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FINANS

Nödlidande exponeringar och exponeringar med anstånd

Serafim Finans AB

Nödlidande exponeringar och exponeringar med anstånd



Template 1: Credit quality of forborne exposures

	Gross carrying amount/nominal amount of exposures with forbearance measures			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne		Of which collateral and financial
		Of which defaulted	Of which impaired				
Loans and advances	6 555 268	0	0	0	313 553	0	0
Central banks							
General governments							
Credit institutions							
Other financial corporations							
Non-financial corporations	6 244 274				300 847		
Households	310 994				12 706		
Debt Securities							
Loan commitments given							
Total	6 555 268	0	0	0	313 553	0	0

Definitions**Columns:**

Gross carrying amount: gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014. For loan commitments given, the nominal amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014 should be reported.

The gross carrying amount related to the exposures subject to impairment is the net of accumulated partial and total write-off.

Forborne exposure: forborne exposures as defined in paragraphs 240 to 244 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014. Depending on whether forborne exposures satisfy the required conditions set out in Annex V to that Regulation, they can be identified as performing or non-performing.

Impaired exposures: forborne exposures that are also impaired in accordance with the applicable accounting framework under paragraph 215 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Defaulted exposures: forborne exposures that are also classified as defaulted in accordance with Article 178 of the CRR.



S E R A F I M

FINANS

Nödlidande exponeringar och exponeringar med anstånd

Accumulated impairments, accumulated negative changes in fair value due to credit risk and provisions: this should include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Collateral and guarantees received on forbore exposures: these should be reported for all exposures with forbearance measures, regardless of their performing or non-performing status. Amounts reported for collateral received and guarantees received should be calculated in accordance with paragraph 239 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014. The sum of the amounts reported for both collateral and guarantees is to be capped at the carrying amount of the related exposure.

Non-performing exposures with forbearance measures: these (non-performing forbore exposures) should comprise forbore exposures that meet the criteria to be considered non-performing and are included in the non-performing exposures category. Those non-performing forbore exposures are to include the following: (a) exposures that have become non-performing due to the application of forbearance measures; (b) exposures that were non-performing prior to the extension of forbearance measures; (c) forbore exposures that have been reclassified from the performing category, including exposures reclassified pursuant to paragraph 260 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Rows:

Counterparty breakdown: institutions should apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Counterparty sector allocation should be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor should be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution's decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code should be driven by the characteristics of the more relevant or determinant obligor.



Template 3: Credit quality of performing and non-performing exposures by past due days

	Gross carrying amount/nominal amount												
	Performing exposures			Non-performing exposures									Of which defaulted
	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years			
Loans and advances	408 397 239	405 025 982	3 371 257	27 594 460	27 594 460	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	193 985	193 985	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	337 355 927	336 874 797	481 130	24 522 995	24 522 995	0	0	0	0	0	0	0	24 522 995
<i>Of which SMEs</i>	337 355 927	336 874 797	481 130	24 522 995	24 522 995	0	0	0	0	0	0	0	24 522 995
Households	70 847 327	67 957 200	2 890 127	3 071 465	3 071 465	0	0	0	0	0	0	0	3 071 465
Debt securities	36 088 281	36 088 281	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	15 839 863	15 839 863	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	20 248 418	20 248 418	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
Off-balance-sheet exposures	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks													
General governments													
Credit institutions													
Other financial corporations													
Non-financial corporations													
Households													
Total	444 485 520	441 114 263	3 371 257	27 594 460	27 594 460	0	0	0	0	0	0	0	27 594 460

Definitions

Columns:

Gross carrying amount: see the definition in Template 1, 'Credit quality of forborne exposures'.

Non-performing exposures: as defined in paragraph 213 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.



S E R A F I M

FINANS

Nödlidande exponeringar och exponeringar med anstånd

Defaulted exposures: see the definition in Template 1, 'Credit quality of forborne exposures'.

Not past due or past due \leq 30 days: subcategory of performing exposures that are not past due or are 1–30 days past due.

Past due >30 days \leq 90 days: subcategory of performing exposures that are 31–90 days past due. In addition, exposures that are more than 90 days past due that are not material are included in this subcategory.

Unlikely to pay that are not past due or are past due \leq 90 days: subcategory of exposures that are either not past due or are up to 90 days past due but are nevertheless identified as non-performing, pursuant to point (b) of paragraph 213 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Rows:

Counterparty breakdown: institutions should apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Counterparty sector allocation should be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor should be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution's decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code should be driven by the characteristics of the more relevant or determinant obligor.

SMEs: as defined in paragraph 5(i) of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.



SERAFIM

FINANS

Nödlidande exponeringar och exponeringar med anstånd

Performing and non-performing exposures and related provisions.

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
Loans and advances	408 397 239	370 356 192	3 371 257	27 594 460	0	27 594 460	-2 157 671	-1 900 875	-256 796	-5 900 410	0	-5 900 410	-8 058 081	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	193 985	0	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	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	337 355 927	302 398 992	481 130	24 522 995	0	24 522 995	-1 474 016	-1 453 475	-20 541	-4 211 104	0	-4 211 104	-5 685 120	0	0
Of which SMEs	337 355 927	302 398 992	481 130	24 522 995	0	24 522 995	-1 474 016	-1 453 475	-20 541	-4 211 104	0	-4 211 104	-5 685 120	0	0
Households	70 847 327	67 957 200	2 890 127	3 071 465	0	3 071 465	-683 655	-447 400	-236 255	-1 689 306	0	-1 689 306	-2 372 961	0	0
Debt securities	36 088 281	0	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	0	0
General governments	15 839 863	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	20 248 418	0	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	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Off-balance-sheet exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks															
General governments															
Credit institutions															
Other financial corporations															
Non-financial corporations															
Households															
Total	444 485 520	370 356 192	3 371 257	27 594 460	0	27 594 460	-2 157 671	-1 900 875	-256 796	-5 900 410	0	-5 900 410	-8 058 081	0	0

Definitions

Rows:

SMEs: as defined in paragraph 5(i) of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.



S E R A F I M

FINANS

Nödlidande exponeringar och exponeringar med anstånd

Columns:

Gross carrying amount: see the definition in Template 1, 'Credit quality of forborne exposures'.

Non-performing exposures: see the definition in Template 3, 'Credit quality of performing and non-performing exposures by past due days'.

Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions: see the definition in Template 1, 'Credit quality of forborne exposures'.

Accumulated partial write-off: this is to include the accumulated partial amount at the reference date of principal and accrued past-due interest and fees for any debt instrument that has been de-recognised to date using either of the methods described in paragraph 74 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014, to be reported because the institution has no reasonable expectation of recovering the contractual cash flows. These amounts are to be reported until the total extinguishment of all the reporting institution's rights by expiry of the statute-of-limitations period, forgiveness or another cause, or until recovery. Therefore, where the written-off amounts are not recovered, they are to be reported while they are subject to enforcement activities.

Write-offs constitute a de-recognition event and relate to a financial asset in its entirety or (in the case of a partial write-off) to a portion of it, including where the modification of an asset leads the institution to give up its right to collect cash flows either on a portion or on the entirety of that asset.

Of which stage 1/stage 2/stage 3: categories of impairment, as defined in IFRS 9.5.5. 'Stage 1' refers to impairment measured in accordance with IFRS 9.5.5.5. 'Stage 2' refers to impairment measured in accordance with IFRS 9.5.5.3. 'Stage 3' refers to impairment on credit-impaired assets, as defined in Appendix A to IFRS 9.

The columns 'Of which stage 1', 'Of which stage 2' and 'Of which stage 3' should not be reported by institutions that apply national generally accepted accounting principles based on Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions.

Collateral and guarantees received: see the definition in Template 1, 'Credit quality of forborne exposures'.



S E R A F I M

FINANS

Nödlidande exponeringar och exponeringar med anstånd

Template 9: Collateral obtained by taking possession and execution processes

	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)		
Other than PP&E		
<i>Residential immovable property</i>		
<i>Commercial Immovable property</i>		
<i>Movable property (auto, shipping, etc.)</i>		
<i>Equity and debt instruments</i>		
<i>Other</i>		
Total		

Definitions

Columns:

Value at initial recognition: the gross carrying amount of the collateral obtained by taking possession at initial recognition in the reporting institution's balance sheet should be reported in this column.

Accumulated negative changes: accumulated impairment or accumulated negative changes to the initial recognition value of the collateral obtained by taking possession, as described above. Please note that accumulated negative changes due to amortisation in the case of PP&E and investment properties, if applicable, should also be included.

Rows:

Collateral obtained by taking possession classified as PP&E: the stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and that is classified as PP&E should be reported in this row.

Collateral obtained by taking possession other than that classified as PP&E: the stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and is not classified as PP&E will automatically be reported in this row. The total stock will be calculated taking into account the initial stock (since the end of the last financial year), and the inflows and the outflows that occurred during the disclosure period (since the end of the last financial year). Collateral obtained by taking possession (other than PP&E) is reported in rows by type of collateral.

Residential immovable property: collateral obtained by taking possession of residential property (e.g. houses, apartments, etc.) or property with potential use in the future as such (e.g. unfinished residential property etc.).



S E R A F I M

FINANS

Nödlidande exponeringar och exponeringar med anstånd

Commercial immovable property: collateral obtained by taking possession of commercial or industrial property that can be used for business and/or investment purposes, or of any immovable property that is not residential property, as described above. Land (both non-agricultural and agricultural) should also be included in this category.

Movable property: collateral obtained by taking possession of property other than immovable property should be reported in this row.

Equity and debt instruments: collateral obtained by taking possession of equity or debt instruments should be reported in this row.

Other collateral: collateral obtained by taking possession not falling into the categories of the other rows. If the amount reported in this row is relatively material, reporting institutions are asked to provide additional information in the free text box located on the right-hand side of the template and labelled 'Notes on other collateral obtained by taking possession'.