



2023 EU-wide Transparency Exercise

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

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

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Key Metrics

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(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	14,455	14,256	14,235	14,061	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,455	14,256	14,235	14,061	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	15,975	15,657	15,606	15,427	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	15,975	15,657	15,606	15,427	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	17,680	17,370	17,322	17,158	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,680	17,370	17,322	17,158	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	76,139	72,843	73,319	70,942	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	76,139	72,843	73,319	70,942	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.99%	19.57%	19.42%	19.82%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.99%	19.57%	19.42%	19.82%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.98%	21.49%	21.28%	21.75%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.98%	21.49%	21.28%	21.75%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.22%	23.85%	23.63%	24.19%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.22%	23.85%	23.63%	24.19%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	330,702	300,431	306,168	305,187	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	5.21%	5.10%	5.05%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	15,975	15,657	15,606	15,427	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	15,975	15,657	15,606	15,427	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	330,702	300,431	306,168	305,187	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	330,702	300,431	306,168	305,187	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	5.21%	5.10%	5.05%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.83%	5.21%	5.10%	5.05%	[A.2]/[B.2]	

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Capital

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		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS						
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)						
	A.1.1	14,455	14,256	14,235	14,061	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR	
	A.1.1.1	1,046	1,020	1,009	966	C.01.00 (0050,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.1.2	13,812	13,378	13,452	13,121	C.01.00 (0130,0050)	Articles 36(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR	
	A.1.1.3	1,810	1,599	1,577	1,865	C.01.00 (0190,0050)	Articles 4(50), 26(1) point (e) and 36(1) point (f) of CRR	
	A.1.1.4	0	0	0	0	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR	
	A.1.1.5	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR	
	A.1.1.6	0	0	0	0	C.01.00 (0220,0050)	Article 8f of CRR	
	A.1.1.7	-150	-20	-37	-70	C.01.00 (0250,0050)	Articles 12 to 15 and 36(1) point (f) of CRR	
	A.1.1.8	(-) Intangible assets (including Goodwill)	-1,014	-756	-745	-719	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	0	0	0	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-54	-46	-105	-127	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.1.11	(-) Defined benefit pension fund assets	-994	-919	-916	-973	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48 to 49 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0540,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)						
	A.2.1	Additional Tier 1 Capital instruments	1,520	1,401	1,370	1,365	C.01.00 (0540,0050) + C.01.00 (0570,0050)	Articles 41 of CRR
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)							
A.4.1	Tier 2 Capital instruments	1,807	1,813	1,814	1,824	C.01.00 (0670,0050) + C.01.00 (0690,0050)	Articles 25 of CRR	
A.4.2	Other Tier 2 Capital components and deductions	-103	-100	-97	-93	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT						
B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0050,0040)	Articles 92(3), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)						
	C.2	TIER 1 CAPITAL RATIO (transitional period)				GA3 (1)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)				GA3 (3)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)						
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				GA3 (5)	-	
	F	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				GA3 (5)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements				GA3 (1)	-	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements				GA3 (1)	-	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements				GA3 (1)	-	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				GA3 (1)	-	

(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 formula 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

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	43,492	41,179	44,306	45,098	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	16,770	16,434	16,800	16,448	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)] + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	4,167	3,711	3,644	3,781	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	21,297	19,907	22,621	23,479	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	379	190	186	190	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,032	812	882	706	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	327	252	299	168	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3,162	3,116	3,250	1,715	C 02.00 (r0520, c0010)
Of which the standardised approach	3,162	3,116	3,250	1,715	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	6,574	6,442	6,668	6,371	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	6,574	6,442	6,668	6,371	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	21,553	21,042	17,914	16,884	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	76,139	72,843	73,319	70,942	

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

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

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P&L

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

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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

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(m€ EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	52,213				42,919				39,849				42,784				IAS 1.54 (f)	
Financial assets held for trading	7,628	2,618	4,960	51	2,770	1,352	1,367	51	4,901	3,034	1,819	48	5,861	3,510	2,303	47	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(x)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	13,294	13,294	0	0	13,361	13,361	0	0	21,533	21,533	0	0	24,011	23,921	90	0	IFRS 7.8(x)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	938	253	671	14	946	854	79	14	803	647	142	14	1,104	970	120	14	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	212,415				210,471				210,936				202,474				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3,105	0	3,105	0	1,920	0	1,920	0	2,195	0	2,195	0	2,763	0	2,763	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-1,920				-1,494				-1,333				-1,359				IAS 39.89(A); IFRS 9.6.5.8	
Other assets ¹⁾	35,396				20,000				19,786				19,650					
TOTAL ASSETS	323,068				290,893				298,669				297,289				IAS 1.9(a); IIG 6	

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

(m€ EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated Impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated Impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated Impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated Impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets						
Financial assets at fair value through other comprehensive income	Debt securities	899	0	0	0	0	0	907	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(x)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	206,341	5,826	425	-39	-56	-83	202,665	7,585	403	-41	-60	-80	203,457	7,243	418	-39	-66	-78	192,530	9,674	450	-37	-72	-71	Annex V Part 1.32, 44(x)		

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Svenska Handelsbanken - gruppen

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	2,762	1,818	2,110	2,228	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	222	219	214	214	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	288,289	263,608	272,444	270,867	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	815	1,114	1,149	886	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	67	59	51	52	IAS 37.10; IAS 1.54(l)
Tax liabilities	753	516	579	622	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	614	663	622	461	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	12,063	5,432	5,120	5,385	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	305,584	273,429	282,291	280,715	IAS 1.9(b);IG 6
TOTAL EQUITY	17,484	17,464	16,379	16,574	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	323,068	290,893	298,669	297,289	IAS 1.IG6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Svenska Handelsbanken - gruppen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		2,471	2,611	2,140	1,890	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	499	33	529	665	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	509	142	495	475	Annex V.Part 1.31
Deposits	Central banks	4,243	3,295	2,618	3,351	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	27	0	30	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,390	1,131	1,329	1,866	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	926	787	774	863	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	16,331	5,558	16,244	11,733	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,768	2,420	11,658	4,746	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	11,315	10,094	9,702	15,769	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	8,073	7,970	8,115	12,564	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	56,248	52,067	53,214	48,984	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	44,905	44,095	39,465	35,517	ECB/2013/33 Annex 2.Part 2.9.1
	Households	56,227	54,642	53,641	52,789	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	52,292	47,854	44,534	42,123	Annex V.Part 1.42(f), 44(c)
Debt securities issued		141,852	136,417	134,076	135,442	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,134	3,813	2,994	2,972	Annex V.Part 1.37
Other financial liabilities		1,003	769	1,930	1,231	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		292,088	266,759	275,918	274,195	

2023 EU-wide Transparency Exercise

Market Risk

Svenska Handelsbanken - gruppen

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022										
Traded Debt Instruments	293	199	0	0	0	0						0	0	0	0								
Of which: General risk	182	140	0	0	0	0						0	0	0	0								
Of which: Specific risk	109	57	0	0	0	0						0	0	0	0								
Equities	7	4	0	0	0	0						0	0	0	0								
Of which: General risk	2	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	4	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	2,861	2,913	0	0	0	0						0	0	0	0								
Commodities risk	1	0	0	0	0	0						0	0	0	0								
Total	3,162	3,116	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023										
Traded Debt Instruments	370	351	0	0	0	0						0	0	0	0								
Of which: General risk	241	188	0	0	0	0						0	0	0	0								
Of which: Specific risk	129	162	0	0	0	0						0	0	0	0								
Equities	5	6	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	2,875	1,358	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	3,250	1,715	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0		4	4	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	73	0	0		73	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	12	10	9		7	7	7	
	of which: SME	3	3	2		0	0	0	
	of which: SME	0	285	182		538	285	189	
	Secured by mortgages on immovable property	24	20	7		22	20	7	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	36	15	15	10	35	14	15	9
	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		
Subs	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				10				17	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in 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	97	0	0		97	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	21	21	4		0	0	0	
	Corporates	182	73	73		97	68	68	
	of which: SME	2	0	0		2	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	5	5	2		5	5	2	
	Exposures in default	1	1	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		
Subs	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				0				0	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FINLAND	Central governments or central banks	4	4	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	70	70	0		67	67	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	535	263	200		526	262	196	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	23	19	7		25	19	7	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	25	14	15	9	24	14	14	9
	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	13	13	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				17				16	

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in 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	91	91	0		88	88	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		2	2	0	
	Corporates	126	82	82		115	77	77	
	of which: SME	2	0	0		1	0	0	
	Retail	4	4	3		2	2	1	
	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	927	927	165	0	922	922	165	0	

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

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Svenska Handelsbanken - gruppen

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		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, %)	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated						
FINLAND	Central banks and central governments	4,282	0	7,546	210	0	0	3,270	0	4,597	199	0	0
	Institutions	362	0	334	153	0	0	264	0	236	108	0	0
	Corporates	12,095	71	7,535	3,133	22	27	12,509	72	2,802	1,106	20	28
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,835	71	5,675	638	22	26	6,912	72	5,655	388	20	27
	Retail	3,724	42	3,725	977	94	16	3,682	43	3,683	959	92	16
	Retail - Secured on real estate property	3,525	33	3,525	905	82	8	3,485	35	3,485	890	84	9
	Retail - Secured on real estate property - Of Which: SME	92	2	92	31	4	1	90	2	90	30	4	1
	Retail - Secured on real estate property - Of Which: non-SME	3,433	31	3,434	874	78	7	3,395	33	3,395	860	80	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	198	9	199	72	12	8	197	8	198	69	9	7
	Retail - Other Retail - Of Which: SME	36	3	29	10	1	3	36	3	29	9	0	3
	Retail - Other Retail - Of Which: non-SME	168	6	170	62	11	5	167	5	168	60	8	4
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	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 30/09/2022					As of 31/12/2022						
		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, %)	Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated						
UNITED STATES	Central banks and central governments	14,218	0	14,218	159	0	0	12,536	0	12,536	241	0	0
	Institutions	121	0	116	48	0	0	186	0	212	69	0	0
	Corporates	2,466	0	919	283	0	1	2,309	0	776	234	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	3	1	0	0	0	0	0	0	0	0
	Retail	72	0	72	5	0	0	67	0	66	5	0	0
	Retail - Secured on real estate property	70	0	70	5	0	0	65	0	65	5	0	0
	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	70	0	70	5	0	0	65	0	65	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	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 31/03/2023					As of 30/06/2023						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
		Of which: defined		Of which: defined		Of which: defined		Of which: defined					
(in EUR, %)													
FINLAND	Central banks and central governments	3,340	0	6,730	159	0	0	3,576	0	6,958	159	0	0
	Institutions	394	0	397	144	0	0	313	0	289	124	0	0
	Corporates	13,268	69	7,725	1,071	21	26	12,094	68	7,561	1,031	22	25
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5,824	69	5,593	574	21	25	6,730	68	5,546	576	22	24
	Retail	3,560	44	3,567	1,270	96	16	3,468	44	3,469	1,241	94	17
	Retail - Secured on real estate property	3,373	36	3,373	1,194	87	9	3,293	36	3,293	1,161	85	10
	Retail - Secured on real estate property - Of Which: SME	84	2	84	33	5	0	81	2	80	46	4	1
	Retail - Secured on real estate property - Of Which: non-SME	3,289	35	3,289	1,131	82	8	3,212	35	3,212	1,113	81	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	192	8	193	85	10	7	175	8	176	81	9	7
	Retail - Other Retail - Of Which: SME	28	3	28	8	0	3	27	3	26	8	1	3
	Retail - Other Retail - Of Which: non-SME	164	5	165	77	10	5	148	5	149	72	8	4
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	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 31/03/2023					As of 30/06/2023						
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions				
		Of which: defined		Of which: defined		Of which: defined		Of which: defined					
(in EUR, %)													
UNITED STATES	Central banks and central governments	17,483	0	17,488	189	0	0	17,371	0	17,371	186	0	0
	Institutions	290	0	277	60	0	0	116	0	102	41	0	0
	Corporates	2,377	0	766	228	0	1	2,283	0	795	227	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	73	0	73	9	0	0	67	0	66	9	0	0
	Retail - Secured on real estate property	71	0	71	9	0	0	65	0	65	9	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	71	0	71	9	0	0	65	0	65	9	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	1	0	1	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 31/12/2022

(min EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Africa															
	Others															
		5	5	0	0	0	0	5	0	0	0	0	0	0	0	5

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 30/06/2023

Residual Maturity	Country / Region	Direct exposures														Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Croatia																		
Greece																		
Hungary																		
Ireland																		
Italy																		
Latvia																		
Total		286	286	0	0	0	67	219	0	0	5	113	180	0	0	0	165	

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 30/06/2023

		Direct exposures												Risk weighted exposure amount	
(min EUR)		On balance sheet				Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Spain														
	Sweden														
	United Kingdom														
	Iceland														
	Liechtenstein														
	Norway														
	Australia														
	Canada														
	Hong Kong														
	Total	1,298	1,298	0	296	866	137	483	12,819	66	1,851	1,565	0	122	

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Svenska Handelsbanken - gruppen

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Africa																	
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0	4

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Svenska Handelsbanken - gruppen

	As of 30/09/2022										As of 31/12/2022											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures ²⁾	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures ²⁾
	Of which performing but past due >30 days and <=90 days		Of which non-performing ³⁾			On performing exposures ⁴⁾	On non-performing exposures ³⁾		Of which Stage 3 ⁵⁾	Of which performing but past due >30 days and <=90 days		Of which non-performing ³⁾			On performing exposures ⁴⁾	On non-performing exposures ³⁾		Of which Stage 3 ⁵⁾				
			Of which: defaulted	Of which Stage 3 ⁵⁾						Of which Stage 3 ⁵⁾			Of which: defaulted	Of which Stage 3 ⁵⁾								
Cash balances at central banks and other demand deposits	52,213	0	0	0	0	0	0	0	0	42,917	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	14,192	0	0	0	0	0	0	0	0	14,268	0	0	0	0	0	0	0	0	0	0		
Central banks	9,002	0	0	0	0	0	0	0	0	9,479	0	0	0	0	0	0	0	0	0	0		
General governments	2,488	0	0	0	0	0	0	0	0	2,434	0	0	0	0	0	0	0	0	0	0		
Credit institutions	2,701	0	0	0	0	0	0	0	0	2,354	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	212,590	79	437	424	425	95	83	83	275	210,653	103	414	402	403	101	81	80	80	258			
Central banks	444	0	0	0	0	0	0	0	0	414	0	0	0	0	0	0	0	0	0	0		
General governments	883	0	0	0	0	0	0	0	0	307	0	0	0	0	0	0	0	0	0	0		
Credit institutions	4,668	0	0	0	0	0	0	0	0	733	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	2,151	1	0	0	0	0	0	0	0	2,564	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	90,590	29	160	153	153	62	44	43	112	93,341	36	131	128	128	66	41	41	41	90			
of which: small and medium-sized enterprises	69,918	21	112	108	108	47	16	16	94	64,662	35	90	87	87	48	15	15	15	73			
of which: Loans collateralised by commercial immovable property	70,705	16	51	48	48	18	7	7	44	35,580	16	47	45	45	21	7	7	7	46			
Households	113,898	48	277	269	274	31	40	38	163	113,295	64	282	274	274	34	40	39	39	168			
of which: Loans collateralised by residential immovable property	106,157	27	148	142	143	11	6	6	141	104,611	53	152	146	146	14	7	7	7	145			
of which: Credit for consumption	3,356	12	110	109	109	14	32	32	4	2,913	11	110	109	109	14	31	31	31	4			
DEBT INSTRUMENTS OTHER THAN MPT	278,998	79	437	424	425	95	83	83	275	267,838	103	414	402	403	101	81	80	80	258			
OFF-BALANCE SHEET EXPOSURES	50,595		28	27	27	26	6	6	15	46,802		25	24	24	24	9	5	5	11			

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

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

³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRDP framework (parties F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - 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 PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

The sharp decline in reported loans collateralised by commercial immovable property are due to a change in the classification of loans applied by the bank. As of 31/12/2022 (and thereafter) loans collateralised by commercial immovable property do not include loans collateralised by residential immovable property. Before 31/12/2022 loans collateralised by residential immovable property were included.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
 Svenska Handelsbanken - gruppen

	As of 31/03/2023												As of 30/06/2023																						
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						Collaterals and financial guarantees received on non-performing exposures									
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾						Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾														
		Of which: defaulted	Of which Stage 3 ⁽⁵⁾																																
Cash balances at central banks and other demand deposits	39,848	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	22,294	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	17,724	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	2,447	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,075	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	211,119	99	436	418	418	104	79	78	273	202,654	103	466	450	450	107	72	71	312																	
Central banks	373	0	0	0	0	0	0	0	0	437	0	0	0	0	0	0	0	0																	
General governments	167	0	0	0	0	0	0	0	0	155	0	0	0	0	0	0	0	0																	
Credit institutions	3,299	0	0	0	0	0	0	0	0	3,282	0	0	0	0	0	0	0	0																	
Other financial corporations	5,516	0	0	0	0	0	0	0	0	2,705	1	1	1	1	1	0	0	1																	
Non-financial corporations	90,854	46	140	130	130	70	39	38	91	89,389	41	157	149	149	76	33	33	114																	
of which: small and medium-sized enterprises	62,069	44	105	95	95	47	14	15	87	60,734	35	123	116	116	46	16	16	104																	
of which: Loans collateralised by commercial immovable property	28,119	16	50	45	45	20	8	7	42	28,584	7	50	50	50	22	4	4	46																	
Households	110,910	53	296	288	288	34	40	40	182	106,685	61	308	300	300	31	38	38	197																	
of which: Loans collateralised by residential immovable property	103,630	42	166	160	160	14	6	6	160	99,658	48	178	173	173	15	5	5	172																	
of which: Credit for consumption	3,011	10	130	109	109	13	32	32	3	2,901	11	107	106	106	11	30	30	4																	
DEBT INSTRUMENTS OTHER THAN HFT	273,262	99	436	418	418	104	79	78	273	270,509	103	466	450	450	107	72	71	312																	
OFF-BALANCE SHEET EXPOSURES	45,935		18	17	17	20	6	6	7	44,333		16	16	16	23	5	5	7																	

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD)

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

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

(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROSP Parameters (Annexes F 18.01 / F 19.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - T15 on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

The sharp decline in reported loans collateralised by commercial immovable property are due to a change in the classification of loans applied by the bank. As of 31/12/2022 (and thereafter) loans collateralised by commercial immovable property do not include loans collateralised by residential immovable property. Before 31/12/2022 loans collateralised by residential immovable property were included.

2023 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - gruppen

	As of 30/09/2022					As of 31/12/2022						
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	421	142	36	35	370	137	329	128	34	33	264	106
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	0	0	0	4	0	0	0	0	0	0	0
Non-financial corporations	243	76	24	24	214	86	189	64	22	22	145	59
of which: small and medium-sized enterprises	156	47	8	8	184		127	37	7	7	118	
Households	174	66	12	11	152	51	140	64	13	12	118	48
DEBT INSTRUMENTS other than HFT	421	142	36	35	370		329	128	34	33	264	
Loan commitments given	99	8	2	2	13	6	103	9	3	3	10	5
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2023 EU-wide Transparency Exercise

Forborne exposures

Svenska Handelsbanken - gruppen

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	320	105	34	28	248	84	337	108	34	29	278	75	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	188	43	19	15	137	38	211	47	20	17	171	28	
of which: small and medium-sized enterprises	140	35	11	8	129	30	170	29	9	8	145	20	
Households	132	62	16	13	111	46	126	62	15	12	107	47	
DEBT INSTRUMENTS other than HFT	320	105	34	28	248	84	337	108	34	29	278	75	
Loan commitments given	70	6	2	2	10	3	77	2	1	1	6	1	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

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

(mln EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	824	0	0	824	3	0	800	0	0	800	3	0	735	0	0	735	2	0	710	0	0	710	2	0
B Mining and quarrying	101	0	0	101	1	0	97	0	0	97	0	0	41	0	0	41	0	0	53	0	0	53	0	0
C Manufacturing	1,135	3	3	1,135	13	0	1,094	3	3	1,094	13	0	1,458	3	3	1,458	19	0	1,448	10	8	1,448	15	0
D Electricity, gas, steam and air conditioning supply	760	0	0	760	1	0	720	0	0	720	1	0	613	0	0	613	1	0	678	0	0	678	0	0
E Water supply	132	0	0	132	0	0	131	0	0	131	0	0	128	0	0	128	0	0	119	0	0	119	0	0
F Construction	3,895	13	12	3,895	24	0	3,887	10	10	3,887	26	0	3,820	10	10	3,820	26	0	3,755	20	20	3,755	29	0
G Wholesale and retail trade	1,957	6	5	1,957	6	0	2,076	6	6	2,076	6	0	1,948	6	6	1,948	7	0	2,220	6	6	2,220	6	0
H Transport and storage	636	22	21	636	13	0	572	21	21	572	19	0	491	14	14	491	10	0	457	12	12	457	8	0
I Accommodation and food service activities	697	2	2	697	4	0	707	2	2	707	5	0	706	2	2	706	5	0	656	2	1	656	3	0
J Information and communication	153	4	3	153	4	0	184	3	3	184	3	0	162	3	3	162	3	0	155	1	1	155	1	0
K Financial and insurance activities	2,274	1	1	2,274	1	0	1,739	1	0	1,739	1	0	2,382	0	0	2,382	1	0	2,247	0	0	2,247	1	0
L Real estate activities	69,821	97	94	69,821	19	0	70,220	75	72	70,220	20	0	69,327	92	84	69,327	27	0	67,948	97	93	67,948	33	0
M Professional, scientific and technical activities	5,151	4	4	5,151	7	0	7,049	3	3	7,049	5	0	6,904	3	3	6,904	5	0	6,385	3	3	6,385	2	0
N Administrative and support service activities	987	3	3	987	3	0	948	3	3	948	3	0	823	2	2	823	3	0	803	2	2	803	3	0
O Public administration and defence, compulsory social security	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
P Education	138	0	0	138	0	0	140	0	0	140	0	0	135	0	0	135	0	0	128	0	0	128	0	0
Q Human health services and social work activities	263	0	0	263	0	0	262	1	1	262	0	0	255	1	1	255	0	0	246	1	1	246	0	0
R Arts, entertainment and recreation	372	1	1	372	1	0	367	1	1	367	1	0	361	1	1	361	1	0	359	1	1	359	1	0
S Other services	1,290	4	4	1,290	8	0	1,307	3	3	1,307	6	0	565	1	1	565	0	0	1,022	1	1	1,022	4	0
Loans and advances	90,590	160	155	90,590	106	0	93,341	131	128	93,341	107	0	90,854	140	130	90,854	109	0	89,389	157	149	89,389	109	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.