



Spring 2020 EU-wide Transparency Exercise

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

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Svenska Handelsbanken - group

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	12,008	12,705	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	12,008	12,705	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	13,562	14,220	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	13,562	14,220	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	15,233	15,896	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	15,233	15,896	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	68,921	68,582	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	68,921	68,582	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	17.42%	18.53%	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	17.42%	18.53%	(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	19.68%	20.73%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.68%	20.73%	(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	22.10%	23.18%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.10%	23.18%	(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	298,067	292,931	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	4.55%	4.85%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Svenska Handelsbanken - group

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	13,562	14,220	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	13,562	14,220	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	298,067	292,931	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	298,067	292,931	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.6%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.9%	C 47.00 (r330,c010)	

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Capital

Svenska Handelsbanken - group

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	15,233	15,896	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)	12,008	12,705	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)	1,003	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	12,025	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,291	1,257	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	7	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 (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-646	-441	C 01.00 (r250,c010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,032	-1,064	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 CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-176	-151	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	-2	-2	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 (k) (iv) and 153(8) of CRR and Articles 36(1) point (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-2	-2	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
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	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)	1,554	1,514	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,554	1,514	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 (r744,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)	13,562	14,220	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,671	1,676	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,777	1,784	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	-106	-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 REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	68,921	68,582	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.42%	18.53%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.68%	20.73%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.10%	23.18%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,008	12,705	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.42%	18.53%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-

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

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Overview of Risk exposure amounts

Svenska Handelsbanken - group

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	43,748	43,370	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 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	7,961	8,287	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	4,868	4,489	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	29,450	28,943	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	814	986	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	1,453	1,088	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 (R460, c010)]
Credit valuation adjustment - CVA	516	394	C 02.00 (R640, c010)
Settlement risk	0	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,003	791	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	1,003	791	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_610*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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	6,173	6,320	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	6,173	6,320	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	16,028	16,618	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	68,921	68,582	

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P&L

Svenska Handelsbanken - group

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	4,387	5,905
Of which debt securities income	86	107
Of which loans and advances income	3,471	4,757
Interest expenses	2,175	2,878
(Of which deposits expenses)	262	353
(Of which debt securities issued expenses)	1,470	1,917
(Expenses on share capital repayable on demand)	0	0
Dividend income	80	84
Net Fee and commission income	637	879
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	15	22
Gains or (-) losses on financial assets and liabilities held for trading, net	143	68
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	144	62
Gains or (-) losses from hedge accounting, net	1	-6
Exchange differences [gain or (-) loss], net	-174	41
Net other operating income /(expenses)	10	13
TOTAL OPERATING INCOME, NET	3,066	4,192
(Administrative expenses)	1,363	1,875
(Depreciation)	110	152
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	4	8
(Commitments and guarantees given)	4	8
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹		1
Of which restructuring ¹		89
(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)	82	92
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	82	92
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	4	5
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	3	3
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	1,507	2,063
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,176	1,600
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,176	1,600
Of which attributable to owners of the parent	1,176	1,600

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

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

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Total Assets: fair value and impairment distribution

Svenska Handelsbanken - group

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	29,625				31,616				IAS 1.54 (i)	
Financial assets held for trading	5,561	2,920	2,582	59	3,745	2,217	1,474	54	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	16,438	16,438	0	0	12,253	12,253	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	724	515	93	115	733	560	53	120	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	223,218				223,407				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	4,561	0	4,561	0	3,117	0	3,117	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	3				2				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	2,980				2,836					
TOTAL ASSETS	283,109				277,708				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 EUR)		As of 30/09/2019						As of 31/12/2019						References	
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment				
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	520	0	0	0	0	0	513	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	186	0	0	0	0	0	98	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	217,742	4,932	793	-34	-47	-354	217,976	4,925	846	-35	-42	-361	Annex V. Part 1.32, 44(a)	

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

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Breakdown of liabilities

Svenska Handelsbanken - group

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	1,871	2,306	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	576	618	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	263,698	257,639	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	175	159	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	276	108	IAS 37.10; IAS 1.54(l)
Tax liabilities	955	656	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	835	765	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	268,386	262,251	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		1,411	1,976	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	91	68	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	308	110	Annex V.Part 1.31
Deposits	Central banks	5,557	5,044	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	135	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,582	1,364	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,091	1,039	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	14,363	8,885	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,232	2,275	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	8,439	8,058	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	7,508	7,152	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	48,556	46,886	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	46,748	44,876	ECB/2013/33 Annex 2.Part 2.9.1
Households		49,305	50,872	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	46,834	48,365	Annex V.Part 1.42(f), 44(c)
Debt securities issued		134,932	135,975	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,488	3,403	Annex V.Part 1.37
Other financial liabilities		1,776	1,484	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		266,320	260,722	



Spring 2020 EU-wide Transparency Exercise

Market Risk

Svenska Handelsbanken - group

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019												
Traded Debt Instruments	990	779	0	0	0	0							0	0	0	0							0	0
Of which: General risk	787	663	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	202	116	0	0	0	0							0	0	0	0							0	0
Equities	7	7	0	0	0	0							0	0	0	0							0	0
Of which: General risk	1	1	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	3	3	0	0	0	0							0	0	0	0							0	0
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0							0	0
Commodities risk	6	5	0	0	0	0							0	0	0	0							0	0
Total	1,003	791	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	7	29	0		3	34	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	37	35	0		28	26	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,700	907	69		1,730	923	73	
	Corporates	1,554	721	710		1,375	813	805	
	of which: SME	360	250	239		299	218	210	
	Retail	2,514	908	661		2,379	979	714	
	of which: SME	221	112	64		235	113	65	
	Secured by mortgages on immovable property	13,363	13,134	4,710		14,105	13,545	4,849	
	of which: SME	2,721	2,696	956		2,819	2,784	949	
	Exposures in default	71	60	71	9	57	69	69	8
	Items associated with particularly high risk	1	1	2		2	4	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		14	14	14	
	Equity	585	585	1,462		599	599	1,497	
Other exposures	550	388	298		454	289	277		
Standardised Total²	20,383	16,768	7,983	12	20,757	17,282	8,303	11	

⁽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⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
SWEDEN	Central governments or central banks	2	26	0		1	31	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	192	192	4		150	150	3	
	Corporates	310	184	184		329	212	211	
	of which: SME	3	1	1		5	2	1	
	Retail	855	173	127		514	176	130	
	of which: SME	45	16	9		43	15	8	
	Secured by mortgages on immovable property	255	253	101		263	261	104	
	of which: SME	16	15	4		19	18	5	
	Exposures in default	46	44	51	1	47	45	52	1
	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		14	14	14	
	Equity	581	581	1,454		595	595	1,488	
Other exposures	205	112	113		257	164	160		
Standardised Total²	205	112	113	1	257	164	160	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	1	
	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	1,227	548	16		1,196	562	16	
	Corporates	219	178	177		275	192	192	
	of which: SME	13	12	11		11	11	11	
	Retail	781	521	378		796	511	370	
	of which: SME	137	73	42		151	75	43	
	Secured by mortgages on immovable property	7,474	7,337	2,570		7,705	7,550	2,639	
	of which: SME	45	43	12		53	47	13	
	Exposures in default	16	11	13	3	12	7	11	3
	Items associated with particularly high risk	1	1	2		2	2	2	
	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	164	163	73		35	35	35		
Standardised Total²	164	163	73	4	35	35	35	4	

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
NORWAY	Central governments or central banks	3	1	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	68	47	46		96	80	79	
	of which: SME	23	12	11		15	8	7	
	Retail	205	71	52		204	115	85	
	of which: SME	15	5	3		17	7	4	
	Secured by mortgages on immovable property	108	55	19		106	55	20	
	of which: SME	3	2	1		4	2	1	
	Exposures in default	0	0	0	0	0	0	1	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	52	38	38		44	29	27		
Standardised Total²	52	38	38	0	44	29	27	0	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Svenska Handelsbanken - group

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
FINLAND	Central governments or central banks	2	2	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	8	6	0		2	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	11	2		7	7	1	
	Corporates	27	10	9		34	29	29	
	of which: SME	5	4	4		4	16	16	
	Retail	104	46	35		182	56	42	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7	6	2		7	6	2	
	of which: SME	1	1	0		1	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	34	33	33		35	35	33		
Standardised Total ²				1				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
DENMARK	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	25	9	9		94	30	29	
	of which: SME	3	1	1		3	1	1	
	Retail	457	21	13		491	19	12	
	of which: SME	17	12	7		16	11	7	
	Secured by mortgages on immovable property	19	13	5		18	13	5	
	of which: SME	3	2	1	0	3	2	0	0
	Exposures in default	1	1	1	0	1	1	1	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	15	15	15		7	7	4		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	50	10		45	90	18	
	Corporates	104	90	89		105	103	103	
	of which: SME	104	90	89		69	67	66	
	Retail	2	1	1		2	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7	7	2		9	9	3	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	8	8	8		8	8	8		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Svenska Handelsbanken - group

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

Credit Risk - IRB Approach
Svenska Handelsbanken - group

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	37,849	0	41,814	707	0	2	36,919	0	40,818	679	0	1
	Institutions	8,663	0	8,142	1,710	0	1	6,213	0	5,520	1,382	0	1
	Corporates	139,577	598	109,160	25,210	699	320	140,286	607	109,589	24,554	773	323
	Corporates - Of Which: Specialised Lending	4,969	31	4,836	2,418	93	11	5,278	32	5,115	2,460	120	9
	Corporates - Of Which: SME	72,212	207	66,376	11,898	332	124	74,166	248	67,983	11,629	376	127
	Retail	105,233	223	104,757	8,121	414	117	107,704	240	107,191	7,888	391	125
	Retail - Secured on real estate property	98,567	124	98,678	6,519	244	38	101,321	139	101,321	6,522	247	42
	Retail - Secured on real estate property - Of Which: SME	1,160	16	1,144	443	34	7	1,158	17	1,138	409	32	9
	Retail - Secured on real estate property - Of Which: non-SME	97,407	109	97,534	6,076	210	31	100,163	121	100,183	6,114	215	34
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,666	99	6,078	1,602	170	79	6,383	101	5,869	1,366	144	83
	Retail - Other Retail - Of Which: SME	1,287	30	1,144	403	50	22	1,300	28	1,144	332	34	23
Retail - Other Retail - Of Which: non-SME	5,379	69	4,935	1,199	119	57	5,083	72	4,725	1,034	110	60	
Equity	232	0	232	814	0	0	290	0	290	986	0	0	
Other non credit-obligation assets				655						665			
IRB Total²				37,217						36,155			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
SWEDEN	Central banks and central governments	2,926	0	3,578	159	0	0	6,686	0	7,269	181	0	0
	Institutions	1,049	0	701	204	0	0	945	0	492	141	0	0
	Corporates	71,094	196	55,865	10,455	73	155	72,001	180	56,880	10,247	75	168
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	38,449	54	35,785	5,034	54	48	39,631	64	36,985	4,949	62	53
	Retail	82,385	123	81,995	4,324	204	62	84,900	132	84,847	4,199	189	67
	Retail - Secured on real estate property	77,481	61	77,436	3,331	107	13	80,067	68	80,018	3,386	112	15
	Retail - Secured on real estate property - Of Which: SME	830	5	810	215	15	2	829	5	808	189	11	3
	Retail - Secured on real estate property - Of Which: non-SME	76,650	56	76,626	3,116	91	11	79,238	63	79,209	3,198	101	12
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,904	63	4,560	993	98	50	4,833	64	4,469	812	76	53
	Retail - Other Retail - Of Which: SME	1,119	24	973	329	46	17	1,134	24	976	262	31	19
Retail - Other Retail - Of Which: non-SME	3,785	39	3,587	664	52	33	3,699	40	3,491	551	45	34	
Equity	168	0	168	576	0	0	226	0	226	748	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	7,977	0	7,950	77	0	0	8,352	0	8,324	80	0	0
	Institutions	715	0	700	176	0	0	469	0	454	159	0	0
	Corporates	20,757	67	17,877	5,630	226	22	21,534	63	18,371	5,616	201	21
	Corporates - Of Which: Specialised Lending	4,778	12	4,648	2,324	83	0	5,112	17	4,950	2,367	99	1
	Corporates - Of Which: SME	11,730	55	10,940	2,541	143	18	12,074	45	11,165	2,492	102	16
	Retail	84	0	83	7	0	0	86	0	86	7	0	0
	Retail - Secured on real estate property	76	0	76	6	0	0	80	0	80	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	76	0	76	6	0	0	80	0	80	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	7	1	0	0	6	0	6	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	8	0	7	1	0	0	6	0	6	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
NORWAY	Central banks and central governments	1,843	0	1,821	20	0	0	2,523	0	2,501	27	0	0
	Institutions	201	179	232	31	190	0	200	0	198	25	0	0
	Corporates	12,002	179	18,859	4,290	190	65	22,017	172	18,819	4,185	153	66
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13,126	23	12,368	2,486	45	17	13,353	18	12,549	2,397	22	17
	Retail	10,388	18	10,491	1,088	33	5	10,528	21	10,550	1,105	40	5
	Retail - Secured on real estate property	10,220	17	10,324	1,052	32	4	10,382	20	10,407	1,075	39	4
	Retail - Secured on real estate property - Of Which: SME	49	1	48	23	3	0	48	1	46	24	2	0
	Retail - Secured on real estate property - Of Which: non-SME	10,170	16	10,277	1,029	29	3	10,335	19	10,361	1,050	37	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	168	1	166	36	1	1	146	1	143	30	1	1
	Retail - Other Retail - Of Which: SME	44	1	40	19	0	1	44	1	41	18	0	1
Retail - Other Retail - Of Which: non-SME	125	1	126	17	1	0	102	1	102	11	1	1	
Equity	7	0	7	24	0	0	7	0	7	24	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
	(min EUR, %)	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹		Risk exposure amount	Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
FINLAND	Central banks and central governments	11,813	0	14,793	304	0	0	10,978	0	13,995	292	0	0
	Institutions	1,553	0	1,528	140	0	0	860	0	831	116	0	0
	Corporates	12,239	52	7,373	1,803	38	38	12,210	94	7,171	1,722	137	31
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,232	44	4,776	904	38	27	6,401	85	4,733	881	137	23
	Retail	4,576	46	4,314	1,333	107	27	4,421	51	4,263	1,313	107	29
	Retail - Secured on real estate property	3,672	20	3,671	938	46	6	3,668	22	3,668	934	44	7
	Retail - Secured on real estate property - Of Which: SME	95	2	95	52	2	1	99	3	99	54	3	1
	Retail - Secured on real estate property - Of Which: non-SME	3,577	17	3,576	887	44	5	3,569	19	3,569	881	41	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	904	27	643	395	62	20	753	29	596	379	63	22
	Retail - Other Retail - Of Which: SME	38	2	38	14	3	2	40	2	39	13	1	2
Retail - Other Retail - Of Which: non-SME	867	24	606	380	59	19	713	27	556	365	62	20	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Svenska Handelsbanken - group

IRB Approach											
As of 30/09/2019						As of 31/12/2019					
	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	
			Of which: defaulted					Of which: defaulted			
(min EUR, %)											
DENMARK	Central banks and central governments	2,972	0	3,188	39	0	0	1,777	0	1,981	27
	Institutions	1,839	0	1,898	351	0	0	1,433	0	1,434	282
	Corporates	5,883	68	4,596	1,602	150	21	5,729	64	4,455	1,549
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	2,581	29	2,384	890	42	15	2,589	28	2,400	865
	Retail - Secured on real estate property	7,211	32	7,287	1,314	62	22	7,154	33	7,192	1,215
	Retail - Secured on real estate property - Of Which: SME	6,594	25	6,646	1,145	55	16	6,568	27	6,594	1,079
	Retail - Secured on real estate property - Of Which: non-SME	185	7	191	153	14	4	182	8	185	141
	Retail - Qualifying Revolving	6,409	19	6,455	992	41	12	6,387	19	6,409	938
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	617	7	641	169	7	6	586	5	597	136
	Retail - Other Retail - Of Which: non-SME	86	3	93	42	2	3	83	2	86	39
	Equity	531	4	548	127	6	4	503	3	512	98
	Other non credit-obligation assets	57	0	57	213	0	0	57	0	57	213
	IRB Total										

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

IRB Approach											
As of 30/09/2019						As of 31/12/2019					
	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	
			Of which: defaulted					Of which: defaulted			
(min EUR, %)											
UNITED STATES	Central banks and central governments	9,137	0	9,204	88	0	0	5,553	0	5,616	54
	Institutions	785	0	770	127	0	0	440	0	432	99
	Corporates	2,860	0	1,560	579	2	0	2,679	0	1,403	473
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	1	0	0	0	1	0	1	0
	Retail	101	0	101	7	0	0	107	0	107	7
	Retail - Secured on real estate property	96	0	96	7	0	0	104	0	104	6
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	96	0	96	7	0	0	104	0	104	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6	0	5	1	0	0	3	0	3	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	5	1	0	0	3	0	3	1
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

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

IRB Approach											
As of 30/09/2019						As of 31/12/2019					
	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	
			Of which: defaulted					Of which: defaulted				Of which: defaulted
(min EUR, %)											
Country of Counterpart 7	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

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

IRB Approach											
As of 30/09/2019						As of 31/12/2019					
	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	
			Of which: defaulted					Of which: defaulted				Of which: defaulted
(min EUR, %)											
Country of Counterpart 8	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

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

IRB Approach											
As of 30/09/2019						As of 31/12/2019					
	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	
			Of which: defaulted					Of which: defaulted				Of which: defaulted
(min EUR, %)											
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	IRB Total										

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

IRB Approach											
As of 30/09/2019						As of 31/12/2019					
	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	Original Exposure¹	Exposure Value¹		Risk exposure amount	Value adjustments and provisions	
			Of which: defaulted					Of which: defaulted			
(min EUR, %)											
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
	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).

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - group

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [	Japan															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		9	9	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		121	121	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		19	19	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		149	149	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	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		1	1	0	0	0	0	1	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0
[0 - 3M [	Switzerland															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		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															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Middle East															
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more																
Total																
[0 - 3M [	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	25	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	25	0	0	0	0

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - group

As of 31/12/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Africa														
	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	
		7	7	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	
		8	8	0	0	0	8	0	0	0	0	0	0	0	1

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Svenska Handelsbanken - group

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted								Of which: defaulted				
(mln EUR)														
Debt securities (including at amortised cost and fair value)	17,144	0	0	0	0	0	0	12,864	0	0	0	0	0	0
Central banks	11,404	0	0	0	0	0	0	7,339	0	0	0	0	0	0
General governments	2,171	0	0	0	0	0	0	2,269	0	0	0	0	0	0
Credit institutions	3,569	0	0	0	0	0	0	3,256	0	0	0	0	0	0
Other financial corporations	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
Loans and advances (including at amortised cost and fair value)	253,079	83	878	878	81	354	497	255,351	84	875	875	77	361	492
Central banks	33,728	0	0	0	0	0	0	33,253	0	0	0	0	0	0
General governments	1,101	0	0	0	0	0	0	1,207	0	0	0	0	0	0
Credit institutions	3,226	2	1	1	1	1	0	1,700	0	1	1	0	1	0
Other financial corporations	2,631	0	3	3	1	2	2	2,223	1	3	3	1	1	1
Non-financial corporations	98,766	19	545	545	46	254	290	99,911	27	511	511	44	256	255
of which: small and medium-sized enterprises at amortised cost	68,350	5	133	133	15	26	107	69,802	21	195	195	35	62	133
Households	113,627	62	329	329	33	97	205	117,058	56	360	360	32	102	235
DEBT INSTRUMENTS other than HFT	270,223	83	878	878	81	354	497	268,214	84	875	875	77	361	492
OFF-BALANCE SHEET EXPOSURES	52,317		61	61	13	4	48	51,242		62	62	13	10	50

⁽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 incurred 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 if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - group

	As of 30/09/2019					As of 31/12/2019					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
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	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	978	553	239	231	401	951	509	259	253	403	403
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	1	1	1	1	2	1	1	1	1	1
Non-financial corporations	692	436	190	184	196	650	389	209	204	184	184
of which: small and medium-sized enterprises at amortised cost	235	133	36	34	178	212	104	36	34	158	158
Households	284	116	48	47	204	299	118	50	48	218	218
DEBT INSTRUMENTS other than HFT	978	553	239	231	401	951	509	259	253	403	403
Loan commitments given	117	57	0	0	10	90	46	7	7	8	8

⁽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⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

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

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	856	2	856	2	0	895	2	895	2	0
B Mining and quarrying	283	0	283	0	0	296	0	296	0	0
C Manufacturing	2,960	137	2,960	113	0	2,800	121	2,800	117	0
D Electricity, gas, steam and air conditioning supply	1,659	11	1,659	12	0	1,493	11	1,493	12	0
E Water supply	284	1	284	1	0	299	0	299	1	0
F Construction	4,352	31	4,352	18	0	4,247	27	4,247	14	0
G Wholesale and retail trade	3,049	12	3,049	10	0	3,075	12	3,075	10	0
H Transport and storage	2,072	159	2,072	50	0	1,726	156	1,726	50	0
I Accommodation and food service activities	1,130	3	1,130	3	0	1,159	3	1,159	2	0
J Information and communication	499	7	499	8	0	480	8	480	7	0
K Financial and insurance activities	918	1	918	1	0	1,077	1	1,077	1	0
L Real estate activities	71,903	119	71,903	39	0	74,174	115	74,174	41	0
M Professional, scientific and technical activities	4,361	12	4,361	10	0	4,065	11	4,065	9	0
N Administrative and support service activities	2,193	3	2,193	4	0	2,182	4	2,182	4	0
O Public administration and defence, compulsory social security	2	0	2	0	0	2	0	2	0	0
P Education	168	5	168	3	0	180	6	180	2	0
Q Human health services and social work activities	473	0	473	1	0	368	0	368	0	0
R Arts, entertainment and recreation	322	4	322	3	0	334	4	334	2	0
S Other services	1,285	36	1,285	25	0	1,060	30	1,060	26	0
Loans and advances	98,766	545	98,766	301	0	99,911	511	99,911	300	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.