

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Svenska Handelsbanken - gruppen
<b>LEI Code</b>	NHBDILHZTYCNBV5UYZ31
<b>Country Code</b>	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.

## 2024 EU-wide Transparency Exercise

### Key Metrics

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(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	14,580	14,201	14,113	14,111	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	14,580	14,201	14,113	14,111	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	15,993	15,555	15,035	15,041	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	15,993	15,555	15,035	15,041	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	18,467	18,032	16,766	16,776	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	18,467	18,032	16,766	16,776	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	75,343	75,414	74,908	74,700	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	75,343	75,414	74,908	74,700	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.35%	18.83%	18.84%	18.89%	CA3 (1)	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.35%	18.83%	18.84%	18.89%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.23%	20.63%	20.07%	20.14%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.23%	20.63%	20.07%	20.14%	(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	24.51%	23.91%	22.38%	22.46%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.51%	23.91%	22.38%	22.46%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	307,298	305,560	311,831	315,020	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	5.20%	5.09%	4.82%	4.77%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	15,993	15,555	15,035	15,041	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	15,993	15,555	15,035	15,041	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	307,298	305,560	311,831	315,020	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	307,298	305,560	311,831	315,020	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.20%	5.09%	4.82%	4.77%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.20%	5.09%	4.82%	4.77%	[A.2]/[B.2]	

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	18,467	18,032	16,766	16,776	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,580	14,201	14,113	14,111	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	986	1,010	980	998	C01.00 (0000,0000)	Articles 36(1) paragraph (4) and (5), 27 to 29, 36(1) paragraph (1) and (2) of CRR
	A.1.2	Retained earnings	13,765	13,572	13,381	13,452	C01.00 (0000,0000)	Articles 36(1) paragraph (1), 26(2) and 36(1) paragraph (4) of CRR
	A.1.3	Accumulated other comprehensive income	1,829	1,422	1,663	1,563	C01.00 (0000,0000)	Articles 41(10), 26(1) paragraph (5) and 36(1) paragraph (5) of CRR
	A.1.4	Other Reserves	0	0	0	0	C01.00 (0000,0000)	Articles 41(17) and 26(1) paragraph (4) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(1), 26(1) paragraph (1) and 36(1) paragraph (1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-17	-53	-40	-37	C01.00 (0000,0000)	Articles 32 to 35 and 36(1) paragraph (3) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-733	-764	-737	-745	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41(1), 36(1) paragraph (3) and 37 of CRR, Articles 41(1), 36(1) paragraph (3) and 37 paragraph (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (1) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-143	-157	-174	-221	C01.00 (0000,0000)	Articles 36(1) paragraph (4), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1,107	-839	-959	-898	C01.00 (0000,0000)	Articles 41(10), 36(1) paragraph (4) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(2), 36(1) paragraph (1) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (1) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 42(6), 36(1) paragraph (1) and 89 to 91 of CRR, Articles 36(1) paragraph (1), 34(1) paragraph (b), 24(1) paragraph (1) and 29 of CRR, Articles 36(1) paragraph (1) and 37(2) of CRR, Articles 36(1) paragraph (1) and 131(b) of CRR and Articles 36(1) paragraph (1) and 131(b) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (1), 24(1) paragraph (1), 24(1) paragraph (1) and 25(1) 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	C01.00 (0000,0000)	Articles 42(7), 36(1) paragraph (1), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (1) and 39 of CRR, Article 40(1) paragraph (1) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) paragraph (1), 45, 46, 47, 49(1) paragraph (3), 49(1) paragraph (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	C01.00 (0000,0000)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	-1	C01.00 (0000,0000)	Articles 36(1) paragraph (4) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (4) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) paragraph (4) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Articles 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 - 1.1.9 - 1.1.10)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 43(1) to (3), and 48 to 49 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47 and 48 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 49 to 47, 47 and 48 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,413	4,354	4,222	4,200	C01.00 (0000,0000)	Articles 41 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	1,413	1,354	1,222	1,200	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 41 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	Articles 41 of CRR	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 41 of CRR	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	Articles 41 of CRR	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	15,993	15,555	15,935	15,841	C01.00 (0000,0000)	Articles 34 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,474	2,476	1,791	1,795	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital Instruments	2,571	2,576	1,828	1,834	C01.00 (0000,0000) - C 01.00 (0000,0000)	Articles 71 of CRR	
A.4.2	Other Tier 2 Capital components and deductions	-97	-99	-97	-99	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 71 of CRR	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) - C 01.00 (0000,0000) + C 01.00 (0000,0000)	Articles 71 of CRR	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	75,343	75,414	74,908	74,700	C01.00 (0000,0000)	Articles 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.35%	18.83%	18.84%	18.89%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.23%	20.63%	20.67%	20.14%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.51%	23.91%	22.38%	22.46%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,580	14,201	14,113	14,111	A.1.A.12.A.1.1+MNA.2+A.1.13+A.2.1+A.4+MNA.4+A.2.1+A.3+MNA.5	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.35%	18.83%	18.84%	18.89%	SA1(4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

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

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	47,216	46,694	45,833	45,703	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	17,018	16,542	16,852	16,875	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	3,875	3,802	3,811	3,769	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	24,920	25,110	23,767	23,896	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	194	202	207	206	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	746	844	875	887	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	184	222	240	232	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, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,003	2,115	2,650	2,088	C 02.00 (r0520, c0010)
Of which the standardised approach	2,003	2,115	2,650	2,088	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	6,522	6,779	7,420	7,528	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,522	6,779	7,420	7,528	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	18,671	18,760	17,889	18,261	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	75,343	75,414	74,908	74,700	

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

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

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P&L

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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	9,917	14,789	3,896	7,903
Of which debt securities income	788	1,134	319	631
Of which loans and advances income	6,809	9,832	2,332	4,759
Interest expenses	6,805	10,451	2,914	5,901
(Of which deposits expenses)	2,419	3,541	1,027	2,116
(Of which debt securities issued expenses)	2,899	4,144	1,180	2,391
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	617	857	201	422
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	40	62	21	33
Gains or (-) losses on financial assets and liabilities held for trading, net	111	-102	153	120
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-51	60	-45	-31
Gains or (-) losses from hedge accounting, net	14	15	-5	-6
Exchange differences [gain or (-) loss], net	29	159	-38	49
Net other operating income /(expenses)	23	29	3	7
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,897</b>	<b>5,419</b>	<b>1,272</b>	<b>2,596</b>
(Administrative expenses)	1,335	1,887	509	1,026
(Cash contributions to resolution funds and deposit guarantee schemes)	191	259	36	164
(Depreciation)	119	160	41	84
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	2	24	-40
(Payment commitments to resolution funds and deposit guarantee schemes)	1	0	28	-35
(Commitments and guarantees given)	-1	2	-4	-6
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	2	0	0
Of which restructuring <sup>1</sup>	0	-4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9	11	-4	-15
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	9	11	-4	-15
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-3	-3	0	1
(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 subsidiaries, joint ventures and associates	7	5	6	7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,253</b>	<b>3,110</b>	<b>672</b>	<b>1,384</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,709</b>	<b>2,357</b>	<b>512</b>	<b>1,054</b>
Profit or (-) loss after tax from discontinued operations	78	106	18	35
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,787</b>	<b>2,462</b>	<b>529</b>	<b>1,089</b>
Of which attributable to owners of the parent	1,787	2,462	529	1,089

<sup>1</sup> Information available only as of end of the year

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

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Svenska Handelsbanken - gruppen

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	41,937				43,045				48,878				51,329				IAS 1.54 (f)	
Financial assets held for trading	6,002	4,067	1,868	48	3,458	2,156	1,295	7	5,922	3,978	1,937	7	5,973	4,240	1,825	7	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	21,691	21,691	0	0	19,775	19,775	0	0	21,429	21,429	0	0	19,595	19,595	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	1,190	1,028	147	14	1,190	1,024	152	14	1,209	1,024	172	13	1,211	1,021	175	14	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	206,907				209,474				205,028				206,810				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,369	0	2,369	0	1,486	0	1,486	0	2,118	0	2,118	0	1,758	0	1,758	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	-1,287				-870				-841				-793				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	19,468				18,588				18,045				17,096					
<b>TOTAL ASSETS</b>	<b>298,278</b>				<b>296,146</b>				<b>301,789</b>				<b>302,878</b>				IAS 1.8(a), 10.6	

<sup>1</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References								
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>											
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets												
Financial assets at fair value through other comprehensive income	Debt securities	1,147	0	0	0	0	0	1,146	0	0	0	0	0	0	0	1,162	0	0	0	0	0	0	1,164	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)	
Financial assets at amortised cost	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	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	195,144	11,452	490	-38	-72	-69	197,840	11,262	523	-37	-70	-73	194,712	9,893	590	-32	-60	-75	197,483	8,820	661	-28	-53	-73	197,483	8,820	661	-28	-53	-73	0	Annex V Part 1.31.44(a)	

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

<sup>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Svenska Handelsbanken - gruppen

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	2,012	2,818	2,772	2,620	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	219	180	186	189	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	271,238	267,948	276,574	277,946	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	917	616	171	198	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	50	57	51	45	IAS 37.10; IAS 1.54(l)
Tax liabilities	704	457	441	452	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	589	745	693	694	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	4,982	4,945	4,614	3,761	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>280,712</b>	<b>277,766</b>	<b>285,503</b>	<b>285,907</b>	<b>IAS 1.9(b); IG 6</b>
<b>TOTAL EQUITY</b>	<b>17,566</b>	<b>18,380</b>	<b>16,286</b>	<b>16,971</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>298,278</b>	<b>296,146</b>	<b>301,789</b>	<b>302,878</b>	<b>IAS 1.IG6</b>

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Svenska Handelsbanken - gruppen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		1,780	3,086	1,592	1,414	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	698	47	524	755	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	391	166	778	606	Annex V.Part 1.31
Deposits	Central banks	3,275	2,867	1,953	3,104	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	68	0	31	66	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,572	903	1,453	1,608	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	580	388	691	775	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,289	4,585	6,038	6,050	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,371	3,888	4,314	4,870	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	12,910	7,735	14,630	14,913	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	9,856	6,736	3,204	10,551	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	52,993	55,843	55,824	54,246	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	39,575	40,599	41,751	40,576	ECB/2013/33 Annex 2.Part 2.9.1
	Households	53,331	54,169	53,056	55,288	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	41,142	40,643	39,029	41,089	Annex V.Part 1.42(f), 44(c)
Debt securities issued		138,755	141,186	142,472	141,783	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,780	3,886	2,616	2,642	Annex V.Part 1.37
Other financial liabilities		1,393	976	1,382	1,187	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>274,387</b>	<b>271,562</b>	<b>279,704</b>	<b>280,954</b>	

2024 EU-wide Transparency Exercise

Market Risk

Svenska Handelsbanken - gruppen

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	412	276	0	0	0	0						0	0	0	0								
Of which: General risk	288	191	0	0	0	0						0	0	0	0								
Of which: Specific risk	124	82	0	0	0	0						0	0	0	0								
Equities	2	7	0	0	0	0						0	0	0	0								
Of which: General risk	0	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	1	2	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,588	1,832	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>2,003</b>	<b>2,115</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	344	348	0	0	0	0						0	0	0	0								
Of which: General risk	223	208	0	0	0	0						0	0	0	0								
Of which: Specific risk	119	139	0	0	0	0						0	0	0	0								
Equities	10	5	0	0	0	0						0	0	0	0								
Of which: General risk	1	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	2	2	0	0	0	0						0	0	0	0								
Foreign exchange risk	2,296	1,735	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>2,650</b>	<b>2,088</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	9,640	9,650	0	0	10,477	10,475	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	190	190	0	0	190	190	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	88	88	0	0	288	288	0	
	Corporates	3,739	3,739	923	923	3,773	3,773	948	807
	of which: SME	931	931	228	228	938	938	238	208
	Retail	1,051	1,051	957	957	1,235	1,235	897	897
	Secured by mortgages on immovable property	120	120	0	0	119	119	0	0
	of which: SME	13,344	13,344	3,286	3,286	13,485	13,485	2,942	2,775
	Reserve in default	245	245	245	245	260	260	227	204
	Reserve associated with particular high risk	132	93	139	139	130	96	144	144
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	389	389	1,462	1,462	613	613	1,469	1,469	
Other resources	1,981	1,979	371	371	2,261	2,261	372	372	
Standardised total <sup>2</sup>	38,348	44,720	17,022	17,022	49,274	44,693	18,500	18,500	

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

<sup>2</sup> Standardised Total does not include the securitisation portfolio unless in the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected over the following table. Categories of counterparty covering up to 5% of total original exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SWEDEN	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	30	30	0	0	30	30	0	
	Corporates	224	224	87	87	257	257	48	48
	of which: SME	4	4	2	2	15	15	2	2
	Retail	1,088	1,088	604	604	1,288	1,288	548	548
	Secured by mortgages on immovable property	34	34	0	0	33	33	0	0
	of which: SME	847	847	118	118	813	813	104	104
	Reserve in default	27	23	23	23	27	23	23	23
	Reserve associated with particular high risk	30	24	34	34	37	25	34	34
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	389	389	1,386	1,386	613	613	1,469	1,469	
Other resources	1,981	1,979	371	371	2,261	2,261	372	372	
Standardised total <sup>2</sup>	3,834	3,713	1,613	1,613	4,638	4,118	1,613	1,613	

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	9,639	9,650	0	0	10,475	10,475	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	132	132	0	0	228	228	0	
	Corporates	2,752	2,752	706	706	2,720	2,744	606	606
	of which: SME	846	846	215	215	877	877	248	248
	Retail	268	268	150	150	268	268	112	112
	Secured by mortgages on immovable property	71	71	0	0	70	70	0	0
	of which: SME	14,472	14,472	3,701	3,701	14,676	14,676	3,502	3,502
	Reserve in default	136	100	100	100	136	100	100	100
	Reserve associated with particular high risk	131	91	137	137	138	94	142	142
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	389	389	1,386	1,386	613	613	1,469	1,469	
Other resources	23	23	23	23	23	23	23	23	
Standardised total <sup>2</sup>	24,287	24,287	5,813	5,813	24,287	24,287	5,813	5,813	

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	18	18	0	0	24	24	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	202	202	48	48	220	220	71	71
	Secured by mortgages on immovable property	24	24	0	0	24	24	0	0
	of which: SME	162	162	24	24	163	163	37	37
	Reserve in default	0	0	0	0	0	0	0	0
	Reserve associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised total <sup>2</sup>	220	220	72	72	244	244	71	71	

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	138	138	0	0	98	98	0	0
	of which: SME	1	1	0	0	1	1	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Reserve in default	0	0	0	0	0	0	0	0
	Reserve associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised total <sup>2</sup>	138	138	0	0	98	98	0	0	

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Netherlands (%)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	46	46	7	7	24	4	3	3
	of which: SME	44	44	7	7	23	4	3	3
	Retail	23	23	1	1	20	1	1	1
	of which: SME	1	1	0	0	0	0	0	0
	Secured by mortgages on immovable property	6,657	6,561	2,390	2,390	6,761	6,504	2,390	2,390
	of which: SME	6,660	6,560	2,440	2,440	6,681	6,584	2,421	2,421
	Exposures in default	1	1	1	1	1	1	1	1
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Structuralised Total<sup>4</sup></b>									

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Finland (%)									
FINLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	70	70	0	0	70	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	6	6	6	6	77	46	46	46
	of which: SME	0	0	0	0	0	0	0	0
	Retail	539	251	189	189	456	232	174	174
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	22	18	6	6	21	16	6	6
	of which: SME	1	1	0	0	1	1	0	0
	Exposures in default	20	14	14	14	20	14	14	14
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Structuralised Total<sup>4</sup></b>									

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUSD, %)									
Consolidated data	Central governments or central banks	10,362	10,341	0		10,519	10,475	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	1,833	1,833	0		1,833	1,833	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	284	284	11		214	214	8	
	Corporates	3,555	3,555	967		3,579	3,579	779	
	of which: SME	346	346	245		361	361	255	
	Retail	2,995	2,995	751		2,727	2,727	951	
	of which: SME	117	117	53		111	111	34	
	Secured by mortgages on immovable property	33,776	29,426	13,202		33,264	29,071	13,108	
	of which: SME	18,832	18,223	8,504		18,983	18,245	8,793	
	Exposures in default	304	304	323	23	304	304	343	26
	Items associated with particularly high risk	142	106	109		128	103	164	
	of which: SME	0	0	0		0	0	0	
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	597	597	1,411		605	605	1,434		
Other exposures	3,517	3,517	309		3,688	3,564	338		
Standardised Total <sup>4</sup>	53,843	44,082	33,882	47	53,603	46,027	33,846	56	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Exposure Value does not include the securitisation position unless the results pertain to the 2024 exercise.  
 (3) Only the most relevant countries are disclosed. There have been no other countries in the following table. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.  
 (4) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUSD, %)									
SWEDEN	Central governments or central banks	1	1	0		23	23	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	35	35	4		44	44	2	
	Corporates	201	201	4		207	207	43	
	of which: SME	3	3	1		7	7	1	
	Retail	1,219	1,219	403		1,219	1,219	412	
	of which: SME	32	32	3		29	29	4	
	Secured by mortgages on immovable property	795	344	134		916	365	136	
	of which: SME	35	23	8		35	21	11	
	Exposures in default	35	23	23	12	34	21	29	12
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	584	584	1,408		605	605	1,438		
Other exposures	1,453	1,379	354		1,614	1,465	351		
Standardised Total <sup>4</sup>	2,443	1,979	1,862	30	2,514	1,865	1,811	38	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUSD, %)									
UNITED KINGDOM	Central governments or central banks	10,362	10,329	0		10,494	10,451	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	2,218	2,218	266		2,268	2,268	5	
	Corporates	2,074	2,074	705		2,079	2,079	561	
	of which: SME	891	891	346		857	857	251	
	Retail	714	714	327		706	706	312	
	of which: SME	19	19	30		68	17	30	
	Secured by mortgages on immovable property	24,426	20,827	10,006		24,272	20,205	10,790	
	of which: SME	14,216	13,299	6,961		14,249	13,489	7,130	
	Exposures in default	231	231	251	4	231	231	261	2
	Items associated with particularly high risk	148	105	117		127	108	161	
	of which: SME	0	0	0		0	0	0	
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	584	584	1,408		605	605	1,438		
Other exposures	25	25	25		31	31	31		
Standardised Total <sup>4</sup>	37,722	33,222	20,692	32	37,763	33,222	20,692	32	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUSD, %)									
NORWAY	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	0	0	0		0	0	0	
	Corporates	47	36	39		61	23	22	
	of which: SME	11	8	7		9	3	3	
	Retail	262	79	59		273	84	67	
	of which: SME	14	3	2		13	2	2	
	Secured by mortgages on immovable property	14,216	10,4	37		14,249	113	41	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	27	27	27		41	41	41		
Standardised Total <sup>4</sup>	14,283	10,471	64	0	14,290	113	41	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUSD, %)									
UNITED STATES	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	1	1	0		0	0	0	
	Corporates	124	87	87		148	99	99	
	of which: SME	1	0	0		1	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	125	87	87	0	149	99	99	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, M)									
NETHERLANDS	Capital instruments 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	0	0	0		0	0	0	
	Corporates	26	26	6		21	6	5	
	of which SME	24	9	7		21	6	5	
	Retail	39	7	0		65	0	0	
	of which SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	2	2	0
	Items associated with particularly high risk	1	1	2		1	1	2	
Covered bonds	0	0	0		0	0	0		
Collective investments and counterparties with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CII)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	12	12	12		0	0	0		
<b>Standardised Total<sup>(4)</sup></b>				<b>1</b>				<b>1</b>	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, M)									
FINLAND	Capital instruments or central banks	1	1	0		1	1	0	
	Regional governments or local authorities	1	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	74	27	0		81	24	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	70	39	39		65	4	4	
	of which SME	0	0	0		0	0	0	
	Retail	370	107	140		243	100	100	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	10	17	6		10	16	5	
	of which SME	1	1	0		1	1	0	
	Exposures in default	79	79	79	10	76	74	74	9
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Collective investments and counterparties with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CII)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	7		0	0	0		
<b>Standardised Total<sup>(4)</sup></b>				<b>11</b>				<b>14</b>	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.



2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Svenska Handelsbanken - gruppen

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: collateral		Of which: retained		Of which: collateral		Of which: retained					
NETHERLANDS	Central banks and central governments	11,128	0	11,128	113	0	0	11,088	0	11,088	108	0	0
	Institutions	79	0	66	22	0	0	75	0	66	24	0	0
	Corporates	183	0	100	25	0	0	183	0	108	24	0	0
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	1	0	1	1	0	0	2	0	2	1	0	0
	Retail	11	0	11	1	0	0	11	0	11	1	0	0
	Retail - Secured on real estate property	11	0	11	1	0	0	11	0	11	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	1	0	0	11	0	11	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: collateral		Of which: retained		Of which: collateral		Of which: retained					
FINLAND	Central banks and central governments	3,264	0	6,433	108	0	0	2,294	0	6,384	291	0	0
	Institutions	228	0	214	186	0	0	240	0	214	112	0	0
	Corporates	12,045	66	7,548	1,078	27	22	11,048	66	6,827	969	28	20
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporate - Of Which: SME	6,894	66	5,525	880	27	21	6,412	63	5,298	550	21	10
	Retail	3,404	46	3,405	1,202	102	17	3,317	48	3,318	1,213	105	17
	Retail - Secured on real estate property	3,224	38	3,224	1,108	92	18	3,144	39	3,144	1,120	95	9
	Retail - Secured on real estate property - Of Which: SME	80	1	80	47	3	1	79	1	77	45	2	1
	Retail - Secured on real estate property - Of Which: non-SME	3,144	37	3,144	1,102	89	9	3,066	38	3,066	1,088	93	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	180	8	181	82	10	7	173	9	174	81	10	8
	Retail - Other Retail - Of Which: SME	28	3	28	8	0	3	26	3	25	8	1	3
	Retail - Other Retail - Of Which: non-SME	154	5	156	74	9	5	147	6	149	73	9	5
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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





2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Svenska Handelsbanken - gruppen

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Of which: off-balance	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: off-balance	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
NETHERLANDS	Central banks and central governments	12,013	0	12,013	371	0	13,625	0	13,625	378	0
	Institutions	45	0	38	16	0	44	0	37	15	0
	Corporates	186	0	164	23	0	181	0	160	22	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	1	0	1	0	1	0	1	0	0
		Retail	11	0	10	1	0	13	0	12	1
		Retail - Secured on real estate property	11	0	10	1	0	12	0	12	1
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: non-SME	11	0	10	1	0	12	0	12	1
		Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0
		Equity	0	0	0	0	0	0	0	0	0
		Other non credit-obligation assets	0	0	0	0	0	0	0	0	0
	IRB Total										

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

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposure <sup>1</sup>	Of which: off-balance	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: off-balance	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	
												Of which: off-balance
FINLAND	Central banks and central governments	2,433	0	5,797	161	0	2,364	0	5,711	176	0	
	Institutions	241	0	268	22	0	227	0	246	20	0	
	Corporates	10,701	65	6,556	931	25	10,143	43	6,258	967	25	
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
		Corporates - Of Which: SME	6,502	62	3,684	522	59	5,729	41	4,780	522	17
		Retail	3,199	47	3,197	1,399	105	3,054	48	3,036	1,379	10
		Retail - Secured on real estate property	3,039	39	3,038	1,130	95	2,962	39	2,962	1,092	9
		Retail - Secured on real estate property - Of Which: SME	75	1	75	43	1	68	1	68	42	1
		Retail - Secured on real estate property - Of Which: non-SME	2,964	38	2,963	1,087	94	2,794	38	2,794	1,049	8
		Retail - Qualifying Resolving	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail	180	9	181	79	10	153	9	154	88	21
		Retail - Other Retail - Of Which: SME	12	3	21	7	0	10	1	18	8	2
		Retail - Other Retail - Of Which: non-SME	138	6	140	72	10	113	8	118	80	20
		Equity	0	0	0	0	0	0	0	0	0	
		Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
	IRB Total											

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







2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 31/12/2023

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ]	Slovakia														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y+ more ]															
Total															
[ 0 - 3M ]	Slovenia														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y+ more ]															
Total															
[ 0 - 3M ]	Spain														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y+ more ]															
Total															
[ 0 - 3M ]	Sweden	502	502	0	0	18	464	56	1,261	288	5,034	26	0		
[ 3M - 1Y ]		0	0	0	0	0	0	1	10	436	6,646	30	0		
[ 1Y - 2Y ]		218	218	0	27	182	9	0	9	4	130	996	0		
[ 2Y - 3Y ]		543	543	0	4	505	32	5	176	10	187	60	0		
[ 3Y - 5Y ]		208	208	0	165	133	28	19	900	11	41	60	0		
[ 5Y - 10Y ]	158	158	0	113	45	10	107	9	134	3	0	0			
[ 10Y+ more ]	154	154	0	56	88	0	2	25	0	511	0	0			
Total	1,862	1,862	0	367	842	633	83	2,363	738	12,212	1,656	0	137		
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	112	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0			
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0			
Total	0	0	0	0	0	0	0	0	0	0	0	112	0		
[ 0 - 3M ]	Iceland														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y+ more ]															
Total															
[ 0 - 3M ]	Liechtenstein														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y+ more ]															
Total															
[ 0 - 3M ]	Norway	1	1	0	0	0	1	0	0	0	0	0	0		
[ 3M - 1Y ]		1	1	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		2	2	0	0	0	2	0	0	0	0	0	0		
[ 2Y - 3Y ]		2	2	0	0	0	2	0	0	0	0	0	0		
[ 3Y - 5Y ]		4	4	0	3	0	3	0	0	18	0	86	0		
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	18	0	0	0			
[ 10Y+ more ]	13	13	0	0	0	13	0	0	0	0	2	0			
Total	23	23	0	3	0	20	0	0	37	0	98	0	4		

2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 31/12/2023

(min EUR)														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions
[ 0 - 3M]	Australia													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Canada													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Hong Kong													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Japan													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		487	487	0	0	487	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		468	468	0	0	468	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	956	956	0	0	956	0	0	0	0	0	0	0	0	
[ 0 - 3M]	China													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Switzerland													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														
[ 0 - 3M]	Other advanced economies non EEA													
[ 3M - 1Y]														
[ 1Y - 2Y]														
[ 2Y - 3Y]														
[ 3Y - 5Y]														
[ 5Y - 10Y]														
[ 10Y - more]														
Total														











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 30/06/2024

(min EUR)														Risk weighted exposure amount	
Direct exposures															
On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M]	Slovakia														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Slovenia														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Spain														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Sweden	344	344	0	117	0	227	47	2,270	54	2,526	0	0	0	0
[ 3M - 1Y]		205	205	0	331	0	24	25	1,476	25	1,396	163	0	0	0
[ 1Y - 2Y]		31	31	0	2	0	28	0	0	11	260	811	0	0	0
[ 2Y - 3Y]		698	698	0	10	652	24	5	232	1	67	0	0	0	0
[ 3Y - 5Y]		271	271	0	142	129	117	12	336	2	149	391	0	0	0
[ 5Y - 10Y]		84	84	0	20	64	0	9	299	10	181	3	0	0	0
[ 10Y - more]	112	112	0	23	89	0	1	32	0	526	3	0	0	0	
Total	1,332	1,332	0	495	822	318	88	6,951	103	4,673	1,630	0	0	0	
[ 0 - 3M]	United Kingdom	-1	-1	0	0	0	-1	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	114	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	1	0	0	0	0	1	0	0	0	0	114	0	0	
[ 0 - 3M]	Iceland														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Liechtenstein														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Norway	108	108	0	107	0	0	0	0	0	74	0	0	0	0
[ 3M - 1Y]		29	29	0	28	0	1	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		2	2	0	1	0	2	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		1	1	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		1	1	0	0	0	0	0	0	0	18	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	18	0	0	0	0
[ 10Y - more]	13	13	0	0	0	13	0	0	0	0	2	0	0	0	
Total	153	153	0	136	0	17	0	0	0	11	110	90	0	0	



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet									
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at 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	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																		
[ 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 ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		3	3	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Svenska Handelsbanken - gruppen

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>				On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>				On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>				
		Of which: defaulted	Of which Stage 3 <sup>4</sup>				Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>	Of which: defaulted		Of which Stage 3 <sup>4</sup>			Of which Stage 3 <sup>4</sup>		Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>		
mil. EUR																						
Cash balances at central banks and other demand deposits	41,936	0	0	0	0	0	0	0	0	0	0	43,044	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	22,838	0	0	0	0	0	0	0	0	0	0	20,929	0	0	0	0	0	0	0	0	0	
Central banks	17,510	0	0	0	0	0	0	0	0	0	0	15,227	0	0	0	0	0	0	0	0	0	
General governments	2,147	0	0	0	0	0	0	0	0	0	0	2,400	0	0	0	0	0	0	0	0	0	
Credit institutions	3,180	0	0	0	0	0	0	0	0	0	0	3,293	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	207,087	99	509	490	490	109	70	69	361	209,655	82	538	523	523	107	74	70	395				
Central banks	953	0	0	0	0	0	0	0	0	966	0	0	0	0	0	0	0	0	0	0	0	
General governments	349	0	0	0	0	0	0	0	0	1,097	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	4,236	0	0	0	0	0	0	0	0	2,145	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	2,105	0	0	0	0	1	0	0	0	3,103	0	1	1	1	0	0	0	0	0	0	1	
Non-financial corporations	91,298	41	173	165	165	79	30	30	138	91,307	22	168	161	162	81	32	32	130				
of which: small and medium-sized enterprises	62,474	39	155	147	147	50	19	19	113	62,768	19	140	143	143	54	20	20	121				
of which: Loans collateralized by commercial immovable property	29,144	4	67	63	63	21	7	7	60	30,137	1	70	68	68	23	9	9	61				
Households	108,647	58	339	325	325	31	39	39	222	111,438	66	370	361	361	26	41	41	264				
of which: Loans collateralized by residential immovable property	99,237	45	201	193	193	19	6	6	199	102,572	50	241	234	234	14	6	6	214				
of which: Credit for consumption	2,934	7	109	107	107	11	30	30	4	2,538	7	103	101	101	10	33	33	4				
DEBT INSTRUMENTS other than HFT	271,861	99	509	490	490	110	70	69	361	273,619	82	538	523	523	107	74	70	395				
OFF-BALANCE SHEET EXPOSURES	44,326		11	11	11	22	5	4	4	43,842		17	16	16	27	4	4	4				

<sup>1</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD)

<sup>2</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5</sup> 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.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Svenska Handelsbanken - gruppen

	As of 31/03/2024										As of 30/06/2024									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>				
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collateral and financial guarantees received on non-performing exposures				
		Of which: defaulted	Of which Stage <sup>(4)</sup>			Of which Stage <sup>(4)</sup>	Of which: defaulted			Of which Stage <sup>(4)</sup>		Of which Stage <sup>(4)</sup>								
(in € bn)																				
Cash balances at central banks and other demand deposits	48,878	0	0	0	0	0	0	0	51,328	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	22,591	0	0	0	0	0	0	0	28,760	0	0	0	0	0	0	0	0	0	0	0
Central banks	17,089	0	0	0	0	0	0	0	15,138	0	0	0	0	0	0	0	0	0	0	0
General governments	2,427	0	0	0	0	0	0	0	2,418	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,075	0	0	0	0	0	0	0	3,202	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	205,195	137	601	590	590	92	79	79	451	206,963	110	672	661	661	81	73	73	73	524	524
Central banks	1,927	0	0	0	0	0	0	0	0	310	0	0	0	0	0	0	0	0	0	0
General governments	194	0	0	0	0	0	0	0	0	245	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,360	0	0	0	0	0	0	0	0	3,302	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3,031	1	7	7	7	0	0	7	7	3,192	1	7	7	7	0	0	0	0	7	7
Non-financial corporations	88,283	70	208	204	204	69	34	34	169	90,014	57	231	228	228	62	30	30	30	196	196
of which: small and medium-sized enterprises	61,101	50	186	183	183	49	21	21	161	62,238	53	212	210	210	42	18	18	18	100	100
of which: Loans collateralised by commercial immovable property	29,179	42	79	79	79	11	10	10	70	29,627	36	76	75	75	16	9	9	9	67	67
Housholds	108,299	66	387	379	379	22	41	41	275	109,899	52	434	426	426	18	43	43	43	321	321
of which: Loans collateralised by residential immovable property	99,370	48	247	247	247	11	6	6	247	100,889	38	280	280	280	9	7	7	7	283	283
of which: Credit for consumption	2,656	8	109	107	107	9	34	34	9	2,646	7	109	108	108	8	34	34	34	9	9
DEBT INSTRUMENTS other than HTF	276,864	137	601	590	590	92	79	79	451	279,851	110	672	661	661	81	73	73	73	524	524
OFF-BALANCE SHEET EXPOSURES	42,841		21	21	21	21	4	4	11	43,810		21	21	21	21	4	4	4		

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HTF and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP 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) 2017/451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.



2024 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - gruppen

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	358	128	29	25	314	109	447	142	28	22	410	124
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	233	57	16	14	207	52	303	68	17	13	284	62
of which: small and medium-sized enterprises	202	51	12	11	190		268	63	14	10	254	
Households	125	71	13	11	106	57	144	75	11	9	126	62
DEBT INSTRUMENTS other than HFT	358	128	29	25	314		447	142	28	22	410	
Loan commitments given	78	3	2	2	5	1	83	1	0	0	9	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup> 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.

<sup>(3)</sup> 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - gruppen

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	517	169	27	21	483	150	583	195	22	18	539	169
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	364	91	16	13	347	86	429	109	12	10	405	98
of which: small and medium-sized enterprises	352	86	13	10	338		417	105	10	8	397	
Households	154	78	10	8	136	65	154	86	10	9	133	70
DEBT INSTRUMENTS other than HFT	517	169	27	21	483		583	195	22	18	539	
Loan commitments given	6	1	0	0	5	0	18	0	0	0	16	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Svenska Handelsbanken - gruppen

(mil EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	687	0	0	687	2	0	681	0	0	681	1	0	663	1	1	663	1	0	673	0	0	673	1	0
B Mining and quarrying	155	0	0	155	0	0	155	0	0	155	0	0	155	0	0	155	0	0	163	0	0	163	0	0
C Manufacturing	2,079	4	4	2,079	14	0	2,035	5	4	2,035	13	0	2,096	5	5	2,096	13	0	2,096	4	4	2,096	10	0
D Electricity, gas, steam and air conditioning supply	1,061	0	0	1,061	0	0	1,096	0	0	1,096	0	0	993	0	0	993	0	0	1,133	0	0	1,133	0	0
E Water supply	137	0	0	137	0	0	147	0	0	147	0	0	138	0	0	138	0	0	138	0	0	138	0	0
F Construction	3,484	32	32	3,484	28	0	3,376	24	24	3,376	37	0	3,370	28	28	3,370	30	0	3,386	28	28	3,386	25	0
G Wholesale and retail trade	3,277	7	7	3,277	6	0	2,807	9	9	2,807	7	0	2,910	9	8	2,910	7	0	2,891	8	7	2,891	7	0
H Transport and storage	588	0	0	588	3	0	562	0	0	562	1	0	462	0	0	462	1	0	561	1	1	561	1	0
I Accommodation and food service activities	2,392	0	0	2,392	3	0	2,343	0	0	2,343	3	0	2,254	10	10	2,254	2	0	2,237	11	11	2,237	2	0
J Information and communication	282	1	1	282	1	0	273	1	1	273	1	0	291	1	1	291	1	0	241	1	1	241	1	0
K Financial and insurance activities	2,222	1	0	2,222	1	0	2,134	1	0	2,134	1	0	2,195	1	0	2,195	1	0	2,209	0	0	2,209	1	0
L Real estate activities	67,903	106	0	67,903	38	0	70,060	96	95	70,060	40	0	67,600	132	130	67,600	37	0	68,071	154	152	68,071	33	0
M Professional, scientific and technical activities	3,075	4	4	3,075	3	0	3,182	3	2	3,182	2	0	3,096	3	3	3,096	3	0	3,080	2	2	3,080	2	0
N Administrative and support service activities	1,067	2	2	1,067	3	0	1,064	3	3	1,064	3	0	1,004	2	2	1,004	3	0	1,005	5	5	1,005	3	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	140	0	0	140	0	0	139	0	0	139	0	0	130	0	0	130	0	0	129	0	0	129	0	0
Q Human health services and social work activities	200	1	1	200	0	0	201	1	1	201	0	0	199	2	2	199	0	0	198	1	1	198	0	0
R Arts, entertainment and recreation	296	1	1	296	1	0	279	1	1	279	1	0	288	1	1	288	1	0	287	1	1	287	1	0
S Other services	1,964	5	5	1,964	5	0	1,911	4	4	1,911	1	0	211	11	11	211	4	0	203	14	14	203	1	0
Loans and advances	91,298	173	165	91,298	108	0	91,307	168	161	91,307	113	0	88,383	208	204	88,383	103	0	90,014	233	228	90,014	92	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.