

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

Svenska Handelsbanken - gruppen

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period	14,455	14,256	14,235	14,061	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	14,455	14,256	14,235	14,061	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	15,975	15,657	15,606	15,427	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	15,975	15,657	15,606	15,427	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	17,680	17,370	17,322	17,158	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	17,680	17,370	17,322	17,158	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	76,139	72,843	73,319	70,942	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	76,139	72,843	73,319	70,942	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	18.99%	19.57%	19.42%	19.82%	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	18.99%	19.57%	19.42%	19.82%	(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	20.98%	21.49%	21.28%	21.75%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.98%	21.49%	21.28%	21.75%	(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	23.22%	23.85%	23.63%	24.19%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.22%	23.85%	23.63%	24.19%	(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	330,702	300,431	306,168	305,187	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	4.83%	5.21%	5.10%	5.05%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Svenska Handelsbanken - gruppen

-	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	15,975	15,657	15,606	15,427	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	15,975	15,657	15,606	15,427	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	330,702	300,431	306,168	305,187	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	330,702	300,431	306,168	305,187	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	5.21%	5.10%	5.05%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.83%	5.21%	5.10%	5.05%	[A.2]/[B.2]	

EBA Reserved Transparency Exercise Capital

Capitai Svenska Handelsbanken - gruppen

		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	17,680	17,370	17,322	17,158	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	14,455	14,256	14,235	14,061	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,046	1,020	1,009	966	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	13,812	13,378	13,452	13,121	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	1,810	1,599	1,577	1,865	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) 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 (l) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	-150	-20	-37	-70	C 01.00 (r0250,c0010)	Articlas 32 to 35 of and 36 (1) point (I) of CBR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,014	-756	-745	-719	C 01.00 (r0300,c0010) + C 01.00 (r0340.c0010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of crim
	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	-54	-46	-105	-127	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit persion fund assets	-994	-919	-916	-973	C 01.00 (r0390,c0010)	Articles 4(109), 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 Clift
	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	$\begin{array}{l} C \; 01.00 \; (r0450, c0010) + C \; 01.00 \\ (r0460, c0010) + C \; 01.00 \; (r0470, c0010) \; + C \\ 01.00 \; (r0471, c0010) + C \; 01.00 \; (r0472, c0010) \end{array}$	$\label{eq:action} \begin{array}{l} \mbox{Actions} \ \mbox{actions} $
	A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(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		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; 48(1) point (b); 49(1) to (3) and 79 of CBR
	A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
	A.1.18A		0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
OWN FUNDS Transitional period	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20		0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21		0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2		1,520	1,401	1,370	1,365	C 01.00 (r0530,c0010)	Article 61 of CBR
	A.2.1	Additional Tier 1 Capital instruments	1,520	1,401	1,370	1,365	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 0.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,975	15,657	15,606	15,427	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,704	1,713	1,716	1,731	C 01.00 (r0750,c0010) C 01.00 (r0760,c0010) + C 01.00	Article 71 of CBR
	A.4.1 A.4.2	Ter 2 Capital instruments Other Tier 2 Capital components and deductions	-103	1,813	-97	-93	(r0680,c0030) C 00.00 (r0930,c0030) + C 01.00 (r0920,c0030) + C 01.00 (r0930,c0030) + C C 01.00 (r0930,c0030) + C 01.00 (r0930,c0030) + C 01.00 (r0935,c0030) + C 01.00 (r0930,c0030) + C 01.00 (r0935,c0030) + C 01.00 (r0930,c0030)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	01.00 (r0078,c0010) C 01.00 (r0880,c0010) + C 01.00 (r0800,c0010) + C 01.00 (r0860,c0010)	
	8	TOTAL RISK EXPOSURE AMOUNT	76,139	72,843	73,319	70,942	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	76,139	72,843	0	70,942	C 02.00 (r0010,20010) C 05.01 (r0010,c0040)	which we make an or con-
	с.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.99%	19.57%	19.42%		CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.98%	21.49%	21.28%		CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	23.22%	23.85%	23.63%	24.19%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,455	14,256	14,235	14,061	[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-	•
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.99%	19.57%	19.42%		A.4.3.01.0)] [D.1]/[B-B.1]	
Fully loaded ¹	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		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)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n				1		

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

-

Overview of Risk exposure amounts

Svenska Handelsbanken - gruppen

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	43,492	41,179	44,306	45,098	C 02.00 (r0040, d0010) - [C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c1220, s001) + C 08.01 (r0050, c1260, s001) + C 08.01 (r0050, c1260, s001) + C 08.01 (r0060, c1260, s002) + C 08.01 (r0060, c1260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	16,770	16,434	16,800	16,448	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	4,167	3,711	3,644	3,781	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	21,297	19,907	22,621	23,479	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	379	190	186	190	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,032	812	882	706	C 07.00 (r0090, ct220, s001) + C 07.00 (0110, ct220, s001)+ C 07.00 (0130, ct220, s001) + C 08.01 (r0040, ct56, s001) + C 08.01 (r0050, ct56, s001) + C 08.01 (r0060, ct226, s001) + C 08.01 (r0040, ct2260, s002) + C 08.01 (r0050, ct256, s002,) + C 08.01 (r0050, ct256, s002) + C 02.00 (r0460,
Credit valuation adjustment - CVA	327	252	299	168	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, d0010)
Position, foreign exchange and commodities risks (Market risk)	3,162	3,116	3,250	1,715	C 02.00 (r0520, c0010)
Of which the standardised approach	3,162	3,116	3,250	1,715	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 (10010, d6601)*12.5+C 20.00 (10010,d450)*12.5+MAK(C 24.00(10010, d090),C 24.00(10010,d090),C 24.00(10010,d100),C 24.00(10010,d110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	6,574	6,442	6,668	6,371	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,574	6,442	6,668	6,371	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	21,553	21,042	17,914	16,884	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	76,139	72,843	73,319	70,942	

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.





P&L Svenska Handelsbanken - gruppen -

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,852	6,213	2,925	6,075
Of which debt securities income	103	195	204	494
Of which loans and advances income	3,323	5,113	2,019	4,114
Interest expenses	1,464	2,905	1,897	4,070
(Of which deposits expenses)	389	900	650	1,423
(Of which debt securities issued expenses)	829	1,492	829	1,753
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	1	0	0
Net Fee and commission income	646	839	209	400
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	17	8	12	18
Gains or (-) losses on financial assets and liabilities held for trading, net	778	698	-4	98
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-409	-424	11	-41
Gains or (-) losses from hedge accounting, net	4	-7	-2	-18
Exchange differences [gain or (-) loss], net	-282	-119	32	-6
Net other operating income /(expenses)	112	112	4	19
TOTAL OPERATING INCOME, NET	3,254	4,417	1,290	2,474
(Administrative expenses)	1,266	1,717	462	871
(Cash contributions to resolution funds and deposit guarantee schemes)	91	238	36	152
(Depreciation)	111	146	40	77
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	86	2	26	-27
(Payment commitments to resolution funds and deposit guarantee schemes)	86	0	31	-27
(Commitments and guarantees given)	1	2	-4	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	4	0	0
Of which restructuring ¹	0	-48	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1	2	7	7
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-1	2	7	7
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	1	0	-3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	1	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,700	2,311	719	1,399
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,327	1,827	549	1,063
Profit or (-) loss after tax from discontinued operations	48	23	20	46
PROFIT OR (-) LOSS FOR THE YEAR	1,374	1,849	568	1,109
Of which attributable to owners of the parent	1,374	1,849	568	1,109

⁽²⁾ Information available on Vormes on the particular ⁽²⁾ 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 Svenska Handelsbanken - gruppen

(min EUR)		As of 30/09/20	22			As of 31,	12/2022			As of 31	/03/2023			As of 30,	06/2023		
		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy		Fa	ir value hieran	chy		Fa	ir value hieran	chy	
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	L Level 2 Level 3		References
Cash, cash balances at central banks and other demand deposits	52,213				42,919				39,849				42,784				IAS 1.54 (i)
Financial assets held for trading	7,628	2,618	4,960	51	2,770	1,352	1,367	51	4,901	3,034	1,819	48	5,861	3,510	2,303	47	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 0		IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	13,294	13,294	0	0	13,361	13,361	0	0	21,533	21,533	0	0	24,011	23,921	90	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	938	253	671	14	946	854	79	14	803	647	142	14	1,104	970	970 120 14		IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	212,415				210,471				210,936				202,474				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	3,105	0	3,105	0	1,920	0	1,920	0	2,195	0	2,195	0	2,763	0	2,763	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	-1,920				-1,494				-1,333				-1,359				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	35,396				20,000				19,786				19,650				
TOTAL ASSETS	323,068				290,893				298,669				297,289				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 E	EUR)		٨	s of 30/09/20	022			As of 31/12/2022					As of 31/03/2023						As of 30/06/2023							
			Gross carry	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amo	ount ⁽²⁾	Accun	nulated impairr	ment ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairn	ent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	ulated impairm	ent ⁽²⁾	
by inst	of financial assets rument and by rparty 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 credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant d 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 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	assets	Stage 1 Assets without significant i increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-Impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
	cial assets at fair through other	Debt securities	899	0	0	0	0	0	907	0	0	0	0	0	761	0	0	0	0	0	1,061	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	rehensive 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)
	cial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amor	tised cost	Loans and advances	206,341	5,826	425	-39	-56	-83	202,665	7,585	403	-41	-60	-80	203,457	7,243	418	-39	-66	-78	192,530	9,674	450	-37	-72	-71	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Svenska Handelsbanken - gruppen

(mln EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	2,762	1,818	2,110	2,228	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	222	219	214	214	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	288,289	263,608	272,444	270,867	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	815	1,114	1,149	886	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	67	59	51	52	IAS 37.10; IAS 1.54(I)
Tax liabilities	753	516	579	622	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	614	663	622	461	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	12,063	5,432	5,120	5,385	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	305,584	273,429	282,291	280,715	IAS 1.9(b);IG 6
TOTAL EQUITY	17,484	17,464	16,379	16,574	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	323,068	290,893	298,669	297,289	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		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		2,471	2,611	2,140	1,890	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	499	33	529	665	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	509	142	495	475	Annex V.Part 1.31
	Central banks	4,243	3,295	2,618	3,351	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	27	0	30	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,390	1,131	1,329	1,866	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	926	787	774	863	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	16,331	5,558	16,244	11,733	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	7,768	2,420	11,658	4,746	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	11,315	10,094	9,702	15,769	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	8,073	7,970	8,115	12,564	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	56,248	52,067	53,214	48,984	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	44,905	44,095	39,465	35,517	ECB/2013/33 Annex 2.Part 2.9.1
	Households	56,227	54,642	53,641	52,789	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	52,292	47,854	44,534	42,123	Annex V.Part 1.42(f), 44(c)
Debt securities issued		141,852	136,417	134,076	135,442	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	4,134	3,813	2,994	2,972	Annex V.Part 1.37
Other financial liabilities		1,003	769	1,930	1,231	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		292,088	266,759	275,918	274,195	

EBA ELECTEAN

2023 EU-wide Transparency Exercise Market Risk

Svenska Handelsbanken - gruppen

	SA					I	м									IM						
-			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR (J	Memorandum item)	AND MIC	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	ISKS CAPIT. FOR CTP	AL CHARGE		VaR <i>(Memor</i>	andum item)	STRESSED VaR (A	lemorandum item)	DEFAU	ION RISK	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE 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)	12 WEEKS AVERAGE MEASURE	LAST	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments	293	199	0	0	0	0							0	0	0	0						
Of which: General risk	182	140	0	0	0	0							0	0	0	0						
Of which: Specific risk	109	57	0	0	0	0							0	0	0	0						
Equities Of which: General risk	/	4	0	0	0	0							0	0	0	0						
Of which: Specific risk	4	1	ő	ő	ő	ŏ							ŏ	ŏ	ő	ő						
Foreign exchange risk	2,861	2,913	ō	ō	ō	ō							ō	ō	ō	ō						
Commodities risk	1	0	0	0	0	0							0	0	0	0						
Total	3,162	3,116	Ő	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	6/2023					
Traded Debt Instruments	370	351	0	0	0	0							0	0	0	0						
Of which: General risk	241	188	0	0	0	0							0	0	0	0						
Of which: Specific risk	129	162	0	0	0	0							0	0	0	0						
Equities			0	0	0	-							0	0	0	0						
Of which: General risk	0	0	0	ő	0	0							ŏ	0	0	0						
Of which: Specific risk	1	1	0	0	0	Ó							0	0	0	0						
Foreign exchange risk	2,875	1,358	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0	_			_			0	0	0	0	_					
Total	3,250	1,715	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



EBA Lever 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Svenska Handelsbanken - gruppen

		Original Exposure ¹	As of 30/09/	2022			As of 31/	12/2022									
Regional g		Original Exposure ¹				As of 30/09/2022 As of 31/12/2022											
Regional g			Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions								
Regional g	(min EUR, %)																
	oovernments or central banks	9,892	9,838	0		9,206	9,149	0	i i i i i i i i i i i i i i i i i i i								
	al governments or local authorities	147	147	0		92	92		i i i i i i i i i i i i i i i i i i i								
	sector entities teral Development Banks	219	219	0		221	92 221		i i i i i i i i i i i i i i i i i i i								
	itional Organisations	115		0				, i i i i i i i i i i i i i i i i i i i	i i i i i i i i i i i i i i i i i i i								
Institution		335	335	25		233	233	12	i i i i i i i i i i i i i i i i i i i								
Corporates	atos	3,392	1.199	1,090		3,215	925	826									
of which:	nich: SME	1,063	353	276		1,016	314	246	i i i i i i i i i i i i i i i i i i i								
Retail		2,562	719	531		1,764	726	539	i i								
Consolidated data	sich: SME	145	43	25		127	31	18	i i								
Consolidated data Secured by	d by mortgages on immovable property	32,469	30,484	13,272		31,972	30,101	13,115									
of which:		19,689	18,787	8,764		19,272	18,411	8,537	i i								
	res in default	187	141	161	20	160	138	164	18								
	issociated with particularly high risk	167	46	69		130	80	119									
Covered bo		0	0	0		0	0	0	i i i i i i i i i i i i i i i i i i i								
	on institutions and comprates with a ST credit assessment ive investments undertakings (CIU)	0		0		0	0										
Equity	ve investments undertakings (CLU)	614	614	1.475		603	603	1,446	i i								
Other expo	WRAFILIAE	832	601	1,475		1.236	1 005	222									
	rdised Total ²	50.816	44,342	16.788	52	48.831	43.272		55								

 The second ts and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

					Standardised A	pproach			
			As of 30/09/	2022			As of 31	12/2022	
	(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	Cand a generative of control status Regional generatives in local activities Regional generatives in local activities Maillians I Development Earchs Tearnalistics Canonal	0 0 9 222 222 7 23 3 4 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 85 146 4 123 11 319 35 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 145 3 3 90 7 7 116 16 18 18 0 0 0 0 0 0 0 0	•	0 0 0 7 230 6 499 37 533 27 2 5 3 3 27 2 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 67 3 125 9 288 25 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 5 2 2 5 101 7 7 2 3 0 0 0 0 0 0 0 0 1 438	
	Other exposures Standardised Total ²	622	473	97	1	1,118	973	195	

⁽³⁾ Original account, unlike Detourse value, is reported before taking into account any effect due to credit conversion factors or credit nik mitiaation technicaes (e.e. a (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit nik adjustments.

					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	/12/2022	
	(min 528, %)	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
	Central governments or central banks	9.892	9,837	0		9,202	9,145	0	
	Regional governments or local authorities		.,	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	181	181	4		144	144		
	Corporates	2,858	904	803		2,729	695		
	of which: SME	961	315	247		915	278		
	Retail	469	233	171		483	239		
LINITED KINCDOM	of which: SME Secured by mortgages on immovable property	78	20	12		74	18		
UNITED KINGDOM	Secured by mortgages on immovable property	22,760	21,259	10,056		22,159	20,722		
		14,921	14,094	7,254		14,350	13,598		
	Exposures in default	125	96	108	5	110	103		4
	Items associated with particularly high risk	166	45	67		128	78	117	
	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	23	
	Other exposures	45	45	45		24	23	23	
1	Standardised Total ²				26				31

²⁷ Detail accesses unlike Docume value, is recorded before taking into account any effect due to endit convenion factors or routh risk mitisation technicus (e.g., usualization effect) (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general contin risk adjustments.

Standardised Ann

			As of 30/09,	2022			As of 31,	12/2022	
_	(rein £39, %s)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations Institutions					0	0	0	
	Corporates	24	12	12		17		7	
	of which: SME		2	2		9	4	3	
	Retail	199	65	48		203	66	49	
NORWAY	of which: SME	15	4	2		14	3	2	
NURWAT	Secured by mortgages on immovable property	112	57	20		129	63	23	
	of which: SME	4	2	1		4	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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 undertakings (CIU)	0		0		0	0	0	
	Equity Other exposures	27				21	2	2	
	Standardised Total ²	*			0				0

 2
 3
 3
 2
 2

 "Ougra appear, trike figures rule, a stophical field and to cont common floats or cell on implane turbuse (p. stabilizet which).
 5
 3
 2
 2

 "Ougra appear, trike appears rule, a stophical field and to cont common floats or cell on implane turbuse (p. stabilizet which).
 5
 5
 4
 4
 5
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6
 6<

					Standardised A	pproach			
			As of 30/09/	2022			As of 31	12/2022	
	(min 208. %)	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
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	0		0	0	0	
	Corporates	65	20	15		76	29	25	
	of which: SME	62	20	15		67	21	16	
	Retail	29	14	10		23	11	8	
NETHERLANDS	of which: SME	1	0	0		0	0	0	
INE I HERLANDS	Secured by mortgages on immovable property	8,401	8,306	2,825		8,615	8,500	2,895	
	of which: SME	4,513	4,445	1,387		4,674	4,586	1,440	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	1	1	2		1	1	2	
	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	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Eouitv	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
1	Character Rend Total				2				2

Ostania ensoura, uniña Escasar valar, es monted befors talvo isto acoust av effect des to confit convenira fictor or centi ni entisation technican (ca. substitution effecta).
 (2) Tede valea dejorimento and provinces per contro of counterparty encloides them for successaria but holdes general coeffici al adjutmento.



EBA REFERENCE 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Svenska Handelsbanken - gruppen

					Standardised A	pproach			
			As of 30/09/	2022			As of 31	/12/2022	
		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 ³
	(min EUR, %) Central governments or central banks	0	0	0		4	4	0	
	Revisional soveraments or local authorities Public sector earlier Revisitational Development Banks Extensitional Soveraminations Exatilations Conference Soveraminations	0 73 0 12 3	0 0 0 0 10 3	0 0 0 9 2		0 73 0 7 0	0 0 0 7 0	0 0 0 7 0	
FINLAND	Retail of which: SHE Secured by mortaass on immovable property of which: SHE Exosures in default Tema associated with artificularly high risk	526 0 24 26 0	256 0 20 1 15 0	192 0 7 0 15 0	10	538 0 22 1 25 0	266 0 20 1 14 0	0	9
	Covered bonds Calamis on institutions and consorates with a ST credit assessment Collective investments undertakings (CEU) Eaulty Other ensources Standardical Total ¹	000000000000000000000000000000000000000	0 0 0 81	0 0 0 21	18	0 0 0 7	0 0 0 7	000000000000000000000000000000000000000	17
		⁽¹⁾ Original exposure, unlike Exposure value (2) Total value adjustments and provision					ubstitution effects).		
					Standardised A				
					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	/12/2022	
	(min EUE. %)	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
	Canbri a overnmenska or central banke Resional a overnmente fre kal athorities Publice sector welties Multibera la Overnment banks International Overanisations Instructures Candonico Solities Retail	0 0 97 0 21 102 2 2 1 1	0 0 977 0 21 73 0 0 0	0 0 0 4 73 0 0 0 0		0 0 97 0 97 2 1	0 0 97 0 68 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 68 0 0 0	
UNITED STATES	of which: SHE Secure 1s on mission an innovable presents Execute in forfault Them associated with perficularly high risk Cataline associated with perficularly high risk Cataline associated and catalyzers with a ST could assessment Catalice's investments underskaferig (CIII) Sealer Sentements Sentements	0 5 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Svenska Handelsbanken - gruppen

		Standardised Approach											
			As of 31,	03/2023			As of 30/	06/2023					
		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				
	(min ELR, %)												
	Central governments or central banks	8,950	8,975	0		9,104	9,127	0					
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0					
	Public sector entities Multilateral Development Banks	206	206	0		199	199	0					
	International Organisations	100	100	ů			1,55	0					
	Institutions	261	261	11		137	136	13					
	Corporates	3,119	960	873		3.254	1,007	912					
	of which: SME	946	292	230		1,014	332	262					
	Retail	1,930	639	474		2,071	645	479					
Consolidated data	of which: SME	124	30	17		126	31	17					
consolidated data	Secured by mortgages on immovable property	31,830	29,890	13,010		32,314	30,158	13,139					
	of which: SME	19,337	18,470	8,589		19,613	18,704	8,747					
	Exposures in default	178	156	184	17	201	181	212	17				
	Items associated with particularly high risk Covered bonds	130	83	125		135	87	130					
	Covered bonds Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	ů		ő	0						
	Faulty	598	598	1,430		573	573	1,367					
	Other exposures	3,610	3,388	704		1,121	899	201					
	Standardised Total ²	50,813	45,158	16,809	56	49,110	43,014	16,453	53				

Optimized represent, while Departs while, is reported brien taking to account any effect due to and amounts futures or each entity that the due to a structure of the due to a structure of

		Standardised Approach												
			As of 31	/03/2023			As of 30,	/06/2023						
	(mh 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 an provisions ²					
SWEDEN	Card al generaments of card al banks Relation age concerned at all shorts Relation age concerned and all shorts Held that all banks Held that all banks Held that all banks of an all banks for all banks for all banks Finances in fordfull Ensources in fordfull Ensources in fordfull Ensources in fordfull Children in hulticitical to fair hand Children in hulticitical to fair hand Heldren in hulticitical to fair hulticitical to fair hand Heldren in hulticitical to fair hulticitical to fair hand Heldren in hulticitical to fair hultical t	0 0 0 0 7 223 5 740 36 360 360 360 360 360 360 360 360 360	0 0 0 67 94 3 118 8 8 24 16 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 239 6 857 709 25 15 15 25 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 75 4 116 8 336 6 23 1 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 0 0 0 0 1,360						
	Other exposures Standardised Total ²	2,649	2,511	502	1	1,004	868	1/4						

Christial exposure, unlike Exposure value, is reported bafore taking into account any effect due to credit convention factors or credit nik mitigation techniques
 Total value adjustments and provisions per country of counterparty endudes those for securitization opposures but industs general credit nik adjustments.

					Standardise	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
	(mh E.R. %)	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
1	Central governments or central banks	8,946	8.971	0		9,104	9,127	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	174	174	4		12	12	0	
	Corporates	2,641	726	643		2,767	793 293	706	
	of which: SME Retail	873 390	1/3	215		925	293	231	
	of which: SME	73	1/2	120		439	100	130	
UNITED KINGDOM	Secured by mortgages on immovable property	22.024	20.545	9.782		22.333	20.792	9.916	
	of which: SME	14,361	13,611	7,029		14,725	13,917	7,204	
	Exposures in default	118	112	128	4	152	147	169	4
	Items associated with particularly high risk	129	82	123		134	85	128	
	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	
	Eauity	0	0	0		0	0	0	
	Other exposures	32	32	32		25	25	25	

 32
 32
 32
 25
 25
 26

 (1) Organi regularse, within Espessen winks, an expected failing tables to a second any effect due to endit can expensive failing.
 215
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226
 226

					Standardisi	sa Approacn			
			As of 31	/03/2023			As of 30	/06/2023	
	(mb 268, %)	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	Carbit a overmannik or carbit a lanks Rachand a overmannik or Kool a Albohitika Pachin zaver writika Rachand a server writika Kool a Server Writika Kool a Server Server Server Server Kool Albohitika Kool	0 0 0 15 7 192 14 19 9 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1 1 45 2 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 0 0 0 0 0 0 0 0	255 211 31 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 0 0 265 2 2 4 5 2 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0

 22
 0
 0
 31
 1

 (1) Organi regularse, with Eposen wide, so constraint failers or any effect due to extra constraint failers or agriculture due to extra constraint extra constra constra constra constra constra constra constra constra co

					Standardise	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
	(mh 208, %)	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
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Oroanisations Institutions Coroorates	0	0	0		0	0	0	
	of which: SME Retail	43	7	6		40 40 13	8	6	
NETHERLANDS	of which: SNE Secured by mortpages on immovable property	0 8,628	0 8,499	0 2,885		0 8,652	0 8,527	0 2,902	
	of which: SNE Excosures in default Thema associated with particularly high risk	4,752	4,647	1,460	0	4,659 1	4,571	1,443	0
	Items associated with earbcularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CEU) Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	2	0	0	0	1

C) Dripinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit crite annual reporter, unlike Exposure value, is reported before taking into account any effect due to credit crite includes general credit risk adjustments.
 C) Total value adjustments and provisions per country of curvingwary encludes from of resentations exposures but be hadioas general credit risk adjustments.



EBA Barrierov 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Svenska Handelsbanken - gruppen

		Standardised Approach											
			As of 31	/03/2023			As of 30,	/06/2023					
	(mh E.R. %)	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				
FINLAND	Solve an experimental or Collect James (11, N, Y) Reads according to Coll active Hills Reads according to All active Hills Reads according to All active Hills Institutions Institutions Coll active Hills Reads Re		0 7 2655 0 19 1 1 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			on of the second		0 7 14 0 0 0 0 0 1					
					Standardise	ad Annroach							
					Standardish	a Approach							
			As of 31	/03/2023	Standarday		As of 30,	/06/2023					
	(m) 5.8. %)	Original Exposure ¹	As of 31 Exposure Value ¹	/03/2023 Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	As of 30, Exposure Value ¹	/06/2023 Risk exposure amount	Value adjustments am provisions ²				

Svenska Handelsbanken - gruppen

		IRB Approach											
				As of 3	30/09/2022					As of :	31/12/2022		
		Original Exposure ¹		Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	1000		Of which: defaulted	provisions		Of which: defaulted	• area		Of which: defaulted	provisions
	Central banks and central governments	64,285	0	67,706	945	0	1	51,393	0	54,539	800	0	1
	Institutions	4,695	0	4,058	1,078	0	0	4,538	0	3,912	1,039	0	0
	Corporates Corporates - Of Which: Specialised Lending	125,062	164	102,181	17,123	150	132	121,959	146	99,335	16,415	115	118
	Corporates - Of Which: SPE	65.917	132	61.887	6.703	129	102	63.036	116	59.106	5.923	96	90
	Retail	114.287	222	113.962	7,319	396	90	105.044	205	104,709	6.154	343	79
	Retail - Secured on real estate property	109.303	159	109,298	6.282	314	33	100,650	150	100.632	5.267	277	27
	Retail - Secured on real estate property - Of Which: SME	910	11	894	284	26	6	777	8	760	199	17	5
Consolidated data	Retail - Secured on real estate property - Of Which: non-SI	108,392	148	108,405	5,998	288	27	99,873	142	99,872	5,068	260	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,985	63	4,663	1,037	82	57	4,394	55	4,077	887	65	51
	Retail - Other Retail - Of Which: SME	1,057	21	917	245	23	22	955	17	815	201	16	19
	Retail - Other Retail - Of Which: non-SME	3,928	42	3,747	791	60	34	3,439	38	3,262	686	49	32
	Equity	103	0	103	379	0		51	0	51	190	0	
	Other non credit-obligation assets				878						938		
	IRB Total ²				27,723 d before taking into account						25,536		

(1) Original reports, unlike Exposent winds, is reported before being the account any effect due to undit convection factors or under tak intigration bachingues (s.g. substation effects). (2) Bit Taid does not include the Sacchardania position unlike in the readult port tab. 2009 entrained. (2) Origin in const direct accounts are disclass. The back two includes are the balance justice Constinual or account set of statistical transmission factors are constant.

TOB A

							IRB Ap	proach					
				As of :	30/09/2022					As of	31/12/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	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	27,360	0	27,293	376	0	0	21,828	0	21,621	307	0	0
	Institutions	2,390	0	1,943	323	0	0	2,334	0	1,899	313	0	0
	Corporates	78,537	42	66,792	10,270	59	60	79,788	41	67,698	10,804	65	58
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	42,832	32	40,982	3,622	54		41,958	32	40,201	3,590	61	43
	Retail	92,394	132	92,022	4,192	196	55	89,622	137 93	89,263	4,142	195	56 14
	Retail - Secured on real estate property	88,065	85	88,020 648	3,375	133	13	85,581	93	85,536 628	3,375	195	19
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	665 87.400	6 79	648 87.372	3.241	11 122	4	643 84.938	4 88	628 84.909	3.248	8	10
	Retail - Qualifying Revolving	87,400	/9	87,372	3,241	122	2	04,930	00	01,303	3,2%	13/	10
	Retail - Other Retail	4,329	47	4.002	816	63	42	4.041	45	3,727	767	51	42
	Retail - Other Retail - Of Which: SME	929	15	791	193	21	17	890	14	3,727	178	15	16
	Retail - Other Retail - Of Which: non-SME	3,400	31	3,211	624	42	25	3.150	30	2.972	1/8	35	26
	Equity	43	31	43	161	92	0	44	0	44	162	33	20
	Other non credit-obligation assets	13	5	0		Ű	Ū		5			Ŭ	
	IRB Total												1
		(II) On induced success	and the first second	and a language	f hofere thise iste soos								

				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	• area		Of which: defaulted	provisions
	Central banks and central governments	7	0	23	1	0	0	7	0	19	1	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	868	0	790	341	0	0	479	0	398	178	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	51	0	43	21	0	0	47	0	26	8	0	0
	Retail	73	0	73	7	0	0	59	0	59	6	0	0
	Retail - Secured on real estate property	65	0	65	5	0	0	54	0	54	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
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-St	65	0	65	5	0	0	54	0	54	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	9	2	0	0	6	0	6	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	9	0	9	2	0	0	6	0	6	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit ri	isk mitigation techn	viques (e.g. substit	tution effects).		

							IRB Ap	proach					
				As of :	30/09/2022					As of :	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e 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	599	0	592	9	0	0	930	0	919	12	0	0
	Institutions	599	0	587	68	0	0	583	0	576	66	0	0
	Corporates	22,969	36	19,794	3,452	42	29	22,975	33	20,073	3,491	30	32
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	13,595 11.090	13	12,854	1,730	25 51	20	14,104	13 21	13,212 11,266	1,734	15	22
	Retail Retail - Secured on real estate property	11,090	21	11,112	1,002	45	4	11,242	20	11,266	963	49	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	10,970	21	10,996	22	45	3	43	20	42	963	44	3
NORWAY	Retail - Secured on real estate property - Of Which: she		19	10.953	937	40	2	11.084	18	11.112	941	39	3
	Retail - Qualifying Revolving	0		0,000	0			0	0	0	0		0
	Retail - Other Retail	119	1	116	44	6	ĩ	115	1	112	43	5	1
	Retail - Other Retail - Of Which: SME	36	0	32	15	0	0	34	0	31	14	0	0
	Retail - Other Retail - Of Which: non-SME	84	1	84	29	6	i	81	1	81	29	5	1
	Equity	8	0	8	29	0	0	7	0	7	27	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk exposur	re amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	14,181	0	14,181	133	0	0	12,296	0	12,296	115	0	0
	Institutions	51	0	43	13	0	0	56	0	48	15	0	0
	Corporates	253	0	207	79	0	0	271	0	209	81	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail	13	0	13	1	0	0	13	0	13	1	0	0
	Retail - Secured on real estate property	12	0	12	1	0	0	13	0	12	1	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SM Retail - Secured on real estate property - Of Which: nor	0 -SP 12	0	0	0	0	0	13	0	12	0	0	0
He meno moo	Retail - Secured on real estate property - Ur Which: nor Retail - Qualifying Revolving	-50 12	0	12	1	0	0	13	0	12	1	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0		ő	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: Jon-SME	, i	0	1	0	0	0	0	0	0	0	0	0
	Equity	i i	ő	ò	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Other non credit-obligation assets		-	-		-	-		-			-	
	IRB Total												
		(1) Original export	are, unlike Exposu	re value, is reporte	d before taking into accou	int any effect due	to credit conversion	factors or credit ri	sk mitigation tech	niques (e.g. substit	ution effects).		

-



Svenska Handelsbanken - gruppen

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	4,282	0	7,546	210	0	0	3,270	0	6,597	199	0	0
	Institutions	362	0	334	151	0	0	264	0 72	236	108	0	0 28
	Corporates	12,095	71	7,536	1,131	22	27	12,509	72	7,892	1,105	20	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 6.935	0	0 5.675	0 628	0 22	0	0 6.912	0 72	0 5 656	0	20	0 27
	Retail	3,724	42	3,075	977	94	26	3,682	43	3,630	959	92	16
	Retail - Secured on real estate property	3,525	33	3,725	905	82	10	3,682	35	3,685	890	52	10
	Retail - Secured on real estate property - Of Which: SME	92	33	3,323	51	02	0	3,463	35	3,465	50	4	2
FINLAND	Retail - Secured on real estate property - Of Which: sinc	3,433	32	3,434	854	78	-	3.395	33	3,395	840	80	
	Retail - Qualifying Revolving	0	0	0	0	0	ò	0	0	0	0	0	ō
	Retail - Other Retail	198	9	199	72	12	8	197	8	198	69	9	7
	Retail - Other Retail - Of Which: SME	30	3	29	10	1	3	30	3	29	9	0	3
	Retail - Other Retail - Of Which: non-SME	168	6	170	62	11	5	167	5	168	60	8	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos.	ire unlike Evineur	re value is renorte	d before taking into accou	nt any effect due t	n medit moversion	factors or cradit r	isk mitination tech	vinues (e.n. subdit	ution efforts)		

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment: and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	14,216	0	14,216	159	0	0	12,536	0	12,536	141	0	0
	Institutions	132	0	116	48	0	0	185	0	172	69	0	0
	Corporates	2,456	0	919	283	0	1	2,309	0	776	234	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	3	1	0	0	0	0	0	0	0	0
	Retail	72	0	72	5	0	0	67	0	66	5	0	0
	Retail - Secured on real estate property	70	0	70	5	0	0	65	0	65	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-Sh	70	0	70	5	0	0	65	0	65	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	2	0	0	0	2	0	2	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	4	0	2	0		•	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



Svenska Handelsbanken - gruppen

							IRB Ap	proach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	57,851	0	60,960	859	0	1	62,418	0	65,490	889	0	1
	Institutions	4,505	0	3,953	971	0	0	4,620	0	4,103	895	0	0
	Corporates	118,277	131	97,041	16,167	91	116	113,985	141	93,285	17,196	145	121
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	61,030	111	57,343	5,748	89	84	58,713	119	55,072	5,699	114	75
	Retail	102,654	212	102,333	9,129	393	75	98,231	210	97,941	8,967	392	71
	Retail - Secured on real estate property	98,510	156	98,494	8,044	304	25	94,556	156	94,547	7,978	302	26
Consolidated data	Retail - Secured on real estate property - Of Which: SME	752	8	735	239	21	5	720	6	704	225	14	4
CONSOIIDALED DALA	Retail - Secured on real estate property - Of Which: non-St	97,759	148	97,759	7,805	283	20	93,837	150	93,843	7,753	288	22
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,143	56	3,839	1,085	90	50	3,675	53	3,394	990	90	45
	Retail - Other Retail - Of Which: SME	914	17	781	235	27	19	865	15	741	227	28	15
	Retail - Other Retail - Of Which: non-SME	3,230	39	3,058	850	63	31	2,810	39	2,654	762	62	29
	Equity	50	0	50	185	0		51	0	51	190	0	
	Other non credit-obligation assets				1,055						1,200		
	IRB Total ²				28,367						29,338		
		(2) IRB Total do	es not include t	he Securitisation	eported before taking is position unlike in the ro se have been selected un	sults prior to th	e 2019 exercise.						osure, calculated
		(2) IRB Total do (3) Only the most	es not include t	he Securitisation	eported before taking is position unlike in the re	sults prior to th	e 2019 exercise.				iniques (e.g. subs		

							IRB Ap	proach					
				As of :	31/03/2023					As of :	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	24,814	0	24,515	328	0	0	27,736	0	27,410	348	0	0
	Institutions	2,201	0	1,836	308	0	0	2,425	0	2,095	332	0	0
	Corporates Corporates - Of Which: Specialised Lending	77,972	38	67,011	10,831	56	61	74,896	51	64,135	11,775	109	69
	Corporates - Of Which: Specialised bending Corporates - Of Which: SME	40.920	31	39.335	3,490	54	40	39.177	41	37,506	3 478	78	37
	Retail	88.207	144	39,333	6,414	239	54	84,131	138	37,506	6,294	230	50
	Retail - Secured on real estate property	84,392	98	84,349	5,469	165	14	80,765	94	80,729	5.441	155	14
	Retail - Secured on real estate property - Of Which: SME	628	5	612	165	10.5	4	597	3	583	156	6	3
SWEDEN	Retail - Secured on real estate property - Of Which: non-SF	83,764	93	83.737	5.304	154	10	80.168	91	80.146	5.285	148	11
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,815	46	3,514	946	74	40	3,366	44	3,087	853	75	36
	Retail - Other Retail - Of Which: SME	855	14	726	213	26	16	808	12	687	205	27	13
	Retail - Other Retail - Of Which: non-SME	2,961	32	2,788	733	48	25	2,557	32	2,400	648	48	23
	Equity	43	0	43	158	0	0	44	0	44	162	0	0
	Other non credit-obligation assets												
	IRB Total												

int any effect due to credit c IRB Approach

				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	23	0	34	1	0	0	14	0	21	1	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	493	0	413	182	0	0	584	0	487	304	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	52	0	28	9	0	0	49	0	27	8	0	0
	Retail	59	0	58	8	0	0	54	0	54	6	0	0
	Retail - Secured on real estate property	53	0	53	6	0	0	49	0	49	5	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
	Retail - Secured on real estate property - Of Which: non-SI	53	0	53	6	0	0	49	0	49	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	6	2	0	0	6	0	6	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	6	0	6	2	0	0	6	0	6	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is i	reported before taking is	nto account any	effect due to crea	lit conversion fa	ctors or credit ris	sk mitigation tech	iniques (e.g. substitutio	n effects).	

							and app	proach					
				As of :	31/03/2023					As of :	30/06/2023		ľ
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	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	1,007	0	996	12	0	0	455	0	445	7	0	0
	Institutions	621	0	609	86	0	0	939	0	927	111	0	0
	Corporates	21,630	23	18,907	3,352	14	30	21,263	22	18,562	3,418	13	27
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	21	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	13,187 10.387	10	12,344 10.410	1,670 1.378	19	21	12,715 10.176	10	11,954 10,200	1,635	13	18
	Retail - Secured on real estate property	10,387	20	10,410	1,376	47	3	10,176	23	10,200	1,309	58	2
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	39	20	10,510	21	5	2	41	24	40	21	20	2
NORWAY	Retail - Secured on real estate property - Of Which: pro-SP	10.251	18	10.278	1.313	43	2	10.035	22	10.063	1.300	54	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	97	1	94	44	5	1	100	i	97	47	5	1
	Retail - Other Retail - Of Which: SME	31	0	28	14	1	0	30	0	27	14	1	0
	Retail - Other Retail - Of Which: non-SME	66	1	66	30	5	1	71	1	71	33	5	0
	Equity	8	0	8	28	0	0	7	0	7	27	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	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	10,429	0	10,429	98	0	0	12,550	0	12,550	117	0	0
	Institutions	39	0	32	11	0	0	41	0	34	10	0	0
	Corporates	167	0	103	21	0	0	163	0	99	21	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	1	0	1	1	0	0
	Retail	13	0	13	1	0	0	12	0	12	1	0	0
	Retail - Secured on real estate property	13	0	13	1	0	0	12	0	12	1	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERBRIDG	Retail - Secured on real estate property - Of Which: non-S		0	13	1	0	0	12	0	12	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	U	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	U	0	0	0	0	0	U	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												
		(1) Original exp	oosure, unlike Ex	posure value, is i	reported before taking it	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	sk mitigation tech	nniques (e.g. substitutio	n effects).	



Svenska Handelsbanken - gruppen

							IRB Ap	proach					
				As of :	31/03/2023					As of	30/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure1	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	3,349	0	6,730	199	0	0	3,576	0	6,958	199	0	0
	Institutions	354	0	327	144	0	0	313	0	2/80	124	0	0
	Corporates	12,368	69	7,725	1,071	21	26	12,094	68	7,561	1,031	22	25
	Corporates - Of Which: Specialised Lending	0	0	0	574	21	0	0 6.730	68	0	0 576	22	0
	Corporates - Of Which: SME	6,824 3.566	69	5,593 3.567		21	25	6,730 3,468	68	5,546	5/6	94	24
	Retail Retail - Secured on real estate property	3,366	44 36	3,967	1,270	95	16	3,468	36	3,969	1,291	91	17
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3,3/3 84	36	3,3/3	1,184	8/	9	3,293	36	3,293	1,161	85	10
FINI AND	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP	3.289	35	3,289	1.131	82	0	3,212	35	3,212	1.113	81	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	192	8	193	85	10	7	175	8	175	81	9	- 7
	Retail - Other Retail - Of Which: SMF	28	3	28	8	0	3	27	3	26	8	i	3
	Retail - Other Retail - Of Which: non-SME	164	5	166	77	10	5	148	5	149	72	8	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

As of 31/03/2023 As of 30/06/2023 Value adjustme and provision Value adjustm and Risk exp ount Risk ex re amount Ori Or Exposure Value¹ Exposure Value¹ Of which defaulte Of which 188 60 228 0 9 9 17,488 290 2,277 0 73 71 0 71 0 71 0 2 0 2 17,488 277 766 0 0 73 71 0 71 0 2 0 2 17,371 116 2,283 0 67 65 0 65 0 1 0 1 17,371 103 795 0 66 65 0 65 0 1 0 1 186 41 227 0 0 0 0 0 00000000 Copetent - Cf Which, SHL Retal - Secured on real estate property Retal - Secured on real estate property - Cf Which, SHE Retal - Gearding and estate property - Cf Which, con-S Retal - Other Retail - Cf Which, SHE Retal - Other Retail - Cf Which, SHE Retal - Other Retail - Cf Which, SHE 0 UNITED STATES assets (1) Original (t due to



				Svenska Handelsbanken - gruppen										
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	, 	Derivatives with po	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	Austria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total	Czech Republic													
10431 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark		4 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
100an [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						Sve	nska Handelsbanken - gr	uppen						
							As of 31/12/2022							
						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	iitive 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 heid 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	Finland	22 16 102 41 111 30 20 346		0 0 0 0 0 0 0 0 0 0		() () () () () () () () () () () () () (27 16 92 30 59 30 20 275		0 0 0 0 0 0 0 0 0	1 0 1 1 1 2 0 6	2 0 26 15 5 20 0 69	0 0 0 159 13 7 7 179	0	169
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 48 484 484 585	52			() () () () () () () () () () () () () (0		000000000000000000000000000000000000000	0 0 0 0 0 0 0	000000000000000000000000000000000000000			18
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Sve	enska Handelsbanken - gi	ruppen						
							As of 31/12/2022							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					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	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 Total	Luxembourg	1 0 49 0 0 0 0 49	1 0 0 0 49 0 0 0 0 0 0 0 49	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	2000 2000 2000 2000 2000 2000 2000 200		0 0 1 0 0 0 0 0 1	0 27 27 0 27 0 0 0 0 0 54	0 0 2 0 0 0 0 2	0 0 35 0 0 0 35	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Sve	enska Handelsbanken - gr	uppen						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive 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 (not 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	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	23 32 34 81 140 5 22 1,328	23 32 34 881 140 96 121 1,328		0 1 3 12 49 64 24 24 153	11 (18 864 51 33 85 1,068	0 31 3 12 4 5 1 41 2 0 5 13	141 71 0 6 6 1 220	4,496 3,390 0 76 27 13 8,002	54 47 6 7 18 22 0 153	1,826 1,303 151 125 280 231 0 3,916	18 277 465 342 60 3 509 1,673		134
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	109 0 0 0 0 0 0 109	0 0 0 0 0 0 0 0	1
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	3 5 2 4 1 1 1 5 5	3 5 2 4 1 0 15 30		1 2 0 0 0 0 0 0 0 3		2 3 5 5 7 7 7 7 7 7 7 7 7		12 0 0 0 0 0 0	0 0 0 0 0 0		0 96 0 0 0 2 99	0 0 0 0 0 0 0	4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Sve	nska Handelsbanken - gr	uppen				Svenska Handelsbanken - gruppen										
							As of 31/12/2022															
						Dire	t exposures															
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet									
												Off-balance st	neet exposures									
					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	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	Japan																					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 17 265 55 633 0 0 971 971	0			0 17 269 50 635 0 0 0 9 70	0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	32								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China																					
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Switzerland																					
10 - 3M f [3M - 1Y [[1Y - 2Y [] [2Y - 3Y f] [3Y - 5Y f] [5Y - 10Y f] [10Y - more Total	Other advanced economies non EEA																					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA																					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East																					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean																					



General governments exposures by country of the counterparty

							Sve	enska Handelsbanken - g	ruppen						
								As of 31/12/2022							
							Dire	ct exposures							
	(min EL	EUR)			On balance sl	heet				Deriva	tives		Off bala	ance sheet	
													Off-balance	sheet exposures	
						Non-derivative financial as	sets by accounting portfoli	D	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturi	y Country / f	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	:a													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other	rs	0 0 0 0 0 0 5 0 0 5	0 0 0 0 5 5 0 5											0 0 0 0 0 0 0 0 0 5

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). Inspective 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

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antigua

Africe: Age/as, Egypt, Morocco, South Africa, Ange/as, Bernin, Retsmanna, Facina, Barundel, Camerono, Cape Verets, Central African Regulation, Collardo, Camoro, Canopo, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gainoa, Guinea, Bernine, Southan, Ange, Ange/as, Barund, Camoro, Canopo, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gaino, Guinea, Bernine, Guinea-Bessua, Kenya, Lessoba, Uberia, Madagascar, Nalawi, Maultania, Mazambique, Namitia, Mozambique, Namitia, Mozambique, Namitia, Mozambique, Namitia, Mozambique, Santon, And Principe, Sengal, Synchreita, Sense Lono, South South Africa, Ange/as, Bernine, Bernine, Carlo D'Avoire, Equatorial Guinea, Estivea, Ethiopia, Gainoa, Guinea, Estivea, Ethiopia, Gainoa, Guinea, Bernine, Guinea-Bessua, Kenya, Lessoba, Uberia, Madagascar, Nalawi, Maultania, Mazambique, Namitia, Mozambique, Namitia, Mozambique, Santon, And Principe, Sengal, Synchreita, Sense Lono, South South Africa, Ange/as, Bernine, Bernine, Carlo D'Avoire, Bernine, South Africa, Mozambique, Namitia, Mozambique, Namitia, Mozambique, Namitia, Mozambique, Santon, Santon, Carlo D'Avoire, Santon, Santon, Santon, Mozambique, Santon, Santon, Mozambique, Santon, Santon, Mozambique, Santon, Sant

(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



				Svenska Handelsbanken - gruppen										
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice 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
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	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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	000000000000000000000000000000000000000	0 0 0 0 0 0		
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



						Sve	nska Handelsbanken - gr	uppen						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive 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	Finland	8 58 75 54 32 15 286 286	8 58 45 75 54 32 15 286		0 0 0 0 0 0 0 0 0	(10) 55 (0) 67	8 48 45 18 54 32 15 219	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 2 0 1 2 0 5 5	0 0 38 50 20 0 113	0 0 4 154 15 7 7 180	(165
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 149 271 230 10 0 661	0 0 149 271 230 10 0 661	0		() (149 277 233 10 () 665	0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		24
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Sve	enska Handelsbanken - gr	uppen						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	•
												Off-balance sł	eet exposures	
					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	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 Total	Luxembourg	1 0 8 35 0 0 0 0 44	1 0 8 36 0 0 0 0 4 4			0 8 36 0 0 0 0 44		0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 25 25	0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 35 0 0 0 0 60	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Sve	nska Handelsbanken - gr	ruppen						
							As of 30/06/2023							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	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	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	51 103 541 371 57 171 57 1499 1,299	51 103 541 26 371 57 149 1,298) 66 60 61 62 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 17 535 0 230 4 86 866	22 32 0	249 227 0 0 0 0 1 1 483	0 0 89 0 13	8 6 5 15 13 18 0 66	442 403 131 204 402 249 21 1,851	0 33 890 47 56 59 479 479 1,565		122
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom						0 0 0 0 0 0			0 0 0 0 0 0 0		0 112 0 0 0 0 0 0 112		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	2 69 5 5 5 1 0 1 3 90 6	2 69 6 5 1 0 13 96		2 67 9 4 0 0 0 0 0 7 3		1 3 1 5 1 0 0 13 23		101 0 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 18	0 0 1 85 0 2 89		4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia		~											
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



				Svenska Handelsbanken - gruppen										
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	itive 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	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	U.S.	11 (33) 77 422 ((945	16 0 437 71 420 0 0 0 945			16 0 437 71 420 0 0 0 945	0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		32
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
Total [3M - 1Y] [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

						Sve	nska Handelsbanken - g	ruppen						
							As of 30/06/2023	;						
						Dire	ct exposures							1
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ance sheet	
												Off-balance	sheet exposures	
					Non-derivative financial as	ssets by accounting portfolio)	Derivatives with po	ositive fair value	Derivatives wit	h negative fair value			
		fotal gross carrying amount of non-derivative financial derivative financial assets positions)										_		Risk weighted exposure amount
Residual Maturity	Country / Region	Country / Region Total gross carrying amount of non- derivative financial assets	assets (net of short	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	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Africa	0 0 0 4 0	0 0 0 0 0 0 0 0 0			0 0 0 4 0					D D D D	D 0 0 0 0 0	D 0 0 0 0	
[10Y - more Total	-	0	0	0	0	0 0	0		0 0			0	0	0 4

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). Inspective 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

Regions:

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

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

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

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antigua

Africa: Algeria, Esynt, Morocco, South Mrica, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritus, Mauritania, Mozambique, Namibia, Niger, Ngeria, Rwanda, Sao Tome And Principe, Serea Leone, South Studen, Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Ginaa, Guinea, Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritus, Mauritania, Mozambique, Namibia, Niger, Ngeria, Rwanda, Sao Tome And Principe, Serea Leone, South Studen, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Bissau, Kenya, Lesotho, Uberia, Madagascar, Malawi, Mail, Mauritus, Mauritus, Mauritania, Mozambique, Namibia, Niger, Ngeria, Rwanda, Sao Tome And Principe, Serea Leone, South Studen, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Bissau, Kenya, Lesotho, Uberia, Madagascar, Malawi, Mail, Mauritus, Mau

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

Performing and non-performing exposures Svenska Handelsbanken - gruppen

				As of 30/09/2022				As of 31/12/2022											
		Gross ca	rrying amount/ Nominal amount		Accumulated imp value due to crea	pairment, accumulated negative changes in fair fit risk and provisions ⁴	Collaterals and		Gross car	rying amount/ Nominal a	amount		Accumulated imp value due to crea	pairment, accumulated negative changes in fair dit risk and provisions ⁴	Collaterals and				
		Of which performing but past due >30 days	Of which non-performin	•g*	On performing exposures ²	On non-performing exposures ³	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 ³	financial guarantees received on non- performing exposures				
		and <=90 days	Of which: defaulted	Of which Stage 3 ¹	exposites	Of which Stage 3 ^s			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposition	Of which Stage 3 ⁸					
(min EUR) Cash balances at central banks and other demand deposits	52,213							42,917											
Debt securities (including at amortised cost and fair value)	14,192						0 0	42,917											
	9,002					°.		9,479		°					, i				
Central banks General governments	2,485		1					9,479	0	0	u o	l							
	2,488		1					2,434	0	0	-	l.							
Credit institutions	2,701		1					2,354	0	0	-	l.							
Other financial corporations				o c			0 0	0	d	0	u				°				
Non-financial corporations	212,593		437 42				3 275	210,653	103										
Loans and advances(including at amortised cost and fair value)	212,593	73	43/ 41	4 425	95	83	53 275	210,653	103	414	402	403	101	. 81 80	258				
Central banks	444		0	o c	0	0	0 0	414	0	0	0	0	0	0 0 C					
General governments	883		0	o c	6	0	o o	307	0	0	0	0		0 0 C	0				
Credit institutions	4,668		0	o 0		0	o o	732	0	0	0			a a a					
Other financial corporations	2,151	1	0	o c	0	0	• •	2,564	0	0	0	0		0 0 C	0				
Non-financial corporations	90,590	29	160 11	15 155	62	44	43 112	93,341	36	131	128	128	66	5 41 43	90				
of which: small and medium-sized enterprises	64,918	21	112 11	105	47	16	16 94	64,662	35	90	87	87	46	3 15 15	5 73				
of which: Loans collateralised by commercial immovable property	70,700	10	51	18 45	18	7	7 44	28,583	16	47	45	45	21	. 7 5	40				
Households	113,858	43	277 24	9 270	31	40	39 163	113,295	66	282	274	274	34	4 40 35	168				
of which: Loans collateralised by residential immovable property	106,157	2/	148 1	2 143	11	6	6 141	104,611	53	152	146	146	14		145				
of which: Credit for consumption	3,356	12	110 11	19 105	14	32	32 4	2,913	11	110	109	105	14	4 31 31					
DEBT INSTRUMENTS other than HFT	278,998	73	437 42	4 425	95	83	33 275	267,838	103	414	402	403	101	81 80	258				
OFF-BALANCE SHEET EXPOSURES	50,505		28 2	7 27	26	6	6 15	46,802		25	24	24	24	, 7 7	11				
	⁽²⁾ Institutions report here the ⁽²⁾ Institutions report here the ⁽⁴⁾ For the on-balance sheet its balance sheet instruments, the balance sheet instruments, the	cumulative amount of expected cumulative amount of expected emi, accumulated impairments as a same item ('Accumulated impair	to Article 47a(3) of Resolution (EU) No 575/2013 (CRR) tradit bases since initial recordion for financial instruments and bases since initial recordion for financial instruments ad accumulated negative changes in fair value due to credit ris ment, accumulated changes in fair value due to credit ris	subject to impairment, the accurr sk are disclosed with a positive si sd provisions') is disclosed consist	ulated neoative chances in fair gn if they are decreasing assets ently with the FINREP sign corr	value due to credit risk for financial instruments measured at . Following this sign convention, information is disclosed with ention. This is because, based on this sign convention, the p	the opposite sion of what is repor	ted according to the FINREP fra	mework (templates F 18.00 / F 15	9.00), which follows a sign corr	vention based on a credit/deb	it convention, as explained in A	nnex V, Part 1 paragraphs 10 a	nd 11 of Regulation (EU) 2021/451 - ITS on Supervisory report	ting. However, for the off-				

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

The sharp decine in reported bans collabasked by commutal immovable property are due to a change in the deselfaction of bans applied by the bank. As of 31/2/2222 (and thereafter) bans collabasked by commercial immovable property do not include bans collabasked by residential immovable property.

EBA STATIS

EBA SUCCESS

2023 EU-wide Transparency Exercise

Performing and non-performing exposures Svenska Handelsbanken - gruppen

					As of 31/03/2023									As of 30/06/2023				
		Gross carrying amount/ Nominal amount			Accumulated im value due to cre	pairment, accumulated nega dit risk and provisions ⁴	tive changes in fair	Collaterals and	Gross carrying amount/ Nominal amount					Accumulated imp value due to crea	gative changes in fair	Collaterals and		
		Of which performing but past due >30 days		Of which non-performing ¹		On 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 ³		financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ¹			and <=90 days		Of which: defaulted	Of which Stage 3 ^s		Of which Stag		
Cash balances at central banks and other demand deposits	39,848	0	0	0	0	C	0	0	0	42,783	0	0	0		0	0	0	. 0
Debt securities (including at amortised cost and fair value)	22,294		0	0	0	a	•		0	25,073	0		•					0
Central banks	17,724	0	0	0	0		0	0	0	19,898	0	0			0	0	0	0
General governments	2,447	0	0	0	0		0	0	0	2,208	0	0			0	0	0	0
Credit institutions	2,075	0	0	0	0	0	0	٥	0	2,967	0	٥	a		a	0	0	o 0
Other financial corporations	48	0	0	0	0	0	0	0	0	0	0	٥	0		0	0	0	0
Non-financial corporations		0	0	0	0			٥	0	0	0	a	a		a	0	0	
Loans and advances(including at amortised cost and fair value)	211,119	99	436	418	418	104	79	78	273	202,654	103	466	450	450	107	72	71	312
Central banks	377					,				407								
											0	2						Ŭ
General governments	167	0	0	0	0	0	0	a	0	155	0	0			0	0	0	
Oredit institutions	3,295	0	0	0	0		0	0	0	3,282	0	0			0	0	0	. 0
Other financial corporations	5,516	i 0	0	0	0			a	0	2,705	1	1	1		1	0	0	1 1
Non-financial corporations	90,854	46	140	130	130	π	39	38	91	89,389	41	157	149	145	76	33	33	114
of which: small and medium-sized enterprises	62,065	44	105	95	95	45	16	15	87	60,734	35	123	116	i 116	44	16	16	i 104
of which: Loans collateralised by commercial immovable property	28,115	16	50	45	45	20	8	7	42	28,584	7	53	50	50	22	4	4	49
		_															-	
Households	110,910	53	296	288	288	34	40	40	182	106,685	61	308	300	300	31	38	38	197
of which: Loans collateralised by residential immovable property	103,630	42	166	160	160	14	6	6	160	99,658	48	178	173	173	15	5	5	172
of which: Credit for consumption	3,011	10	110	109	109	13	32	32	3	2,901	11	107	105	100	11	30	30	. 4
DEBT INSTRUMENTS other than HFT	273,262	99	436	418	418	104	79	78	273	270,509	103	466	450	450	107	72	71	312
OFF-BALANCE SHEET EXPOSURES	45,335		18	17	17	20	6	6	7	44,333		16	16	. 16	23	5	5	. 7
	(1) For the definition of non-p	erforming exposures please refe	r to Article 47a(3) of Regulation	(EU) No 575/2013 (CRR)			•		•						•			

(1) the the definition of the sparstramp assume that the track that (1) a flagunary (1) and (1

(c) for the or-bidence shall here, accounted in episorents and accounted to the protocol account on th

The sharp dother is reported basic collisabilistic by commodal immosible property and set to a change in the classification of barris applied by the barris. As of 31/12/2222 (and thereafter) barris calibranished by commodal immosible property. Before 31/12/2222 barris calibranished by residential immosible property. Before 31/12/2222 barris calibranished by residential immosible property. Before 31/12/222 barris calibranished by residential immosible property. Before 31/12/222 barris calibranished by residential immosible property.

Forborne exposures

Svenska Handelsbanken - gruppen

			As of 30/	09/2022			As of 31/12/2022								
		ving amount of with forbearance	Accumulated in accumulated c value due to c	mpairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated imp accumulated cha value due to cree provisions for ex forbearance mea	pairment, anges in fair dit risk and xposures with	Collateral and fina received on ex forbearance	posures with			
(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	o	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	o	0	0				
Loans and advances (including at amortised cost and fair value)	421	142	36	35	370	137	329	128	34	33	264	106			
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	0	0	0	0	0	0			
Non-financial corporations	243	76	24	24	214	86	189	64	22	22	145	59			
of which: small and medium-sized enterprises	156	47	8	8	184		127	37	7	7	118				
Households	174	66	12	11	152	51	140	64	13	12	118	48			
DEBT INSTRUMENTS other than HFT	421	142	36	35	370		329	128	34	33	264				
Loan commitments given	99	8	2	2	13	6	103	9	3	3	10	5			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice 3	0						0								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0								

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

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

(1) 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.

EBA EUROPEAN BANKING AUTHORITY

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - gruppen

			As of 31/	03/2023			As of 30/06/2023									
		ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ying amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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	0	0	0	0	0	0	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	o	0	0					
Loans and advances (including at amortised cost and fair value)	320	105	34	28	248	84	337	108	34	29	278	75				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	188	43	19	15	137	38	211	47	20	17	171	28				
of which: small and medium-sized enterprises	140	35	11	8	129		170	29	9	8	145					
Households	132	62	16	13	111	46	126	62	15	12	107	47				
DEBT INSTRUMENTS other than HFT	320	105	34	28	248		337	108	34	29	278					
Loan commitments given	70	6	2	2	10	3	77	2	1	1	6	1				
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- 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 constituents 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.

2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Svenska Handelsbanken - gruppen

G	Gross carrying	annount					As of 31/12/2022									1/03/2023		As of 30/06/2023						
						Accumulated	Gross carry	ing amount			Accumulated		Gross carry	ing amount				Accumulated						Accumulated
(min EUR)			of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	value due to credit risk on non-performing
						exposures ¹						exposures.						exposures ¹						exposures ¹
	824	0	0	824	3	0	800	0	0	800	3	0	735	0	0	735	2	0	710	0	0	710	2	0
	103	0	0	103	1	0	97	0	0	97	0	0	41	0	0	41	0	0	53	0	0	53	0	0
	1,136	3	3	1,136	13	0	1,694	3	3	1,694	13	0	1,458	3	2	1,458	18	0	1,448	10	8	1,448	16	0
D Electricity, gas, steam and air conditioning	760	0	0	760	1	0	720	0	0	720	1	0	613	0	0	613	1	0	678	0	0	678	0	0
E Water supply 1	132	0	0	132	0	0	131	0	0	131	0	0	128	0	0	128	0	0	119	0	0	119	0	0
	3,895	13	12	3.895	24	ō	3.887	10	10	3.887	26	0	3.820	10	10	3.820	26	0	3.755	20	20	3.755	29	0
G Wholesale and retail trade	1.957	6	5	1.957	6	0	2 476	6	6	2 476	6	0	1.948	6	6	1.948	7	0	2 220	6	6	2 220	6	0
H Transport and storage 6	636	22	21	636	13	0	572	21	21	572	12	0	491	14	14	491	10	0	457	12	12	457	8	0
I Accommodation and food service activities	697	2	2	697	4	ō	707	2	2	707	5	0	706	2	2	706	5	0	656	2	1	656	3	0
J Information and communication 1	153	4	3	153	4	0	184	3	3	184	3	0	162	3	3	162	3	0	155	1	1	155	1	0
K Einancial and insurance activities 22	2.274	1	1	2.274	1	0	1.739	1	0	1.739	1	0	2.382	0	0	2.382	1	0	2.247	0	0	2.247	1	0
L Real estate activities 69.	9.821	97	94	69.821	19	0	70.270	75	72	70.270	20	0	69.327	92	84	69.327	27	0	67.948	97	93	67.948	33	0
M Professional, scientific and technical activities 5,	5,151	4	4	5,151	7	0	7,049	3	3	7,049	5	0	6,904	3	3	6,904	5	0	6,385	3	3	6,385	2	0
N Administrative and support convice	987	3	3	987	3	0	948	3	3	948	3	0	823	2	2	823	3	0	803	2	2	803	3	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
	138	0	0	138	0	0	140	0	0	140	0	0	135	0	0	135	0	0	128	0	0	128	0	0
Q Human health services and social work 2	263	0	0	263	0	0	262	1	1	262	0	0	255	1	1	255	0	0	246	1	1	246	0	0
R Arts, entertainment and recreation 3	372	1	1	372	1	0	357	1	1	357	1	0	361	1	1	361	1	0	359	1	1	359	1	0
	1.290	4	4	1.290	8	Ő	1.307	3	3	1.307	6	0	565	i	1	565	Ô	0	1.022	1	i	1.022	4	Ū Ū
Loans and advances 90.	0.590	160	155	90,590	106	0	93 341	131	128	93.341	107	0	90.854	140	130	90.854	109	0	89.389	157	149	89.389	109	0

⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

EBA EUROPEAN BANKING AUTHORITY