	102	101	297	282,036	5 126	433	423	422	95	91	90	270				
OFF-BALANCE SHEET EXPOSURES	54,105		31	. 31	. 30	28	8	8	16	52,296	6	27	27	25	29	5	5	14				

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

			As of 30	09/2021		As of 31/12/2021									
	Gross carrying amount of exposures with forbearance measures		Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	nancial guarantees exposures with ce measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	a				
General governments	0	0	0	0	0		0	0	0	0	a				
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	a	0			
General governments	5	5	3	3	3	3	0	0	0	0	O	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 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 F18.00 / F19.00), 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-TTS 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.

⁽i) 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.



Forborne exposures

Svenska Handelsbanken - gruppen

			As of 31/	03/2022			As of 30/06/2022									
		ying amount of with forbearance	Accumulated of accumulated of value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fine received on exportance	cposures with		ring amount of with forbearance	Accumulated in accumulated concumulated conc	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	o	o	o	0	o				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	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				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	4	0	0	0	4	0	4	0	0	0	4	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		183	61	11	11	172					
Households	250	93	14	13	218	70	199	85	13	12	172	66				
DEBT INSTRUMENTS other than HFT	728	193	40	38	487		530	178	38	36	356					
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 ${}^{\it 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	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 F18.00 / F19.00), 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

			Ac of 3	0/09/2021					Ac of 3	1/12/2021					As of 3	1/02/2022			As of 30/06/2022						
	Gross carrying amount						Gross carrying amount							As of 31/03/2022 Gross carrying amount						Gross carrying amount					
						Accumulated				Accumulated						Accumulated						Accumulated			
		Of which		Of which loans and advances		negative changes in fair		Of which:		Of which loans and advances		negative changes in fair		Of which: Of which loans non- and advances			negative changes in fair		Of which:	th: Of which loans and advances		Accumulated	negative changes in fair		
		performi		subject to	Accumulated impairment ¹	value due to		performin		subject to	Accumulated impairment ¹	value due to				subject to	Accumulated impairment ¹	value due to		performir		subject to	Accumulated impairment ¹	value due to	
(min EUR)			of which: defaulted	impairment	anpannent	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impaintent	credit risk on non-performing exposures ¹			of which: defaulted	impairment	impairment	credit risk on non-performing exposures ¹			of which: defaulted	impairment	mpamicik	credit risk on non-performing exposures ¹	
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 guarrying	160	0	0	160	2	0	114	0	0	114	3	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	2.284	39	39	2.284	14	0	3.124	7	7	3.124	10	0	3.507	6	6	3.507	7	0	2.091	6	6	2.091	5	0	
H Transport and storage	1.323	117	116	1.323	50	0	841	120	119	841	49	0	752	25	25	752	12	0	668	23	23	668	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	5	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 01	1,486	1	0	1,463	1	1	1,463	1	0	2,566	1	1	2,566	1	0	
L Real estate activities M Professional, scientific and technical	78.050 4.137	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	
activities	4,137	8	8	4,137	20	0	4,825	6	ь	4,825	15	0	4,644	6	6	4,644	12	0	5,384	5	5	5,384	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 artivities	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 Riems '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 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.