

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

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



Key Metrics

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	11,792	12,570	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,792	12,570	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	13,329	14,079	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	13,329	14,079	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	14,984	15,753	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,984	15,753	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	66,990	67,165	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	66,990	67,165	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.60%	18.71%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.60%	18.71%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.90%	20.96%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.90%	20.96%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.37%	23.45%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.37%	23.45%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	320,865	333,638	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.15%	4.22%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	13,329	14,079	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	13,329	14,079	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	320,865	333,638	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	320,865	333,638	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.2%	4.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.2%	C 47.00 (r330,c010)	



Capital

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	A	OWN FUNDS	14,984	15,753	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,792	12,570	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,028	1,082	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,563	12,400	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	978	823	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-615		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,043		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of C
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	1,043			
		associated DTLs	110		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		-119		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
		CET1 capital elements or deductions - other	0		C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	<u> </u>
			0			
	A.1.21.1		0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,536	1,510	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,536	1,510	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,329	14,079	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,655	1,674	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,757	1,781	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	-102	-108	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	66,990	67,165	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.60%	18.71%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.90%	20.96%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.37%	23.45%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,792	12,570	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.60%		[D.1]/[B-B.1]	-
Fully loaded ¹	E	Adjustments to CET1 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c010)	
			•			
Memo items		Adjustments to AT1 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	



Overview of Risk exposure amounts

	RW	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	42,224	40,850	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	8,126	7,905	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,474	4,354	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	28,165	27,274	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	815	682	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	1,378	1,315	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	436	445	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	6	6	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	832	869	C 02.00 (R520, c010)
Of which the standardised approach	832	869	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	6,203	6,538	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	6,203	6,538	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	15,910	17,142	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	66,990	67,165	

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

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



2020 EU-wide Transparency Exercise P&L Svenska Handelsbanken - group

	As of 31/03/2020	As of 30/06/2020
(mln EUR)	AS 01 31/03/2020	AS 01 30/00/2020
Interest income	1,385	2,685
Of which debt securities income	18	37
Of which loans and advances income	1,146	2,285
Interest expenses	654	1,112
(Of which deposits expenses)	108	175
(Of which debt securities issued expenses)	407	730
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	2
Net Fee and commission income	209	427
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	6	10
net	0	10
Gains or (-) losses on financial assets and liabilities held for trading, net	136	48
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	27	38
Gains or (-) losses from hedge accounting, net	3	3
Exchange differences [gain or (-) loss], net	-130	-21
Net other operating income /(expenses)	4	8
TOTAL OPERATING INCOME, NET	986	2,087
(Administrative expenses)	446	938
(Cash contributions to resolution funds and deposit guarantee schemes)		105
(Depreciation)	39	81
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	8	-18
(Payment commitments to resolution funds and deposit guarantee schemes)		-34
(Commitments and guarantees given)	8	16
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	40	44
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	40	44
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	2
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	452	933
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	344	716
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	344	716
Of which attributable to owners of the parent	344	716
¹⁾ Information available only as of end of the year	311	710

(1) Information available only as of end of the year

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



Total Assets: fair value and impairment distribution

(mln EUR)		As of 31/03/20	20			As of 30,	06/2020		
		Fa	ir value hierard	chy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	56,582				59,946				IAS 1.54 (i)
Financial assets held for trading	7,437	2,671	4,700	65	5,620	2,936	2,623	61	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	21,157	21,157	0	0	18,110	18,110	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	688	497	70	121	561	418	91	53	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	218,901				230,763				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	4,469	0	4,469	0	3,154	0	3,154	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	2				2				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,850				3,000				
TOTAL ASSETS	312,087				321,156				IAS 1.9(a), IG 6

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

(mln I	EUR)		As of 31/03/2020								As of 30/06/2020						
			Gross carrying amount				Accumulated impairment			Gross carrying amount			Accumulated impairment				
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References			
Financial assets at fair value	Debt securities	484	0	0	0	0	0	396	0	0	0	0	0	Annex V.Part 1.31, 44(b)			
through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)			
Financial assets at	Debt securities	191	0	0	0	0	0	116	0	0	0	0	0	Annex V.Part 1.31, 44(b)			
amortised cost	Loans and advances	213,063	5,332	749	-49	-61	-323	222,195	8,077	821	-40	-77	-328	Annex V.Part 1.32, 44(a)			

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



Breakdown of liabilities

Svenska Handelsbanken - group

(mln EUR)

	Carrying	amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	2,205	2,129	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	571	642	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	292,446	300,595	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	160	233	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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	527	429	IAS 37.10; IAS 1.54(I)
Tax liabilities	652	667	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	791	785	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	297,354	305,481	IAS 1.9(b);IG 6
TOTAL EQUITY	14,733	15,675	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	312,087	321,156	IAS 1.IG6

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



Breakdown of liabilities

Svenska Handelsbanken - group

(mln EUR)

		Carryin	g amount	
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References
Derivatives		1,692	1,566	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	53	213	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	440	355	Annex V.Part 1.31
	Central banks	5,699	7,498	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	73	1,034	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,918	2,590	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,651	1,947	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	20,137	18,816	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	10,140	10,189	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	23,001	18,194	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	21,607	17,162	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	46,905	54,988	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	45,424	52,162	ECB/2013/33 Annex 2.Part 2.9.1
	Households	49,598	53,303	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	47,220	50,928	Annex V.Part 1.42(f), 44(c)
Debt securities issued		137,049	137,957	Annex V.Part 1.37, Part 2.98
Of which: Subording	nated Debt securities issued	3,329	3,366	Annex V.Part 1.37
Other financial liabilities		8,890	8,119	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		295,383	303,599	



Market Risk Svenska Handelsbanken - group

								SVCHSIC	a i idildeisb	dilikeri giv	oup											
	SA					I	М									I	М					
			VaR (Memorandi	lum item)	STRESSED VaR (M	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		ICE RISKS (IARGE FOR (VaR (Memor	andum item)	STRESSED VaR (M	lemorandum iten	INCREME DEFAULT MIGRATIO CAPITAL C	AND N RISK		ICE RISKS C ARGE FOR C		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	MEASURE	TOTAL RISK EXPOSURE AMOUNT
(20 14)	As of 31/03/2020	As of 30/06/2020				As of 31/	03/2020									As of 30,	/06/2020					
Traded Debt Instruments	820	862 718 143	0	0	0	0							0	0	0	(0					
Of which: General risk Of which: Specific risk	633 186	/18 143		0	0	0							l 0	0	0							
Equities	5	5	Ĭ	ő	ő	0							Ĭ	Ĭ	Ö		ő l					
Of which: General risk	2	1	0	0	0	0							0	0	0	(0					
Of which: Specific risk	2	1	0	0	0	0							0	0	0	(0					
Foreign exchange risk Commodities risk	0 7	0 2	0 0	0 0	0	0							0 0	0	0 0	(
Total	832	869	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



Credit Risk - Standardised Approach

Svenska Handelsbanken - group

					Standardise	ed Approach			
			As of 31,	/03/2020			As of 3	0/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(mln EUR, %) Central governments or central banks	4	44	1		32	74	0	
	Regional governments or local authorities	0	0) 32 	0		
	Public sector entities					0	0		
	Multilateral Development Banks	30	29			25	24		
	International Organisations	1	1	0		0	0	0	
	Institutions	1,590	894	92		1,541	873	75	
	Corporates	1,133	643	635		1,409	567	530	
	of which: SME	283	223	216		291	206	170	
	Retail	2,175	867	632		2,535	827	603	
	of which: SME	220	104	59		215	95	54	
onsolidated data	Secured by mortgages on immovable property	14,026	13,420	4,767		14,118	13,344	4,656	
	of which: SME	2,937	2,899	991		3,016	2,978	933	
	Exposures in default	73	64	74	7	93	83	96	
	Items associated with particularly high risk	2	2	3		3	3	4	
	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	565	565	1,414		596	596	1,490	
	Other exposures	1,110	951	544		1,053	873	474	
	Standardised Total ²	20,711	17,480	8,160	13	21,404	17,262	7,928	

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach									
			As of 3:	1/03/2020			As of 30	0/06/2020							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(mln EUR, %)														
	Central governments or central banks	2	41	0		29	70	0							
	Regional governments or local authorities	0	0	0			0								
	Public sector entities	0	0				0	0							
	Multilateral Development Banks	0	0	0			0	0							
	International Organisations	220	0	0		0	102	0							
	Institutions	230	230	18		194	193	11							
	Corporates of which: CME	221	115	114		650	132	131							
	of which: SME Retail	705	120	95		4	120	1 101							
	of which: SME	785	130 14	8		812 42	138 13	101							
SWEDEN		41 302	301	117		439	291	114							
	Secured by mortgages on immovable property of which: SME	16	16	117		20	19	114							
	Exposures in default	43	41	48	1	56	54	62	1						
	Items associated with particularly high risk	75	0	TO	1	0	0	02	1						
	Covered bonds	0	0			۱ ^۵	0								
	Claims on institutions and corporates with a ST credit assessment	0	0			1 n									
	Collective investments undertakings (CIU)	0	0			1 0									
	Equity	562	562	1,406		593	593	1,482							
	Other exposures	800	708	360		804	699	340							
	Standardised Total ²		7.00		1	001		3.10	1						

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach		
			As of 31/	/03/2020			As of 30/	06/2020
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount provisions ²
	Central governments or central banks	0	0	1		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	1,037	460	13		1,005	490	11
	Corporates	235	167	166		134	117	115
	of which: SME	9	8	8		6	6	5
	Retail	726	469	340		687	431	312
UNITED KINGDOM	of which: SME	141	68	39		136	60	35
ONLIED KINGDOM	Secured by mortgages on immovable property	7,368	7,224	2,524		7,100	6,953	2,430
	of which: SME	53	48	13		49	43	12
	Exposures in default	21	17	18	3	27	22	26 3
	Items associated with particularly high risk	1	1	2		2	2	3
	Covered bonds	0	0	0		0	0	
	Claims on institutions and corporates with a ST credit assessment	U	U	0		0	0	U
	Collective investments undertakings (CIU)	U	U	0		0	0	U
	Equity	0	0 63	63		0	U 21	0
	Other exposures Standardiced Total ²	64	0.3	0.3	-	51	31	51

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	Standardised Approach													
					Standardise	ed Approach								
			As of 31	L/03/2020			As of 30	/06/2020						
	(min FUD 0/)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities		0	0			0	0						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	0	0	0		0	0	0						
	Corporates	73	66	65		52	48	44						
	of which: SME	30	26	25		30	27	23						
	Retail	179	100	74		192	105	77						
NODWAY	of which: SME	16	6	4		17	7	4						
NORWAY	Secured by mortgages on immovable property	100	52	19		130	59	21						
	of which: SME	3	2	1		4	2	1						
	Exposures in default	1	0	1	0	2	2	2	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	42	30	29		33	18	16						
	Standardised Total ²				0				1					

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31/	/03/2020			As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	0 0	0 0	0 0		0	0 0	0 0	
	Public sector entities Multilateral Development Banks	0 0	0 0	0 0		0	0	0 0	
	International Organisations Institutions Corporates	8 106	53 104	11 103		0 2 104	45 101	9 91	
	of which: SME Retail of which: SME	70 2	67	67		69	66 1	56 0	
UNITED STATES	Secured by mortgages on immovable property of which: SME	8 1	8 1	3 0		4 1	4 1	0 2 0	
	Exposures in default Items associated with particularly high risk Covered bonds	0 0	0 0	0 0	0	0 0	0	0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0 0		0	0	0 0	
	Equity Other exposures Standardised Total ²	23	23	17	0	0 14	13	10	0
		(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes genera	provisions per country of counted	taking into account any effect do erparty excludes those for securi	ue to credit conversion factors or stisation exposures, additional va	credit risk mitigation techniques luation adjustments (AVAs) and o	(e.g. substitution effects). other own funds reductions rel	lated to the	
			As of 31/	/03/2020	Standardise	ed Approach	As of 30	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	3	3 0	0 0		3	3	0 0	
	Public sector entities Multilateral Development Banks	0 1	0 0	0 0		0 2	0	0 0	
	International Organisations Institutions Corporates	8 39	0 8 27	0 2 27		0 7 35	0 7 27	0 1 25	
	of which: SME Retail of which: SME	1 153	13 38	13 29		1 155	13 38	11 28	
FINLAND	Secured by mortgages on immovable property of which: SME	10 0	8 0	3 0		10 0	8 0	3 0	
	Exposures in default Items associated with particularly high risk Covered bonds	0 0	0 0 0	0 0	0	0 0	0 0 0	0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0	0 0		0	0	0	
	Equity Other exposures Standardised Total ²	93	93	43	0	81	75	42	0
		(2) Total value adjustments and	provisions per country of counte			credit risk mitigation techniques luation adjustments (AVAs) and c		lated to the	
		exposures, but includes genera	al credit risk adjustments.						
		exposures, but includes genera			Standardise	ed Approach			
		exposures, but includes genera		/03/2020	Standardise	ed Approach	As of 30	/06/2020	
	(min FUR %)	Original Exposure ¹		703/2020 Risk exposure amount	Standardise Value adjustments and provisions ²	ed Approach Original Exposure ¹	As of 30 Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities		As of 31/		Value adjustments and				
	Central governments or central banks		As of 31/		Value adjustments and	Original Exposure ¹			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		As of 31/		Value adjustments and	Original Exposure ¹			
DENMADIA	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		As of 31/		Value adjustments and	Original Exposure ¹			
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure ¹ 0 0 0 0 0 0 0 0 62 2 133	As of 31/ Exposure Value ¹ 0 0 0 0 0 0 16 1		Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0 0 32 2	Exposure Value ¹ 0 0 0 0 0 0 0 9 0 15		
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure ¹ 0 0 0 0 0 0 0 0 62 2 133 15	As of 31/ Exposure Value ¹ 0 0 0 0 0 0 16 1		Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0 0 32 2	Exposure Value ¹ 0 0 0 0 0 0 0 9 0 15		
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure ¹ 0 0 0 0 0 0 0 0 62 2 133 15	As of 31/ Exposure Value ¹ 0 0 0 0 0 0 16 1		Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0 0 32 2	Exposure Value ¹ 0 0 0 0 0 0 0 9 0 15		
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure ¹ O O O O O O O O O 62 2 133 15 19 2 1 O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ 0 0 0 0 0 0 16 1 18 11 13 1 1 0 0 0 0 0 19	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 17	Value adjustments and provisions ²	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 9 0 15 10 13 1 1 0 0 0 0 0 24		
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure ¹ O O O O O O O O O 62 2 133 15 19 2 1 O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 1 0 1 taking into account any effect di	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value and provisions are provisions and provisions and provisions and provisions and provisions are provided and provisions are provided and provisions and provisions are provided and provisions are provided and provisions and provisions are provided and provi	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 9 0 15 10 13 1 1 0 0 0 0 0 24 (e.g. substitution effects).	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 22	
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 1 0 1 taking into account any effect di	Value adjustments and provisions ² 0 ue to credit conversion factors or	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 9 0 15 10 13 1 1 0 0 0 0 24 (e.g. substitution effects). other own funds reductions relations relations.	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 22	
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 taking into account any effect decreasery excludes those for security	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 9 0 15 10 13 1 1 0 0 0 0 24 (e.g. substitution effects). other own funds reductions relations relations.	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 0 22	provisions ² 0 Value adjustments and
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %)	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 taking into account any effect depressive excludes those for security	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value additional value and provisions standardises.	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 15 10 13 1 1 0 0 0 0 0 24 (e.g. substitution effects). other own funds reductions related to the control of	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 0 22 dated to the	provisions ² 0
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 taking into account any effect depressive excludes those for security	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 15 10 13 1 1 0 0 0 0 0 24 (e.g. substitution effects). other own funds reductions related to the control of	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 0 22 dated to the	provisions ² 0 Value adjustments and
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 taking into account any effect depressive excludes those for security	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 15 10 13 1 1 0 0 0 0 0 24 (e.g. substitution effects). other own funds reductions related to the control of	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 0 22 dated to the	provisions ² 0 Value adjustments and
DENMARK	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 taking into account any effect depressive excludes those for security	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 15 10 13 1 1 0 0 0 0 0 24 (e.g. substitution effects). other own funds reductions related to the control of	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 0 22 dated to the	provisions ² 0 Value adjustments and
Country of	Central governments or local authorities Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 taking into account any effect depressive excludes those for security	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 15 10 13 1 1 0 0 0 0 0 24 (e.g. substitution effects). other own funds reductions related to the control of	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 0 22 dated to the	provisions ² 0 Value adjustments and
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Exposures in default Exposures in default Exposures in default	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 taking into account any effect depressive excludes those for security	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 15 10 13 1 1 0 0 0 0 0 24 (e.g. substitution effects). other own funds reductions related to the control of	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 0 22 dated to the	provisions ² 0 Value adjustments and
Country of	Central governments or contral banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 taking into account any effect depressive excludes those for security	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 15 10 13 1 1 0 0 0 0 0 24 (e.g. substitution effects). other own funds reductions related to the control of	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 0 22 dated to the	provisions ² 0 Value adjustments and
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure O O O O O O O O O O O O O O O O O O	Exposure Value Control Contr	Risk exposure amount 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 1 taking into account any effect depressive excludes those for security	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 15 10 13 1 1 0 0 0 0 0 24 (e.g. substitution effects). other own funds reductions related to the control of	Risk exposure amount 0 0 0 0 0 0 0 0 9 0 10 6 5 0 1 0 0 0 0 0 22 dated to the	provisions ² 0 Value adjustments and
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure Original Exposure Original Exposure Original Exposure, unlike Exp 1 Occupant Exposure, unlike Exp 1 Occupant Exposure, unlike Exp Original Exposure Original Exposure Original Exposure Original Exposure Occupant Ex	Exposure Value Composure Value Composure Value Composure Value Composure Value, is reported before the provisions per country of countered all credit risk adjustments. As of 31/ Exposure Value Composure	Risk exposure amount 0 0 0 0 0 0 0 15 1 12 6 5 0 1 0 0 0 0 0 0 17 taking into account any effect depryorty excludes those for security (03/2020 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O ue to credit conversion factors or estisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ²	Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 15 10 13 1 1 0 0 0 0 0 0 0 0 ther own funds reductions rel Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 10 6 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and



Credit Risk - Standardised Approach

Svenska Handelsbanken - group

					ed Approach				
			As of 31	/03/2020			As of 30,	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)	Original Exposure	Exposure value	Tush exposure uniount	provisions ²	Original Exposure	Exposure value		provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0 0	0 0	0 0		0	0 0	0	
	International Organisations Institutions	0 0	0 0	0 0		0 0	0 0	0 0	
	Corporates of which: SME	0 0	0 0	0 0		0	0 0	0 0	
Country of	Retail of which: SME	0 0	0 0	0 0		0	0 0	0 0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0 0	0 0	0 0		0	0	0 0	
	Exposures in default Items associated with particularly high risk	0 0	0 0	0 0	0	0	0	0 0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0		0	0	0 0	
	Collective investments undertakings (CIU) Equity	0 0	0 0	0 0		0	0 0	0 0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
		(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes genera	provisions per country of count	taking into account any effect du erparty excludes those for securi	ue to credit conversion factors or stisation exposures, additional va	credit risk mitigation techniques luation adjustments (AVAs) and o	(e.g. substitution effects). other own funds reductions rela	ited to the	
					Standardise	d Approach			
			As of 31	/03/2020			As of 30,	706/2020	
					Value adjustments and				Value adjustments and
	(min EUD 0/)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0 0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0 0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0	0 0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0 0	0 0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
		(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes genera	provisions per country of count	taking into account any effect due erparty excludes those for securi	ue to credit conversion factors or stisation exposures, additional va	credit risk mitigation techniques luation adjustments (AVAs) and o	(e.g. substitution effects). other own funds reductions rela	ted to the	
		exposures, but includes genera	ar create risk dajustineries.		Standardise	d Approach			
			As of 31	/03/2020			As of 30,	706/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0 0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0 0	0 0	0 0		0	0	0 0	
Country of	Retail of which: SME	0	0 0	0 0		0	0	0 0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0 0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0 0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0		0	0 0	0 0	
	Collective investments undertakings (CIU) Equity	0 0	0 0	0 0		0	0	0 0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
		(1) Original exposure, unlike Exp (2) Total value adjustments and	posure value, is reported before	taking into account any effect du	ue to credit conversion factors or	credit risk mitigation techniques	(e.g. substitution effects).		

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

Credit Risk - IRB Approach

							enska Handel						
				As of 31/	/03/2020		IRB Ap	proach		As of 30	/06/2020		
		Origina	al Exposure ¹	Exposure		sure amount	Value adjustments	Original	Exposure ¹	Exposure		sure amount	Value adjustments
Consolidated data	(min EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	64,707 9,301 134,695 5,469 70,152 102,341 96,610 1,080 95,530 0 5,731 1,211 4,520 232	Of which: defaulted 0 0 557 28 255 218 120 14 106 0 98 27 71 0	68,289 8,565 106,438 5,274 64,459 101,865 96,609 1,063 95,546 0 5,256 1,067 4,190 232	925 1,390 24,128 2,595 11,090 7,540 6,270 386 5,884 0 1,270 316 955 815	Of which: defaulted 0 0 615 24 420 359 212 28 184 0 147 35 112 0	and provisions 1 0 305 9 128 144 49 10 39 0 94 25 69	71,487 6,892 140,126 5,549 72,690 109,037 103,071 1,106 101,965 0 5,966 1,256 4,710 202	Of which: defaulted 0 0 591 28 294 228 126 13 113 0 102 28 73 0	75,034 6,161 109,515 5,376 66,982 108,544 103,068 1,088 101,981 0 5,476 1,100 4,376 202	966 1,404 22,679 2,169 10,021 7,869 6,575 385 6,190 0 1,294 323 972 682	Of which: defaulted 0 0 601 39 410 379 226 19 206 0 153 39 114 0	and provisions 1 0 325 13 137 145 45 11 34 0 100 27 73
	Other non credit-obligation assets IRB Total ²	(1) Original (2) IRB Tota	exposure, unlike E	xposure value, is the Secutarisati	643 35,441 reported befoon position unl	re taking into accike in the previou	count any effect	due to credit o	onversion factors	or credit risk m	635 34,236 hitigation techn	iques (e.g. subst	itution effects).
							IRB Ap	proach					
		Origina	al Exposure ¹		/03/2020 Risk expo	sure amount	Value	Original	Exposure ¹		/06/2020 Risk expo	sure amount	Value
SWEDEN	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	6,125 1,246 70,110 0 37,842 81,236 76,771 770 76,001 0 4,465 1,053 3,411 169	Of which: defaulted 0 0 177 0 62 124 63 5 58 0 61 22 39 0 osure, unlike Exposur	6,542 795 56,011 0 35,380 80,846 76,723 751 75,972 0 4,123 909 3,213 169 re value, is reported	172 178 10,154 0 4,651 4,030 3,271 182 3,089 0 759 248 511 581	Of which: defaulted 0 0 84 0 79 180 101 12 90 0 79 32 46 0	adjustments and provisions 0 0 162 0 50 76 19 5 14 0 58 21 37 0	9,524 792 74,161 0 39,752 87,219 82,502 790 81,712 0 4,717 1,097 3,620 155	Of which: defaulted 0 0 175 0 58 124 61 5 56 0 63 23 40 0	9,859 360 58,658 0 37,521 86,805 82,453 770 81,683 0 4,351 942 3,410 155 gation techniques (195 103 9,906 0 4,273 4,258 3,471 182 3,289 0 786 253 533 508	Of which: defaulted 0 0 71 0 62 175 95 10 85 0 80 34 46 0	adjustments and provisions 0 0 168 0 52 80 17 5 12 0 63 22 40 0
							IRB Ap	proach			10.010.00		
		Origina	nl Exposure ¹	Exposure	/03/2020 Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	/06/2020 Risk expo	sure amount	Value adjustments
UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	7,422 999 20,743 5,298 11,256 81 76 0 76 0 5 0	Of which: defaulted 0 0 51 14 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7,395 981 18,288 5,104 10,445 81 76 0 76 0 5 0 5	71 148 5,889 2,505 2,431 7 6 0 6 0 1 0 1	Of which: defaulted 0 0 110 13 97 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provisions 0 0 22 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9,123 686 20,221 5,378 10,774 82 74 1 72 0 9 0 9	Of which: defaulted 0 0 70 24 47 0 0 0 0 0 0 0 0 0 0 s or credit risk mitig	9,097 667 17,561 5,206 9,962 82 74 1 72 0 8 0 8	87 175 5,158 2,095 2,171 6 5 0 5 0 1 0 1	Of which: defaulted 0 0 160 38 123 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provisions 0 0 32 6 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
							IRB Ap	proach					
				As of 31,	/03/2020		Value			As of 30	/06/2020		Value
	(mln EUR, %)	Origina	Of which:	Exposure Value ¹	Risk expo	Of which:	adjustments and provisions	Original	Of which: defaulted	Exposure Value ¹	Risk expo	Of which:	adjustments and provisions
NORWAY	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	3,571 198 19,496 0 11,981 9,020 8,893 43 8,850 0 127 38 89 6	0 0 153 0 41 11 11 1 9 0 1 0	3,552 195 16,819 0 11,195 9,039 8,915 42 8,872 0 124 35 89 6	36 24 3,713 0 2,285 943 916 23 893 0 27 16 10 21	0 0 195 0 166 20 19 5 14 0 1	0 0 59 0 17 7 5 0 4 0 2 0 2	4,654 230 20,892 0 13,059 9,813 9,672 53 9,619 0 140 41 99 6	0 0 160 0 45 18 17 2 15 0 1 0	4,647 227 17,830 0 11,980 9,832 9,695 51 9,643 0 137 37 100 6	47 31 3,654 0 2,110 1,021 992 27 965 0 29 17 12 22	0 0 171 0 146 35 34 5 30 0 1	0 0 74 0 21 6 4 1 3 0 2 1 1
		Original exp	osure, unlike Exposu	.c value, is reporte	a before taking l	account dily er			S S. CICUIL IBK IIIIU	gaton techniques (c.g. aupallulDN	cusj.	
				As of 31,	/03/2020			proach		As of 30	/06/2020		
UNITED STATES	(mh EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	31,996 935 2,781 0 2 105 102 0 102 0 3 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32,058 928 1,200 0 3 105 102 0 102 0 2 0 2 0 re value, is reported	301 113 423 0 0 8 7 0 7 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 fect due to credit of	28,616 545 2,633 0 13 68 66 0 66 0 2 0 2	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28,674 537 1,111 0 14 68 66 0 66 0 2 0 2 0 gation techniques (270 99 343 0 4 6 5 0 5 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

2020 EU-wide Transparency Exercise Credit Risk - IRB Approach

Svenska Handelsbanken - group

							IRB Ap	proach					
				As of 31	/03/2020					As of 30	/06/2020		
		Origina	al Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	adjust
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	ar provi
	Central banks and central governments	12,702	0	15,482	295	0	0	13,549	0	16,351	299	0	
	Institutions	1,550	0	1,522	124	0	0	1,207	0	1,178	199	0	
	Corporates	12,283	95	7,572	1,734	37	35	12,497	121	7,750	1,624	158	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	6,437	87	4,981	852	37	28	6,544	87	5,111	711	40	
	Retail	4,350	50	4,210	1,295	105	33	4,377	51	4,244	1,308	108	
	Retail - Secured on real estate property	3,642	21	3,642	930	42	7	3,684	21	3,684	949	43	
FINLAND	Retail - Secured on real estate property - Of Which: SME	98	2	98	53	3	1	97	2	97	52	1	
TINLAND	Retail - Secured on real estate property - Of Which: non-SME	3,543	19	3,543	877	40	6	3,587	20	3,587	896	42	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	708	29	569	365	62	26	693	29	561	360	65	
	Retail - Other Retail - Of Which: SME	41	2	41	13		4	43	3	43	15	2	
	Retail - Other Retail - Of Which: non-SME	667	27	528	351	62	24	650	2/	518	344	63	
	Equity	U	0	U	0	U	U	U	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

				As of 31	/03/2020			proach		As of 30	/06/2020		
		Origin	Original Exposure ¹			sure amount	Value adjustments	Origina	ıl Exposure ¹	Exposure		posure amount	
	(mln EUR, %)	1,688	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	
	Central banks and central governments	1,688	0	1,976	30	0	0	4,086	0	4,393	44	0	_
	Institutions	1,879	0	1,879	260	0	0	1,487	0	1,487	287	0	
	Corporates	5,613	57	4,349	1,544	168	17	6,342	55	4,597	1,396	30	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	2,531	22	2,355	835	32	14	2,452	55	2,301	721	30	
	Retail	7,054	29	7,091	1,213	50	25	7,075	32	7,110	1,230	57	
	Retail - Secured on real estate property	6,684	24	6,710	1,102	46	19	6,717	25	6,741	1,118	50	
DENMARK	Retail - Secured on real estate property - Of Which: SME	168	5	170	127	8	4	165	5	168	124	4	
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	6,517	18	6,540	975	38	15	6,552	20	6,573	994	46	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	370	6	381	111	4	6	359	7	370	112	6	
	Retail - Other Retail - Of Which: SME	78	2	82	37	2	2	75	3	78	37	2	
	Retail - Other Retail - Of Which: non-SME	291	3	299	74	2	4	284	4	292	75	4	
	Equity	57	0	57	213	0	0	41	0	41	152	0	
	Other non credit-obligation assets												
	IRB Total												ĺ
		(1) Original exp	oosure, unlike Exposu	ire value, is reporte	ed before taking	into account any ef	ffect due to credit	conversion factor	ors or credit risk mit	igation techniques (e.g. substituti	on effects).	_

		IRB Approach											
				As of 31	/03/2020)				As of 30/	06/2020		
		Orig	jinal Exposure ¹	Exposure	Risk e	xposure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0		0	0		0	0	0
	Retail - Secured on real estate property	0	0	0	0	0		0	0		0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	U	0		0	0		0	0		0	0	0
country or counterpare?	Retail - Secured on real estate property - Of Which: non-SME	U	0		0	0		0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0			0		0			0	0	
	Retail - Other Retail - Of Which: SME	0	0		0	0		0		1 0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	۱ ^۵	1 0	0] o	۱ ^۸	1 0	1 0	0		
	Equity	0	0	١	۱ ⁰	0	I 0	١٠		I 0	0		
	Other non credit-obligation assets	U		J	U	U			U				U
	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	/03/2020					As of 30/	/06/2020		
		Original Exposure ¹		Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	- and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
Country of Country and O	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												
		⁽¹⁾ Original ex	posure, unlike Exposu	ire value, is reporte	ed before taking in	nto account any ef	fect due to credit of	conversion factors	s or credit risk miti	gation techniques (e.g. substitution	effects).	

							IRB Ap	proach					
				As of 31	/03/2020					As of 30	/06/2020		
		Origi	nal Exposure ¹	Exposure	Risk exp	osure amount	Value adjustments	Origina	l Exposure ¹	Exposure	Risk exp	osure amount	aujustillelli
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0		0	0	0	0	0		0	0	
	Corporates - Of Which: Specialised Lending	0	0			0			0		0	0	
	Corporates - Of Which: SME	0	0		0	0			0	1 0	0	0	
	Retail Secured on real estate property	0	0		0	0		1 0	0		0	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0		0	0	1 0	1 0	0			0	
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	1 0	0		o	0	
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving	0	0		l n	0	I o	l o	0	I o	Ιŏ	0	
	Retail - Other Retail	0	0		l ő	0			0		l ő		
	Retail - Other Retail - Of Which: SME	0	0		l o	0		l o	0		l o	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												
		⁽¹⁾ Original e	xposure, unlike Exposi	ire value, is reporte	ed before taking	into account any ef	fect due to credit of	conversion facto	ors or credit risk miti	gation techniques (e.g. substitutio	n effects).	

		IRB Approach												
				As of 31,	/03/2020					As of 30/	/06/2020			
		Origi	nal Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment	
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Countarnart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets													
	IRB Total													



General governments exposures by country of the counterparty

						Sı	venska Handelsbanken - g	group						
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	ice sheet	
												Off-halance sh	eet exposures	
												OII-Dalaince 3ii	leet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of the foundation	of the French control						Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0 0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0 0	0	0	0	0 0	0	0	0	0	0	
[10Y - more Total		0 0	0	0 0	0 0	0 0	0 0	0	0	0 0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[2Y - 3Y [[3Y - 5Y [Belgium													
Total	_													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Bulgaria													
[0 - 3M [-													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [13Y - 5Y [Cyprus													
[0 - 3M [
Total [0 - 3M [[3M - 1Y [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic													
[3Y - 5Y [[5Y - 10Y [[10Y - more	Cacon respective													
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [0 0 0	0 0	0 0	0 0 n	0 0	0 0 0	0 0 n	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [Denmark	0	0	0 0	0	0	0	0	0 0	0	0	0 0	0	
Total		0	0	0	0 0	0	0	0	0	0	0	72 72	0 0	3
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total	-													



General governments exposures by country of the counterparty

		Svenska Handelsbanken - group												
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
								Derivatives with p	oositive fair value	Derivatives witl	ı negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held	of which: Financial assets	of which: Financial assets at	of which: Financial assets at	Coming amount	Notional amount	Corning amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [13 69	13 69	for trading 0 0	designated at fair value through profit or loss	fair value through other comprehensive income 0 0	amortised cost 13 45	Carrying amount	0 1 0 8	Carrying amount 0 0	Notional amount 0 1	6 0	000	
[1Y - 2Y [Finland	48 40 283 170 36 658	48 40 283 170 36 658	0 0 0 0 0	0 0 11 0 0 35	0 0 0 0 0	48 40 271 170 36 623		1 18 0 12 3 68 0 0 3 20 8 126	0 0 0 0	0 0 0 0 0	150 0 0 14 7	0 0 0 0 0	177
[0 - 3M [France	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Germany	175 0 136 147 102 148 0	0 136 147 102 148 0	0 0 0 0 0	175 0 136 147 102 148 0	0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		Svenska Handelsbanken - group												
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[10Y - more Total [0 - 3M [1	0	0	0	0	0	0	17	208	0	0	0	0	
[0 - 3M [Luxembourg	44 5 0 10 0 0	44 5 0 10 0 0	0 0 0 0 0 0	44 5 0 10 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 8 0 0 0 0	0 256 0 0 0	0 0 0 8 0 0	0 0 0 0 92 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
Total [0 - 3M [Slovenia													



General governments exposures by country of the counterparty

		Svenska Handelsbanken - group													
							As of 30/06/2020								
						Dire	ct exposures								
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet		
	(Hill Edit)							Derivatives with po			n negative fair value	Off-balance sh			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0 - 3M [Spain														
[0 - 3M [Sweden	297 143 557 21 662 593 78 2,351	143 557 21 662 593 78	0 0 0 0 0 0	89 121 508 1 648 584 39 1,989	0 0 19 19 0 0 0	209 22 30 0 14 10 40	18 5 6 2 16 14 9	1,302 279 231 92 303 207 34	108 89 0 0 0 0 0	4,843 1,778 0 10 29 14 0	0 838 80 3 167 7 632 1,726	0 0 0 0 0 0	129	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 106 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Iceland														
[0 - 3M [Liechtenstein														
[0 - 3M [Norway	2 202 6 7 24 0 14	2 202 6 7 24 0 14	0 0 0 0 0 0	2 200 3 0 22 0 0	0 0 0 0 0 0	0 2 3 7 3 0 14 29	0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0 0 0	30 0 0 0 0 0 0 0	0 0 2 0 92 0 0 0	0 0 0 0 0 0	4	
[0 - 3M [Australia														
[0 - 3M [Canada														
[0 - 3M [Hong Kong														



General governments exposures by country of the counterparty

						51	venska Handelsbanken - g							
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets 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 [Japan													
[0 - 3M [U.S.	0 18 252 0 19 0 0	0 18 252 0 19 0 0	0 0 0 0 0 0	0 18 252 0 19 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2
[0 - 3M [China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	2
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Svenska Handelsbanken - group

						5	venska Handelsbanken - g	Jroup					
							As of 30/06/2020						
						Dire	ct exposures						
	(mln EUR)			On balance sh	eet				Deriva	tives	Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa												
[0 - 3M [Others	0 0 0 0 0 0 7 0	0 0 0 0 0 7 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 7 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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



Performing and non-performing exposures

Svenska Handelsbanken - group

					As of 31/03/2020	0							As of 30/06/202	0			
		Gross carryi	ng amount				mpairment, accumulated changes e to credit risk and provisions ⁴	Collaterals and financial		Gro	oss carrying amou	nt		Accumulated im in fair value due			Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹		On performing	On non-performing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of w	hich non-perforr	ming ¹	On performing	On non-perforr	ning exposures ³	guarantees received on non- performing
(males ELID)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²	Of which Stage			days and <=90 days		Of which: defaulted	Of which Stage	- exposures ²		Of which Stage	exposures
(mln EUR) Cash balances at central banks and other demand deposits									59,940	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	21,832	0	0	0		0	0	0	18,622	0	0	0	0	0	0	0	0
Central banks	16,405	0	0	0		0	0	0	13,323	0	0	0	0	0	0	0	0
General governments	2,370	0	0	0		0	0	0	2,393	0	0	0	0	0	0	0	0
Credit institutions	3,057	0	0	0		0	0	0	2,907	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
Non-financial corporations	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)	275,718	113	774	749		110	322	452	231,092	175	845	821	821	117	329	328	401
Central banks	60,894	0	0	0		0	0	0	8,100	0	0	0	0	0	0	0	0
General governments	1,443	0	0	0		0	0	0	1,063	0	1	0	0	0	0	0	1
Credit institutions	3,200	0	1	1		0	1	0	2,414	0	1	1	1	0	1	1	0
Other financial corporations	2,298	0	5	5		1	1	4	2,945	1	5	5	5	1	1	1	4
Non-financial corporations	96,445	55	464	461		59	222	242	99,369	108	530	525	525	71	244	243	240
of which: small and medium-sized enterprises at amortised cost	66,324	43	198	197		43	55	143	69,210	86	268	265	265	51	66	66	158
of which: Loans collateralised by commercial immovable property at amortised cost	65,648	16	84	82		22	26	58	67,698	24	121	119	119	33	30	30	90
Households	111,438	57	304	282		50	98	206	117,200	66	308	290	290	44	83	83	155
of which: Loans collateralised by residential immovable property at amortised cost	103,362	43	161	145		22	36	125	108,813	49	166	152	152	15	29	28	133
of which: Credit for consumption at amortised cost	3,661	10	104	103		22	52	25	4,610	13	99	98	98	23	46	46	2
DEBT INSTRUMENTS other than HFT	297,550	113	774	749		110	322	452	309,654	175	845	821	821	117	329	328	401
OFF-BALANCE SHEET EXPOSURES	48,306		59	58		18	12	48	53,052		72	71	71	24	15	15	42

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(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 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 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

			As of 31	/03/2020					As of 30/06/2020			
	Gross carrying a exposures with measures		Accumulated impaccumulated chadue to credit risk for exposures wimeasures ²	inges in fair value and provisions	received on e	ancial guarantees xposures with e measures	Gross carrying a exposures with measures		Accumulated imp accumulated cha due to credit risk for exposures wit measures ²	nges in fair value and provisions	received on e	ancial guarantees xposures with e measures
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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)	940	461	232	224	448		1,126	484	243	231	619	134
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		1	1	0	0	1	1
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	2	1	1	1	1		3	1	1	1	2	1
Non-financial corporations	605	344	183	177	192		767	388	205	196	327	85
of which: small and medium-sized enterprises at amortised cost	213	106	32	29	173		394	158	48	41	304	
Households	334	115	48	46	254		355	94	37	34	289	47
DEBT INSTRUMENTS other than HFT	940	461	232	224	448		1,126	484	243	231	619	
Loan commitments given	85	41	8	7	7		42	21	3	2	9	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾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.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Svenska Handelsbanken - group

			As of 31	L/03/2020					As of 3	0/06/2020		
	Gross carrying	amount				Accumulated	Gross carrying	amount				Accumulated
		Of which: non-p	oerforming of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: no performing	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing
(mln EUR)			derauited			exposures ¹			deradited			exposures ¹
A Agriculture, forestry and fishing	968	2		968	2	0	1,033	2	2	1,033	2	0
B Mining and guarrying	211	0		211	0	0	204	0	0	204	1	0
C Manufacturing	2,771	112		2,771	109	0	2,693	119	119	2,693	115	0
D Electricity, gas, steam and air conditioning supply	1,218	0		1,218	1	0	1,200	0	0	1,200	1	0
E Water supply	358	0		358	1	0	298	0	0	298	1	0
F Construction	4,159	24		4,159	15	0	4,074	30	30	4,074	16	0
G Wholesale and retail trade	2,953	16		2,953	16	0	2,650	39	39	2,650	17	0
H Transport and storage	1,661	149		1,661	47	0	1,682	153	153	1,682	59	0
I Accommodation and food service activities	1,189	2		1,189	5	0	1,237	4	4	1,237	10	0
J Information and communication	433	8		433	8	0	481	9	9	481	9	0
K Financial and insurance activities	979	1		979	1	0	1,038	1	1	1,038	1	0
L Real estate activities	70,812	113		70,812	38	0	74,113	130	130	74,113	47	0
M Professional, scientific and technical activities	4,684	11		4,684	10	0	4,434	13	13	4,434	11	0
N Administrative and support service activities	2,068	3		2,068	4	0	2,038	4	4	2,038	4	0
O Public administration and defence, compulsory social security	2	0		2	0	0	2	0	0	2	0	0
P Education	163	0		163	0	0	172	3	3	172	3	0
Q Human health services and social work activities	360	0		360	1	0	330	1	1	330	1	0
R Arts, entertainment and recreation	346	4		346	3	0	366	11	11	366	7	0
S Other services	1,112	19		1,112	20	0	1,322	9	9	1,322	10	0
Loans and advances	96 445	464		96 445	281	0	99 369	530	530	99 369	315	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

								As of 30/	06/2020							
		Gross carryin	g amount							Accumulated imp	pairment, accumu	ılated negative cha	anges in fair value	e due to credit ris	sk	Gross carrying amount
			Performing			Non-performir				Performing			Non-performin			
(mln EUR)	Number of obligors			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past- due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	exposures
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	39,910	7,142														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		7,142	7,123	0	392	19	0	17	6	4	0	2	2	0	1	4
of which: Households		7,117	7,103	0	388	15	0	13	6	3	0	1	2	0	1	4
of which: Collateralised by residential immovable property		6,919	6,907	0	369	12	0	11	4	3	0	1	1	0	1	4
of which: Non-financial corporations		24	20	0	4	4	0	4	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises		23	18	0	4	4	0	4	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property		6	6	0	1	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.