

Bank Name	Skandinaviska Enskilda Banken - gruppen
LEI Code	F3JS33DEI6XQ4ZBPTN86
Country Code	SE

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



## **Key Metrics**

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	14,933	15,104	14,955	14,775	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	14,933	15,104	14,955	14,775	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	16,225	16,426	15,769	16,116	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	16,225	16,426	15,769	16,116	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	17,030	17,730	17,120	17,466	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	17,030	17,730	17,120	17,466	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	74,064	76,826	80,137	79,313	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	74,064	76,826	80,137	79,313	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	20.16%	19.66%	18.66%	18.63%	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	20.16%	19.66%	18.66%	18.63%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.91%	21.38%	19.68%	20.32%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.91%	21.38%	19.68%	20.32%	(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	22.99%	23.08%	21.36%	22.02%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.99%	23.08%	21.36%	22.02%	(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	350,284	327,059	362,760	373,073	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	4.63%	5.02%	4.35%	4.32%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	16,225	16,426	15,769	16,116	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	16,225	16,426	15,769	16,116	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	350,284	327,059	362,760	373,073	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	350,284	327,059	362,760	373,073	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.63%	5.02%	4.35%	4.32%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.63%	5.02%	4.35%	4.32%	[A.2]/[B.2]	



# EBA 2022 EU-wide Transparency Exercise Capital

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		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	17,030	17,730	17,120	17,466	C 01.00 (+0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	14,933	15,104	14,955	14,775	C 01.00 (r0020,r0010)	Article 50 of CRR
	A.1.1	instruments)	1,642	1,765	1,623	1,654	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	10,130	10,418	10,450	10,170	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	1,354	1,853	1,941	2,008	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,670	3,420	3,473	3,424	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-128	-128	-197	-239	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-549	-545	-513	-501	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o COR
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-1	-1	-1	-1	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1,185	-1,679	-1,821	-1,739	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 05.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 35(1) point (8) (i) and 89 to 91 of CRIt; Articles 35(1) point (6) (ii), 243(1) point (ii), (ii), 243(1) point (iii), 244(1) point (iii) and 256 of CRIt; Articles 35(1) point (ii) (iii) and 375(2) of CRIt; Articles 35(1) point (ii) (iv) and 153(4) of CRIT.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CIRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,292	1,322	814	1,341	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,292	1,322	814	1,341	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (+0600,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,225	16,426	15,769	16,116	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	804	1,304	1,351	1,350	C 01.00 (r0750,c0010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	848	1,349	1,354	1,348	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		-44	-45	-3	2	C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	74,064	76,826	80,137	79,313	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.16%	19.66%	18.66%	18.63%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.91%	21.38%	19.68%	20.32%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.99%	23.08%	21.36%	22.02%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,933	15,104	14,955	14,775	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0\0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.16%	19.66%	18.66%	18.63%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Monocham	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		RW	IAc		1
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	51,608	54,563	56,252	55,746	C 02.00 (10040, c0010) -[C 07.00 (10000, c0220, c001) + C 07.00 (10110, c0220, c001) + C 07.00 (10130, c0220, c001) + C 08.01 (10040, c0220, c002) + C 08.01 (10040, c0220, c002) + C 08.01 (10040, c0220, c002) + C 08.01 (10040, c0220, c022) + C 08.01 (100470, c0010) + C 08.00 (10040, c0200, c0010)]
Of which the standardised approach	6,652	6,921	7,939	7,912	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	15,725	16,188	16,291	16,560	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	29,230	31,454	32,021	31,274	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	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	2,154	2,195	2,304	2,539	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, s0020, s002) + C 08.01 (r0040, s0020, s002) +
Credit valuation adjustment - CVA	920	926	1,132	1,177	C 02.00 (r0640, c0010)
Settlement risk	0	1	3	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	209	193	186	184	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3,178	3,100	4,347	4,307	C 02.00 (r0520, c0010)
Of which the standardised approach	1,097	490	953	870	C 02.00 (r0530, c0010)
Of which IMA	2,081	2,610	3,394	3,438	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c801)*12.5+C 20.00 (r0010,CHS0)*12.5+HAV(C 24.00(r0010, c0090),C 24.00(r0010,C1000),C 24.00(r00000),C 24.00(r0000),C 24.00(r0010,C1000),C 24.00(r0000),C 24.00(r0
Large exposures in the trading book	0	0	0	0	C 02.00 (10680, c0010)
Operational risk	4,937	4,868	4,841	4,663	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	4,937	4,868	4,841	4,663	C 02.00 (r0620, c0010)
Other risk exposure amounts	11,058	10,980	11,073	10,695	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	74,064	76,826	80,137	79,313	

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

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



		As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	2,784	3,703	970	2,083
Of which debt securities income	218	277	36	100
Of which loans and advances income	2,105	2,799	743	1,527
interest expenses	753	1,001	277	684
(Of which deposits expenses)	98	138	54	206
(Of which debt securities issued expenses)	445	575	146	324
Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	192	236	38	91
Vet Fee and commission income	1,297	1,787	454	895
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	3	0	1	1
Sains or (-) losses on financial assets and liabilities held for trading, net	409	528	253	355
Sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-43	-99	-58	-65
Gains or (-) losses from hedge accounting, net	-3	-2	-12	-10
Exchange differences [gain or (-) loss], net	-6	-23	1	-48
Net other operating income /(expenses)	7	10	-26	-50
TOTAL OPERATING INCOME, NET	3,887	5,139	1,344	2,567
Administrative expenses)	1,440	1,933	483	967
Cash contributions to resolution funds and deposit guarantee schemes)	101	133	38	70
Depreciation)	137	181	46	88
Modification gains or (-) losses, net	-1	5	-1	-1
Provisions or (-) reversal of provisions)	-8	-18	14	15
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-8	-4	14	15
(Other provisions)	0	-14	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-7	0	0
Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	28	58	36	71
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	28	58	36	71
Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	18	0	0
(of which Goodwill)	0	17	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	109	168	32	53
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-3	-4	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,294	3,002	758	1,409
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,891	2,480	619	1,141
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,891	2,480	619	1,141
Of which attributable to owners of the parent  On Information available only as of end of the year	1,891	2,480	619	1,141

<sup>(</sup>i) Information available only as of end of the year

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



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	06/2022		
		Fa	ir value hieran	chy		Fi	ir value hieran	chy		Fa	ir value hieran	chy		Fair value hierarchy		chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	58,811				43,799				62,763				78,717				IAS 1.54 (i)
Financial assets held for trading	48,524	13,687	34,785	52	33,740	9,839	23,872	30	44,622	9,953	34,637	32	53,388	10,172	43,187	29	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	20,050	13,797	5,728	526	13,585	7,309	5,732	544	19,402	13,307	5,630	465	19,141	14,304	4,310	528	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	178,010				179,599				189,534				188,449				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	118	0	0	118	95	0	0	95	125	0	125	0	220	0	220	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-16				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	5,845				7,047				7,402				7,267				
TOTAL ASSETS	311,343				277,866				323,847				347,182				IAS 1.9(a), IG 6

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

(min	EUR)		ı	ls of 30/09/20	)21					As of 31	/12/2021					As of 31	./03/2022					As of 30	06/2022			
		Gross carryi	ing amount <sup>(2)</sup>		Accur	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairn	ient <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accun	nulated impairs	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	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	References
Financial assets at fair value through other	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	Annex V.Part 1.31, 44(b)
comprehensive income	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	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,024	0	0	0	0	0	951	0	0	0	0	0	906	0	0	0	0	0	902	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	170,502	6,252	919	-90	-147	-509	172,426	6,059	782	-96	-142	-431	182,379	6,161	630	-123	-122	-332	181,225	6,230	635	-130	-135	-324	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period



#### **Breakdown of liabilities**

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

		Carrying	g amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	20,606	15,781	25,032	34,675	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,369	1,157	871	708	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	267,432	237,557	275,843	289,041	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	54	44	39	100	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	68	398	649	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	223	225	190	175	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,078	1,136	1,176	1,164	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	1,729	3,037	2,243	2,694	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	10	9	9	9	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	292,502	259,015	305,802	329,215	IAS 1.9(b);IG 6
TOTAL EQUITY	18,841	18,851	18,045	17,967	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	311,343	277,866	323,847	347,182	IAS 1.IG6

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



### Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		11,264	11,066	15,226	26,617	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	1,050	1,405	1,652	1,648	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	4,064	1,967	3,860	2,261	Annex V.Part 1.31
	Central banks	1,957	1,405	3,275	3,212	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	186	140	226	69	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,461	1,978	4,196	4,357	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,035	1,456	3,774	3,627	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	14,980	5,953	13,012	13,073	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	11,697	4,526	9,054	8,462	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	57,230	41,615	60,287	65,429	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	48,811	36,385	54,376	59,277	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	71,290	70,407	73,121	81,464	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	63,833	63,174	62,896	70,518	ECB/2013/33 Annex 2.Part 2.9.1
	Households	41,788	42,855	42,852	42,922	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	39,208	40,295	40,295	40,329	Annex V.Part 1.42(f), 44(c)
Debt securities issued		78,878	73,925	78,013	78,931	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	2,212	2,697	2,692	2,613	Annex V.Part 1.37
Other financial liabilities		4,499	1,962	6,291	4,609	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		289,461	254,538	301,786	324,524	



# 2022 EU-wide Transparency Exercise Market Risk

Skandinaviska Enskilda Banken - gruppen

_																						
_	SA					I	М									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP			VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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)		12 WEEKS AVERAGE MEASURE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments	991	440	18	9	149	49							33	8	153	41						
Of which: General risk	14	28	18	9	149	49							33	8	153	41						i i
Of which: Specific risk	977 106	412	0	0	0	0							0	0	0	0						1 /
Equities Of which: General risk	106 37	21	7	1	24	9							8	1	30	5						i /
Of which: Specific risk	69	29	ò	ō	0	ō							ō	ō	0	0						i /
Foreign exchange risk	0	0	6	2	20	4							9	3	25	6						1 /
Commodities risk		0	18	9	18	9							23	7	33	10						
Total	1,097	490	24	10	143	39	0			0	0	2,081	40	12	168	47	0	0	0	0	0	2,610
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
Traded Debt Instruments	864	779	60	14	220	57							81	21	195	47						
Of which: General risk	13	19	60	14	220	57							81	21	195	47						1 /
Of which: Specific risk	850	759	0	0	0	0							0	0	0	0						
Equities	90	91	6	1	26	11							7	1	23	5						
Of which: General risk	46	46	6	1	26	11							7	1	23	5						1
Of which: Specific risk	44	45	0	0	0	0							0	0	0	0						1 /
Foreign exchange risk	0	0	13	.5	36	11							22	6	49	16						
Commodities risk	0	0	30																			

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.



					Standardise	ed Approach							
			As of 30,	09/2021			As of 31,	12/2021					
		Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount Value Adjustments and Original Exposure* Original Exposure* (All Control or										
	(min EUR, %) Central governments or central banks	396	396	65		490	490	93					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	727	619	50		806	717	43					
	Corporates	1,006	618	574		1,116	705	647					
	of which: SME	266	92	72		316	116	92					
	Retail	2,575	1,955	1,398		2,723 460	2,079	1,490					
Consolidated data	of which: SME	456 602	418 592	245 194		460 608	427 596	251 197					
	Secured by mortgages on immovable property of which: SME	162	161	194		151	150	197					
	orwines: sme Exposures in default	102	101	43		131	150	41					
	Exposures in default  Items associated with particularly high risk	cc	92	82	3	55		82					
	Items associated with particularly high risk Covered bonds	33	33	02		33	33	02					
	Claims on institutions and cornorates with a ST credit assessment	ŏ	i i	ő		ő	ŏ	ő					
	Collective investments undertakings (CIU)	155	155	155		186	186	186					
	Equity	1.462	1.462	2,703		1.540	1.540	2.858					
	Other exposures	1,660	1,660	1,454		1,498	1,498	1,352					
	Standardised Total <sup>2</sup>	8,645	7,514	6.680	18	9.029	7,869	6.953	1				

\*\*Opport or species while Exposure size, a special labor table; in terms or writer to this section or could not entirely to the section of th

					Standardisc	ed Approach			
			As of 30;	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWEDEN	Control oursements or control shares  Annication communities for leaf schrifting  Annication of control of leaf schrifting  Annication of control ourset trains  Lenthalizes  Lenthalizes  Lenthalizes  (annication of control ourset trains  Lenthalizes  (annication of control ourset trains  Lenthalizes  (annication of control ourset)  Lenthalizes  (annication of control ourset)  Lenthalizes  (annication ourset)  L	72 0 0 0 0 0 209 366 6 6 1,123 184 182 2 5 4 8 0 0 0	72 0 0 0 0 312 227 1 99 169 181 48 2 2 5 4 0 0	0 0 0 0 255 227 1 686 102 59 13 2 2 81 0 0	1	81 0 0 0 0 0 7 428 7 1,163 190 212 56 6 2 5 4 0 0 0	81 0 0 0 412 228 8 1 1,047 175 211 56 2 2 54 0 0 0	1 736 105 69	0
	Equity Other exposures	1,075 1,265	1,075 1,265	2,317 1,275		1,167 1,066	1,167 1,066	2,486 1,154	
	Standardised Total <sup>2</sup>				3				4

		exposures, but includes gener	al credit rak adjustments.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Comit of control and control a	0 0 0 0 1 1 2 6 1 1 0 2 2 2 2 0 0 0 0 0 1 1 2 2 2 2 0 0 0 0	0 0 0 1 11 6 7 0 22 4 0 0 0 0 0	0 0 0 0 0 31 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	0 0 0 1 1 8 6 15 4 4 2 2 4 0 0 0 0 1 1 0 1 1 1 2 1 1 1 1 1 1 1 1 1	0 0 0 1 1 5 5 12 4 2 2 2 4 0 0 0 0 0 1 0 0 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 38 4 9 7 7 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
1	Standardised Total <sup>2</sup>				2				2

		exposures, but includes gene	al credit risk adjustments.	unary excess cross to as	Carcinatori Esponares, accisori	racacon acquaciteits (AINA)	and down dwill direct reduction	THE	
					Standardis	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure <sup>2</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Control of	0 0 0 0 21 25 5 3 3 0 7 7 0 0 0 0	220	0 0 0 0 4 4 0 0 2 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 25 5 5 9 0 0 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Charles Cond York II			1					

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for se	curtisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisi	ed Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NORWAY	Gen EU, No. 100 (Inc. EU) (Inc. EU	0 0 0 0 2 2 80 46, 138 0 121 221 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 68 38 117 0 113 25 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 2 2 88 67 152 0 99 7 7 0 0 0	0 0 0 0 1 79 60 131 0 91 7 0 0 0	0 0 0 0 67 48 98 0 31 2 2 0 0 0	o
	Other exposures Standardised Total <sup>2</sup>	31	31	17	3	31	31	19	



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - gruppen

Control consessments to control industry  Print EUR, %)  Reviewed overwritening to food antiforties  Print control methods  Print control methods  Print control methods  Print control methods  Print control food antiforties  Exercises to default  Exercises to default  Print control food antiforties antiforties for the food antiforties antiforties for the food antiforties antiforties for the food antiforties food antiforties for the food antiforties food antiforties for the food antiforties food antiforties for the food antiforties food antiforties for the food antiforties	As of 30/C Exposure Value <sup>1</sup> 0 0 0 0 1 7 1		Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup> 0 0 0 0 0 2 13	As of 31,  Exposure Value <sup>1</sup> 0  0  0  0  2	Risk exposure amount  0 0 0 0 0	Value adjustments and provisions <sup>2</sup>
Control decommendate of control basis and the Control basis and th	Exposure Value <sup>1</sup> 0 0 0 0 1 7 1	Risk exposure amount 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup> 0 0 0 0 2	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Contral discovermentale or contral standard Residual discovermentale or board attendibities Residual discoverment to board attendibities Residual discoverment to board attendibities Residual discoverment to board Resi	0 0 0 0 0 1 7	0 0 0 0 0		0 0 0 0 0 0 2	0 0 0 0 2	0 0 0 0 0	
Convent books  Chains on institutions and convolutes with a ST or selft assessment  Chains on institutions and convolutes with a ST or selft assessment  Chains on institution investments understakings (CIU)  (St.)  (Only on investments understakings (CIU)  (St.)  (St.	20 1 2 0 0 0 0 0 0 0 85	15 1 1 0 0 0 0 0 0 0 86	0	2 85 2 2 0 0 0 0 0 0 79 27	2 22 2 2 2 0 0 0 0 0 0 79	12 17 2 1 0 0 0 0 0 0 0 79 27	0

		exposures, but includes gener	W CHOIL TEX ADJUSTMENTS.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
DENMARK	Control accordance or control shacks  Associated occurrence to local archifeties  Associated occurrence to local archifeties  Associated occurrence to local  Associated to local	0 0 0 0 4 29 14 73 0 0 0 0 0	0 0 0 2 2 2 14 6 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 124 10 47 0 0 0 0 0 0	0	0 0 0 4 34 34 68 0 0 0 0 0 0	0 0 0 0 4 34 13 66 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 30 10 45 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).

(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

	exposuris, but includes gene	rai dvidit risk adjustments.						
				Standardise	d Approach			
		As of 30,	09/2021			As of 31,	12/2021	
(min FIR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Central decommendation of contral basissis.  Residual decommendation for both authorities  Residual decommendation for both authorities  Residual decommendation for the second s	0 0 0 0 177 1 122 2 137 10 0 0 0	0 0 0 0 0 107 1 1 1 7 0 117 122 0 0 0 0 0	0 0 0 0 5 1 1 1 6 6 0 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 182 2 2 146 115 11 0 0 0 0	0 0 0 0 1822 2 2 2 2 2 8 8 0 115 111 0 0 0 0 0 182 0 192 0 192 0 0 0 192 0 0 0 0 192 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 1 1 5 6 39 39 0 0 0 0 0	0

O Todgranii apposare, untika Esposare value, in reported before taking into account any effect due to credit convenion factors or credit nick mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for essentitiation exposures, additional valuation adjustments (AMA) and other own funds enductions instead to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks		0	0		0	0	0	
	Regional governments or local authorities		0	0		0	0	0	
	Public sector entities Multilateral Development Banks		0	0		0	0	0	
	Multilateral Development Banks International Organisations			0		0	0	0	
	Institutions	i	0	ō		ō	0	o o	
	Corporates	4	2	1		3	2	2	
	of which: SME Retail		1	1		3	2	1 22	
	of which: SME	0.5	29	12		4	29	22	
SWITZERLAND	Secured by mortuages on immovable property	28	28	9		34	32	10	
	of which: SME	9	9	2		11	11	3	
	Exposures in default	(	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds			0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1	i i	l ő		0	0	l o	
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity	254	254	254		232	232	232	
	Other exposures			0				0	
	Standardised Total <sup>2</sup>								

		exposures, but includes gener		anterparty excelors shore for an	icuresation esposures, additiona	resident expansion (AVA)	and come over rained resource	a reason to the	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LITHUANIA	Central documentation or control banks  Annual Central	0 0 0 0 6 6 273 67 1	0 0 0 0 0 6 6 237 65 1	0 0 0 0 0 6 0 1666 38		0 0 0 0 10 0 282 66 1	0 0 0 0 0 10 243 64 1	0 0 0 0 0 10 0 121 137 0	
	Exocurse in default that carticularly high risk  there associated with carticularly high risk  there associated with the carticular of the carticular  Chilms on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Sandy	1 0 0 0 0 6 187	1 0 0 0 6 187	1 0 0 0 6 65	0	1 0 0 0 0 191	1 0 0 0 0 0	1 0 0 0 0	0

O Copyrel appears, unlike Exposurs value, in reported before taking this account any effect due to credit convenion factors or credit nike integration beforepass (e.g. substitution effects).

(2) Total view adjustments and provincious per country of constrainfor exposure, additional visuation adjustments (ARAs) and other core formis adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or provincious adjustments (ARAs) and other core formis designations are consistent or core formis and core formis designations are correctly as a correctly and correctly are correctly as a correctly and correctly are correctly as a correctly as a correctly as a correctly are correctly as a correctly as a correctly are correctly as a correctly as

As of 30 (00) 2023.	and Original Exposure <sup>1</sup>	As of 31 Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Combined generolisation of control basis:   Combined generolisation   Combined generolisatio	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	
Control governments or central hashes   G   G	0 0 0		0 0	
Security of the meritanean on immensible research   2   1   0   1   1   1   1   1   1   1   1	0 24 17 440 146 1 1 1 1 0 0 0 0 0 0 0 17 7 85	38 13 1 1 1 1 8	9 80 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Skandinaviska Enskilda Banken - gruppen

					Standardise				
					Standardisc	a Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks	1,234	1,234	1,321		1,645	1,645	1,318	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0				0	0	
	International Organisations	ů	0	0		0	0	0	
	Institutions	1,426	1,377	63		2,286	2,122	78	
	Corporates	1,057	668	686		1,064	712	650	
	of which: SME	334	127	101		325	142	112	
	Retail	2,714	2,017	1,443		2,699	2,023	1,447	
Consolidated data	of which: SME	522	431	253		511	426	250	
Consolidated data	Secured by mortgages on immovable property	625	615	201		648	638	207	
	of which: SME	188	187	51		211	210	58	
	Exposures in default	8	3	4 84	3	13 54	9	12	
	Items associated with particularly high risk	56	56	84		54	54	81	
	Covered bonds Claims on institutions and cornerates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	134	134	134		143	143	143	
	Equity	1,481	1,481	2,791		1,430	1.430	2,702	
	Other exposures	1,527	1,527	1,240		1,538	1,537	1,323	
	Standardised Total <sup>2</sup>	10,261	9,113	7.967	18	11,521	10.313	7.961	1

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	88	88	0		90	90	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	581	664	29		1,183	1,186	25	
	Corporates	384	248	249		397	265	265	
	of which: SME	7	6	5		6	5	5	
	Retail	1,117	962	695		1,093	951	688	
SWEDEN	of which: SME	212	177	106		193	165	98	
SHEDEN	Secured by mortgages on immovable property	227	227	74		231	231	76	
	of which: SME	66	66	18		59	59	16	
	Exposures in default		1	84		_2		81	
	Items associated with particularly high risk Covered honds	56	56	84		54	54	81	
		0	0				0		
	Claims on institutions and corporates with a ST credit assessment	134	134	134		143	143	143	
	Collective investments undertakinos (CIU)	1,138	1,138	134 2,447		143	143	143 2.391	
	Eoulty	1,138	1,138	1,051		1,119	1,119	2,391 1.147	
	Other exposures	1,047	1,047	1,001		1,091	1,091	1,147	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Comit de commencia de comit de	0 0 0 25 8 5 12 0 4 4 2 2 0 0 0 0	25 4 4 19 4 0 0 0 0 0 19	0 0 0 0 1 37 36 6 0 6 1 1 0 0 0 0	2	0 0 0 45 6 3 111 0 18 3 2 0 0 0 0	0 0 0 45 4 2 2 7 0 18 3 0 0 0 0 0	0 0 0 0 4 38 1 5 6 1 0 0 0 0 0	2
1	Standardised Total <sup>2</sup>				2				2

		exposures, but includes gener		canapacy encodes order for se	CLITATION EXPORATE, BOSTON	e vacacon aquacinana (ArAs)	and delet dest to the reduction	is reason to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks  Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	l .
	International Organisations Institutions	0	0	0		0	0	0	1
	Corporates of which: SME	5	0	0		0	0	0	
	Retail of which: SME	3	3	2		3	3	2	
UNITED STATES	Secured by mortgages on immovable property	0	0						
	of which: SME Exposures in default	0	0		0	0		0	
	Items associated with particularly high risk Covered bonds	0	0			0	0	0	1
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	:		0	0	0	
Ì	Equity Other exposures	1 0	1	1 0		1 0	1	1	

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
	(mh EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NORWAY	Coult of accommends or counts of basics  Market of commends or broad activations  Market of commends or broad activations  Market of commends or broad  Market of commends or broad  Commends  Commends  Grand or commends  Gr	0 0 0 0 3 3 101 7 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 9 1 124 9 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 78 5 93 0 0 22 2 2 0 0 0	0	0 0 0 0 4 97 60 135 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 89 53 115 0 0 89 5 0 0	0 0 0 1 1 77 42 86 60 3 1 1 1 0 0 0	
	Other exposures Standardised Total <sup>2</sup>	31	31	19	3	30	30	19	



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - gruppen

				Standardise	d Approach							
		Standardised Approach As of 31/03/2022 As of 30/06/2022										
		AS 07 31,	/03/2022			As of 30,	06/2022					
(mb EUR, *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
Control on commences or control bases.  Residual commences or control bases.  Residual commences or control administration.  Residual control on the control of the control	0 0 0 0 2 15 2 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 15 2 2 2 2 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 14 12 19 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 1 26 6 6 94 2 1 1 0 0 0 0 0 0 0 1 0 1 0 0 0 0 0 0 0	0 0 0 3 3 25 6 22 2 2 1 0 0 0 0	0 0 0 0 1 1 24 5 16 1 1 0 0 0 0 0 0 0 0 1 1 1 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0				

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
DENMARK	Come of conversation or control of the No.  Control conversation or for all architecture  shall section of the conversation of the control of the conversation of the control of the conversation of the control of the	0 0 0 0 5 47 18 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 5 46 18 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 44 47 7 0 0 0 0 0 0 1.4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 12 24 24 52 0 0 0 0 0 0	0 0 0 12 6 1 24 4 6 0 0 0 0 0 0 0 12 24 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 53 19 35 0 0 0 0 0 0 0 2 2 5 3	
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty endudes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

No. of 31/09/2022   No. of 31/09/2022   No. of 30/08/2022			exposures, but includes gener	al credit risk adjustments.						
Control severements or comparations   Exposure Value*   Exposure						Standardisc	d Approach			
Companies (Companies				As of 31,	/03/2022			As of 30	06/2022	
Control conversaments to control to having   Control to have   Control		(1200 to	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other exessures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	UNITED KINGDOM	Central development or contral states:  Sectional convenience for bear attrofficial  Sectional convenience for bear attrofficial  Resilization Translational  Translational	2 2	0 0 0 0 943 2 2 2 5 0 98 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 13 12 1 4 0 34 3 0 0 0 0	0	3 3	0 0 0 633 3 3 19 0 6 6 0 0 0	0 0 0 15 3 3 14 0 26 2 2 0 0 0	٥

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

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0	0	0			0		
	Regional governments or local authorities		0			0	0	0	
	Public sector entities	o o	0	i i		i i	ō	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	1	0	
	Corporates	12	2	1		4	2	2	
	of which: SME	12	2	1		4	2	1	
	Retail	66	29	22		65	32	24	
WITZERI AND	of which: SME			0			25	0	
	Secured by mortpages on immovable property of which: SME	10	10	1		27	43		
	or which: SME Exposures in default	,	*	1		12	12	3	
	Items associated with particularly high risk	ů ů	0	0	· ·	0	0	0	
	Covered bonds	i o	ő	l ő		ő	o o	i o	
	Claims on institutions and corporates with a ST credit assessment	0	o o	i o		0	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	229	229	229		229	229	229	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>								

(alth CS, %)  Cash of sever-resents or control locals  (con CS, %)	Original Exposure <sup>1</sup>	As of 31, Exposure Value <sup>1</sup>	/03/2022 Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>		06/2022 Risk exposure amount	Value adjustments and
Central governments or central banks	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and
Central governments or central banks	0	0						provisions
Residual overments of local authorities Published Considerate Tasks International Constitution International	0 0 0 0 8 8 0 294 666 1 1 1 1 1 0 0 0 0	0 0 0 0 8 0 254 64 1 1 1 0 0 0 0	0 0 0 0 0 8 8 9 189 37 7 0 0 1	0	0 0 0 0 15 0 301 67 7 0 0 0 0 0 0 0	0 0 0 0 0 15 251 64 64 0 0 0 0 0 0 0 0 0 251 0 0 0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0	0 0 0 0 15 15 185 37 0 0 1 0 0 0 0 0 0 0 0 0 15 0 0 0 15 0 0 0 0	0

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31	/03/2022			As of 30/	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	16	1	1		16	1	1	
	of which: SME	15				15 471	410		
	Retail	460 189	399	274		471 197	410 150	281	
ESTONIA	of which: SME	189	143	82		197	150	86	
	Secured by mortgages on immovable property	1				:			
	or which: SME Exposures in default	1					1		
	Items associated with particularly high risk	i i		i i	· ·	i	i		
	Covered bonds	ů ů				0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ı o				ů	0	0	
	Collective investments undertakings (CIU)	o o	0	i o		i i	ō	0	
	Equity	19	19	19		6	6	6	
	Other exposures	85	85	46		84	84	42	
	Standardised Total <sup>2</sup>				3				

# 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Skandinaviska Enskilda Banken - gruppen

							IRB Ap	proach					
				As of	30/09/2021					As of 3	1/12/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	idjustments Original Exposure		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	• 5.00		Of which: defaulted	provisions		Of which: defaulted	· · · · · · · · · · · · · · · · · · ·		Of which: defaulted	provisions
	Central banks and central governments	82,620	0	85,315	1,695	0	0	62,950	0	65,693	1,793	0	0
	Institutions	29,162	25	24,516	5,231	0	16	28,522	22 735	23,432	5,154	0	17
	Corporates  Corporates - Of Which: Specialised Lending	149,553 4.265	972 78	124,128 3.744	33,596 1.434		715 22	160,963 4.151	735	132,681 3,700	36,285 1.462	88	657
	Corporates - Of Which: Specialized bending  Corporates - Of Which: SME	29,757	285	28.305	5.001		215	30.812	142	29.099	5.371		144
	Retail	74.261	207	70.632	6,507		175	73,716	189	70,602	6.524	85	164
	Retail - Secured on real estate property	66,276	91	63,480	4.228	31	51	65,783	83	63,509	4.265	27	49
	Retail - Secured on real estate property - Of Which: SME	1.022	9	994	142	6	4	1.004	8	977	134	5	3
Consolidated data	Retail - Secured on real estate property - Of Which: non-		82	62,486	4,086	25	48	64,779	75	62,532	4,131	22	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,985	117	7,152	2,279	65	124	7,932	106	7,093	2,259	58	115
	Retail - Other Retail - Of Which: SME	1,223	15	1,135	574		22	1,193	13	1,090	548	9	20
	Retail - Other Retail - Of Which: non-SME	6,761	101	6,017	1,705	54	102	6,740	93	6,002	1,711	49	95
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				1						0		
	IRB Total <sup>2</sup>				47,030						49,756		

(1) Original exposure, untilse Exposure value, is reported befree taking into account any effect due to credit convention factors or credit risk militigation suchniques (e.g., substitution effects).
(2) Bill Tatal does not include the Securitation position salles in the results plot to the 2019 secretion.
(3) Only the most information contrains are disclosured. These hand beam self-sized under the following rule: Countries of counterparty covering up to 95% of total criginal exposure or Top 101.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	23,497	0	24,234	360 773	0	0 0	31,726	0	32,499	453	0	0
	Institutions	6,188	0	5,900		0		6,387	0	5,697	737	0	1
	Corporates  Corporates - Of Which: Specialised Lending	67,592 637	40 13	58,182 478	10,879 218	30	107	73,868 485	30 13	62,754 464	12,100 227	8	93
	Corporates - Of Which: SME  Corporates - Of Which: SME	22,946	13 70	4/8 22.162	2.822	10	6 46	485 23,478	17	464 22.523	3.054	8	45
	Retail	64.140	108	60,979	4,566	27	95	63,453	100	60.820	4,577	23	91
	Retail - Secured on real estate property	58,975	78	56.203	3,282	2/	15	58.336	28	56.087	3,309	23	15
	Retail - Secured on real estate property - Of Which: SME	819	7	809	105	5	1	812	6	802	102	4	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-Sh	58.156	21	55,393	3.177	3	14	57,524	22	55.285	3.207	3	14
	Retail - Qualifying Revolving	0	0	0	o o	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,165	80	4,776	1,284	19	79	5,117	73	4,733	1,267	15	75
	Retail - Other Retail - Of Which: SME	838	13	731	287	8	11	828	11	717	276	7	10
	Retail - Other Retail - Of Which: non-SME	4,327	67	4,045	997	11	68	4,289	62	4,016	992	8	65
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original Exposure <sup>1</sup> Exposure Ris		Risk exposure amount		Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	27,645 4.497	0 25	28,889 2.895	340 1.012	0	0 15	9,991 4.198	0 22	11,243 2,674	188 906	0	0 15
	Corporates	10,428	118	8,030	3,492	0	80	11,429	120	8,977	3,707	0	79
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	221 235	1 0	211 221	81 161	0	1	205 265	1 0	197 251	76 173	0	1
	Retail	30	1	29	2	ō	0	34	1	33	3	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	28 0	0	27	2	0	0	32	0	31	2	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh	28	0	27	2	0	0	31	0	31	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail	2	0	2	1	0	0	2	0	2	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 Equity	2	0	2	1 0	0	0	2	0	2	1 0	0	0
	Other non credit-obligation assets	Ů	_	Ů	-		Ů			Ů	-		Ľ
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Criginal Exposure*  Exposure Value*  Or similar  Or similar								amount	Value adjustments		
		(min EUR, %)			Value						Value			provisions
		s and central governments	22,819	0	22,819	238	0	0	9,178		9,178	110	0	0
	Institutions		1,380	0	1,337	248	0	0	1,654	0	1,609	337	0	0
	Corporates		3,619	0	3,020	893	2	1	3,764	0	3,165	875	1	2
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	11	0	10	6	0	0	17	0	15	9	0	0
	Retail		69	0	68	4	0	0	68	0	67	4	0	0
		Retail - Secured on real estate property	65		64	3	0	0	63	0	63	3		0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	65		64		0	0	63	0	63			
ONLIED STREET			65		0	3	0	0	6.3	0	63	3		0
		Retail - Qualifying Revolving Retail - Other Retail			0		0	0		0				0
		Retail - Other Retail - Of Which: SME			0			0		0	,			1 0
		Retail - Other Retail - Of Which: non-SME	4	0	4	ĭ	0	0	4	0	4	ĭ	0	0
	Equity	Near - Oute Near - Or Willer, Har Site	n	0	n n	0	0	0		0	0	0	0	0
		edit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	521	0	593	45	0	0	640	0	701	55	0	0
	Institutions	1,261	0	1,139	144	0	0	1,321	0	1,183 8.734	173	0	0
	Corporates - Of Which: Specialised Lending	10,914 449	152	8,828 432	2,184 115	,	116	11,215	14	393	2,316 111	,	59
	Corporates - Of Which: SME	619	137	587	131		85	643	0	575	153		14
	Retail	1.798	16	1.456	462	19	17	1.807	14	1.458	458	16	14
	Retail - Secured on real estate property	58	1	56	5	0	0	56	1	54	4	0	0
NORWAY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NORWAY	Retail - Secured on real estate property - Of Which: non-Si	58	1	56	5	0	0	56	1	54	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,740	15	1,400	457	19	16	1,751	13	1,404	453	16	14
	Retail - Other Retail - Of Which: SME	105	1	101	146	2	4	97	0	91	132	1	3
	Retail - Other Retail - Of Which: non-SME Equity	1,635	14	1,299	311	17	13	1,653	13	1,314	321	16	11
	Other non credit-obligation assets			- 0	U	0	0	0	0		· ·		
	IRB Total												

### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Skandinaviska Enskilda Banken - gruppen

	,												
							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	577	0	892	31	0	0	604	0	923	33	0	0
	Institutions	414	0	395	92	0	0	432	0	411	100	0	0
	Corporates	12,302	84	10,034	2,161	0	51	12,640	84	10,419	2,284	0	56
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	558 1.375		441 1,234	124 108	0	0	632 1.641	0	525 1.457	166 147		0
	Retail	176	7	169	107		7	179	7	172	108		7
	Retail - Secured on real estate property	21	,	21	2	ő	ń	22	ó	22	2		
	Retail - Secured on real estate property - Of Which: SME	0	ő	0	ô	ő	ő	0	o o	0	ő	ő	ŏ
FINLAND	Retail - Secured on real estate property - Of Which: non-Sh	21	0	21	2	0	0	22	0	22	3		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	155	6	148	105	9	7	157	6	150	105	9	6
	Retail - Other Retail - Of Which: SME	68	0	79	63	1	2	71	0	82	64	1	2
	Retail - Other Retail - Of Which: non-SME	87	6	69	41	8	5	87	6	69	41	8	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

[3] 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 effect

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	514	0	521	14	0	0	399	0	406	13	0	0
	Institutions	1,229	0	1,147	159	0	0	1,111	0	1,032	134	0	0
	Corporates	9,899	51	7,717	2,162	23	26	12,206	53	9,183	2,379	18	32
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	87 417	0	86 416	5 113	0	0	86 374	0	85 379	5 105	0	0
	Corporates - Of Which: SME Retail	458	10	416	233	16	13	3/4 444	4	3/9 403	234	15	12
		458 12	10	12	233	16	13	14	9	13	239	15	12
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	12	0	12	1	0	0	19	0	13	2		
DENMARK	Retail - Secured on real estate property - Of Which: non-Sh			12	1	0	0	13		13	2		0
	Retail - Qualifying Revolving	0	0	0	i i	0	0	0	0	0	n n	0	0
	Retail - Other Retail	446	10	412	232	16	13	431	9	390	232	15	12
	Retail - Other Retail - Of Which: SME	48	0	75	33	0	2	35	ō	54	32	0	2
	Retail - Other Retail - Of Which: non-SME	397	9	337	199	15	11	396	9	336	200	15	10
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

19 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 Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	382	0	809	49	0	0	271	0	703	46	0	0
	Institutions	3,266	0	3,144	365	0	0	3,016	0	2,834	356		0
	Corporates	6,983	0	5,249	1,912	0	7	7,203	0	5,393	2,030	0	8
	Corporates - Of Which: Specialised Lending	1,669	0	1,519	606	0	1 0	1,690 50	0	1,487	601 15	0	1
	Corporates - Of Which: SME Retail	52		84	15	0						0	
	Retail - Secured on real estate property	89 86	1	84 81	12 11	0	0	91 88	1 1	85 82	13 12	0	0
	Retail - Secured on real estate property - Of Which: SME	00	1	91	11	0	0		1	92	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh	85		80	11	0	0	88		82	12	0	0
	Retail - Qualifying Revolving	0.0		0	11	0	0		0	0.2	0	0	
	Retail - Other Retail	4	0	2	i	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	,	0	0		0	ő		0		n	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	i	0	0	3	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets				-			_					
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	134	0	134	1	0	0	122	0	122	1	0	0
	Institutions	217	0	184	23	0	0	201	0	168	22	0	0
	Corporates	1,931	1	1,285	312	0	1	2,098	1	1,297	335	0	1
	Corporates - Of Which: Specialised Lending	50	0	29	10		0	50	0	29	10	0	0
	Corporates - Of Which: SME Retail	61	0	61		0	0	60	0	3 59	0	0	0
	Retail - Secured on real estate property	58	0	58	3	0	0	57	0	57	1		
	Retail - Secured on real estate property - Of Which: SME			0	,	0	0	0	0	3/	0		
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-S	58	0	58	4	0	0	57	0	57	2		
	Retail - Qualifying Revolving	0	0	0			0	0	0	0	- i		0
	Retail - Other Retail	3	0	3	i	0	0	3	0	3	i	0	ő
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	i	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	TRR Total												

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

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	2,630	0	2,653	243	0	0	4,201	0	4,234	359	0	0
	Institutions	1	0	2	1	0	0	1	0	1	1	0	0
	Corporates	4,054	40	3,516	2,269	0	35	4,395	38	3,804	2,320	0	36
	Corporates - Of Which: Specialised Lending	99	6	94	75	0	13	99	6	93	76	0	16
	Corporates - Of Which: SME	891	23	800	481	0	10	881	14	783	472 480	0	6
	Retail	3,038	29	3,032	464	9	19	3,110	27	3,104		8	17
	Retail - Secured on real estate property	2,952	28	2,954	424	8	17	3,022	25	3,023	439	8	16
LITHUANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	58 2,894	1 27	50 2,904	13 411	0	1 16	54 2.968	25	46 2.977	11 427	0	1 15
ETTTOTALET		2,899	2/	2,904	911	8	16	2,968	25	2,9//	427		0
	Retail - Qualifying Revolving Retail - Other Retail	85		79	40	0	0	89		81	41		0
	Retail - Other Retail - Of Which: SME	34	1	79	40	0	- 2	35		28	41		
	Retail - Other Retail - Of Which: non-SME	52	1	51	31	0		53		53	32		1
	Retail - Other Retail - Of Which; non-SME Equity	32		31	31	0	0	33	0	33	0		0
	Other non credit-obligation assets	Ů		ů		Ü	Ů	-	Ů	Ů		Ů	, i
	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 Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	975	0	994	90	0	0	1,637	0	1,650	130	0	0
	Institutions	0	0	1	0	0	0	1	0	1	0	0	0
	Corporates	3,539	16	3,052 20	1,873	0	16	3,471 20	12	3,169 20	1,963	0	13
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	21 989		922	16 546	0	1	1.001	3	937	15 567	0	6
	Corporates - Ut Which: SME Retail	3.013	19	2.965	380	10	12	3,077	8 15	3.030	367	0	11
	Retail - Secured on real estate property	2,777	17	2,703	294	10	12	2.844	13	2,838	295		8
	Retail - Secured on real estate property - Of Which: S		1	63	9	1	0	67	1	62	9	0	0
ESTONIA	Retail - Secured on real estate property - Of Which: n		16	2,709	285	7	8	2,776	13	2,777	286	6	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	o o	0	0	
	Retail - Other Retail	236	2	193	86	2	4	233	1	191	84	2	3
	Retail - Other Retail - Of Which: SME	94	1	91	24	0	2	93	1	89	23	0	2
	Retail - Other Retail - Of Which: non-SME	141	1	102	62	2	1	140	1	102	62	2	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original eyes	aire unlike Evnngi	re value is renorte	d before taking into accou	nt any effect due t	n medit moversion	factors or credit r	ide mitination tech	ninues (e.n. substi	tution effects)		

GERMANY

#### 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Skandinaviska Enskilda Banken - gruppen

							IRB A	proach					
				As of	31/03/2022					As of 3	10/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount .	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)	Of which: Of which: provisions Of which: Of which: defaulted defaulted defaulted										provisions	
	Central banks and central governments	86,325		89,014	1,722	0	0	102,235	0	104,769	1,854	0	0
	Institutions	30,270	22 606	24,838	5,294	47	24	31,824	29	26,629 135,368	5,659	20	25
	Corporates Corporates - Of Which: Specialised Lending	162,650 4.925	10	135,888 4.433	36,934 1.878	4/	589 17	161,216 5.983	615 35	1.35,368 5.290	36,352 2.681	20	596 22
	Corporates - Of Which: SPECialised Lending	30,576	166	28.930	5.084	12	145	30,544	123	28,744	5,061	2	129
	Retail	74,601	183	71.163	6.598	86	163	72.251	168	69.014	6.414	79	161
	Retail - Secured on real estate property	66,638	77	64.015	4.310	27	47	64,585	71	62.095	4.178	25	48
Consultation of data	Retail - Secured on real estate property - Of Which: SM	1,006	9	981	133	7	3	967	7	944	127	5	3
Consolidated data	Retail - Secured on real estate property - Of Which: no	·S7 65,632	68	63,034	4,177	21	44	63,618	65	61,150	4,051	20	44
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,962	106	7,148	2,288	59	116	7,666	97	6,919	2,236	54	113
	Retail - Other Retail - Of Which: SME	1,205	14	1,121	584	10	20	1,183	13	1,109	582	9	20
	Retail - Other Retail - Of Which: non-SME	6,757	92	6,027	1,704	49	96	6,482	84	5,811	1,654	45	94
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				50,547						50,278		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quanter

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	32,854	0	33,454	419	0	0	22,404	0	23,032	334	0	0
	Institutions	6,781	0	6,161	774	0	4	7,999	1	7,256	1,000	0	3
	Corporates - Of Which: Specialised Lending	72,824 599	91	63,180 568	12,005 358	13	136	70,937 581	137 26	62,439 556	11,775	20	143
	Corporates - Of Which: SME	22.981	20	22,190	338 2.741	12	50	22,540	26 19	21.697	2,636		48
	Corporates - Of Which: SME Retail	64.090	99	61.110	4,605	25	94	61,724	91	58.894	4,433	23	93
	Retail - Secured on real estate property	59.017	26	56.420	3,349	23	16	56.870	25	54,399	3,217	23	17
	Retail - Secured on real estate property - Of Which: SME	816	7	807	102	é	10	781	5	772	96	4	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-Si	58.201	19	55.613	3.247	3	15	56.089	20	53,627	3.121	4	16
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5.073	72	4,690	1.255	16	78	4,855	66	4,495	1.216	15	76
	Retail - Other Retail - Of Which: SME	811	12	709	276	8	11	779	10	681	268	7	10
	Retail - Other Retail - Of Which: non-SME	4,262	61	3,981	979	8	67	4,075	56	3,814	948	8	66
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

| Ac of 31/(31/2022 | Ac of 30/(66/2022 | Ac o

(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 Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	25,641	0	25,641	272	0	0	33,011	0	33,011	363	0	0
	Institutions	1,815	0	1,764	355	0	0	2,191	0	2,139	357	0	0
	Corporates	3,823	0	3,259	846	0	2	3,641	0	3,123	849	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	13	0	10	6	0	0	13	0	12	7	0	0
	Retail	70	0	69	5	0	0	74	0	72	6	0	0
	Retail - Secured on real estate property	65	0	64	4	0	0	68	0	67	5	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	65	0	64	4	0	0	68	0	67	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	5	0	5	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	4	0	4	1	0	0	5	0	5	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												_
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	505	0	568	51	0	0	267	0	306	23	0	0
	Institutions	1,679	0	1,585	257	0	0	1,552	0	1,451	198	0	0
	Corporates	12,287	16	9,722	2,414	7	35	12,349	1	10,060	2,495	0	31
	Corporates - Of Which: Specialised Lending	383	0	330	88	0	0	360	0	327	85	0	0
	Corporates - Of Which: SME	901 1.870	0 15	783 1.539	209 494	17	7	902 1.768	0	831 1 471	220 462	0 15	3 13
		1,8/0	15	1,539	494	1/	19	1,768	13	1,4/1	962	15	13
	Retail - Secured on real estate property	56	1	54	1		0	53	0	51	4	0	0
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	56		54		0		53		51		0	0
	Retail - Qualifying Revolving	30	1	0	,		0	33	0	31	,		0
	Retail - Other Retail	1.813	14	1.485	490	17	13	1.715	12	1.421	457	15	12
	Retail - Other Retail - Of Which: SME	113	0	109	157	ı î	3	108	0	106	151	1	1 3
	Retail - Other Retail - Of Which: non-SME	1.700	14	1.376	333	16	10	1.607	12	1.315	306	14	10
	Equity	0,700	0	0	0	0	0	0	0	0 1,515	0	0	1 0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Skandinaviska Enskilda Banken - gruppen

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	and provisions
	Central banks and central governments	924	0	1,246	44	0	0	921	0	1,234	44	0	0
	Institutions Corporates	387 13.148	0 84	366 10.806	98 2.318	0	3 62	548 13.563	0 85	527 11.039	127 2.437	0	2 61
	Corporates - Of Which: Specialised Lending	629	0	519	159	0	1	551	0.0	468	151	0	0.
	Corporates - Of Which: SME	1.771	1	1.571	166	ő	2	1.797	1	1.573	164	0	2
	Rotali	180	7	173	109	9	6	189	7	184	118	9	7
	Retail - Secured on real estate property	22	0	22	2	0	0	22	0	21	2	0	0
FINI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FINLAND	Retail - Secured on real estate property - Of Which: non-S	22	0	22	2	0	0	22	0	21	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	158	6	151	106	9	6	167	6	163	116	9	6
	Retail - Other Retail - Of Which: SME	73	0	84	66	1	2	81	0	95	75	1	2
	Retail - Other Retail - Of Which: non-SME	86	6	67	41	8	4	85	6	68	41	8	5
	Equity Other non credit-oblication assets		0	0	0	0	0	0		0	0	0	0
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	753	0	756	19	0	0	1,701	0	1,704	31	0	0
	Institutions	1,169	0	1,091	151	0	0	1,206	0	1,143	177	0	0
	Corporates	11,518	51	9,276	2,605	18	36	10,980	48	8,761	2,486	0	46
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	639 242	0	620 249	253 87	0	0	551 165	0	533 177	192 76	0	0
	Retail	454	,	420	237	14	12	457		477	241	12	11
	Retail - Secured on real estate property	13	9	13	237	0	0	14	,	13	241	12	11
	Retail - Secured on real estate property - Of Which: SME	13	0	13		0	0	0	0	13	3		0
DENMARK	Retail - Secured on real estate property - Of Which: non-Si	13	0	13	1	0	0	14	0	13	3	0	0
	Retail - Qualifying Revolving	0	ō	0	ò	ō	ō	0	ō	0	ō	ō	ō
	Retail - Other Retail	441	9	407	236	14	12	443	7	414	239	12	11
	Retail - Other Retail - Of Which: SME	46	0	71	40	0	3	49	0	76	44	0	2
	Retail - Other Retail - Of Which: non-SME	395	9	336	195	14	9	394	7	338	195	12	9
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	478	0	912	54 347	0	0	299	0 0	732	48	0	0
	Institutions	2,729	0	2,471		0	0	2,642		2,378	352	0	0
	Corporates	7,270	0	5,363	2,030	0	12	7,538	0	5,632	2,316	0	21
	Corporates - Of Which: Specialised Lending	1,738	0	1,542	626 15	0	1	2,192	0	1,863	986 26		4
	Corporates - Of Which: SME Retail	50									26 10		0
	Retail - Secured on real estate property	103 100	1	93 91	15 14		0	86 83	0	81 78	10		0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	100	0	91	14			83		70	,		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Si		0	91	14			83		78	0		0
	Retail - Qualifying Revolving	100	0	91	14			0.0	0	70	9		0
	Retail - Other Retail	2	0	2	i			2		2	1		0
	Retail - Other Retail - Of Which: SME	í	0	0		0		n n	0	,	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	ī	ő	l ő	3	l ő	3	1	0	ő
	Equity		0	0		ō	l ö	ō	0	ō	0	0	ō
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		nks and central governments	68	0	68	1	0	0	7,210	0	7,210 376	68	0	0
	Institution		593	0	454	38 326	0	0	515 1.952	0		36	0	0
	Corporate	Corporates - Of Which: Specialised Lending	2,027	1	1,280 28	3.2b		0	1,952	0	1,291	305	0	1
		Corporates - Of Which: SME	10	0	20	,		0	20	0	18	,		0
	Retail	corporates - or writer: SME	63	0	62	4		0	61	0	61	6		0
		Retail - Secured on real estate property	61	0	60	3	0	0	59	0	59	5	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-Si	61	ō	60	3	ō	ō	59	ō	59	5	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3	0	2	1	0	0	2	0	2	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	3	0	2	1	0	0	2	0	2	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
	ĺ			As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	2,416	0	2,451	230	0	0	1,735	0	1,765	185	0	0
	Institutions	2	0	1	1	0	0	2	0	1	0	0	0
	Corporates	4,452	40	3,874	2,404	0	37	4,328	38	3,876	2,406	0	38
	Corporates - Of Which: Specialised Lending	107	6	100	80	0	15	101	6	93	75	0	15
	Corporates - Of Which: SME Retail	894 3.182	15 25	795 3.178	493 486	0	17	883 3,236	14	784 3.232	487 490		17
			25		486			3,236				6	
	Retail - Secured on real estate property	3,094	29	3,097 46			15		22	3,147	448	6	15
LITHUANTA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	53 3.041	23	46 3.051	12 434		14	50 3.095	21	3.103	11 437		14
	Retail - Qualifying Revolving	3,041	23	3,031	0	,	0	3,095	0	3,103	467		14
	Retail - Other Retail	88	1	81	40		2	91	1	85	40	0	2
	Retail - Other Retail - Of Which: SME	34	i i	28			n n	34	;	27			î
	Retail - Other Retail - Of Which: non-SME	53		53	32		ĭ	58		58	34		1
	Equity	õ	ő	0	0	ő	ô	0	ő	0	0	ő	Ô
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	1,147	0	1,157	101	0	0	1,211	0	1,213	114	0	0
	Institutions	1	0	1	0	0	0	1	0	1	0	0	0
	Corporates	3,533 19	16	3,230 19	2,040 14	0	14	3,615	16	3,302	2,107	0	16
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	999	2	934	14 588			1.003	2	935	598	0	0
	Corporates - Ut Which: SME Retail	3,143	12	3.097	588 375	7	10	3,196	11	3.152	371	6	10
	Retail - Secured on real estate property	2.910	11	2,905	290	é	- 6	2,962	10	2.958	284		- 6
	Retail - Secured on real estate property - Of Which: SME	65	1	61	8	í	0	65	1	61	9	0	0
ESTONIA	Retail - Secured on real estate property - Of Which: non-Si		10	2.845	282	5	6	2.897	9	2.897	276	4	6
	Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail	233	1	191	84	1	4	234	1	194	87	1	4
	Retail - Other Retail - Of Which: SME	92	0	89	22	0	2	92	0	89	23	0	2
	Retail - Other Retail - Of Which: non-SME	140	1	102	62	1	1	142	1	106	64	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						Skand	inaviska Enskilda Banken	- gruppen						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Rick weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria													
Total   Total   Tam - 1y     Tam - 1y     Tam - 2y     Total	Belgium	100 3 133	0 0 0 0 0 0 0 0 0 0 1 104 3 3 138	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Bulgaria													
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	5.5	69 0 0 5 5 1 0 0 0 2 47 0 121	69 0 0 0 0 47 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 3 0 4 4 94 33 147	900 703 437 0 105 880 583	8 50 0 9 17 78	653 3,679 127 225 309 697	0	000000000000000000000000000000000000000	
Total  [0 - 3M[   13M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more   Total	Estonia	133 6 11 2 4 20 30	1 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0	C C C C C C C C C C C C C C C C C C C		5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	0 0 0 0	5 14 1 0 0 17 3	0 0 0 0 0	0
Total	1	300	300	. 0	0	1	300	0	. 0	0	0	39	0	50



General governments exposures by country of the counterparty

						Skandi	naviska Enskilda Banken	- gruppen						
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(				Non desirative financial a	ssets by accounting portfolic		Derivatives with po	sitivo fair valvo	Positivativos with	negative fair value	Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial a	ssets by accounting portfolio	· 	Derivatives with po	sitive fair value	Derivatives with	i negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Finland	1 4 1 1 10 194	0 0 2 2 2 2 2 1 4 4 4 4 4 4 4 4 4 4 4 4 8 9 19 19 10 10 10 10 10 10 10 10 10 10 10 10 10	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 11 4 10 19 108	1 9 1 1 4 10 53	99 652 31 29 141 174 204 1,331	5 10 7 13 28 4 19	138 206 465 1,020 738 195 303	0 0 2 0 0 0 0		7
[ 0 - 3M [	France	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	25 0 0 0 0 0 0	1,164 0 2 0 0 0 0 0 0 0 0 0 0 1,165	9 87 0 0 0 0 0	145 2,040 0 0 0 0 0 2,184	0 0 0 0 0		6
[ 0 - 3M [	Germany	44 9 9 31 8 8 100	9 99 316 1 81 7 107 0 0 0 0 0	( 3; ( 6; ( ( (		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	46 13 30 0 0 0	000000000000000000000000000000000000000	0 100 0 2 0 0 0	0 7 0 0 9 0	0 100 0 0 100 0	0 0 0 0 0		20
[ 0 - 3M   [ 3M - 1Y	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece													
[ 0 - 3M [	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Italy													
[ 0 - 3M   [ 3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more Total	Latvia	199 22 18 11 14 4 3 599	0 190 9 29 9 1 181 1 11 11 1 141 8 8 8 5 35 4 594	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 12 11 73 3 35	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	14 0 0 0 0 0 0	5 1 0 0 3 3 0 0		112



General governments exposures by country of the counterparty

						Skandi	naviska Enskilda Banken	- gruppen						
							As of 31/12/2021	l e						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	citiva fair valua	Darivativas with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		NOIP-DELIVATIVE IIIIAIICIAI A	ssets by accounting portione		Derivatives with po-	Silive Iali Value	Derivatives with	i negative ian value			Risk weighted exposure amount
Residual Fidurity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	22 9 9 194 195 144 144 141	3 148 1 141	12	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 8 12 36 59 1 117	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0	0 1 0 1 2 4 0		107
[ 0 - 3M [	Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	3 2 0 3 3 77 77	97 50 98 0 0 20 2 135 2 423 823	2 6 18 38 17 58	0 831 611 184 1,395 275 341 3,637	0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Malta													
Total  [ 0 - 3M	Netherlands													
[ 0 - 3M [	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	0 0 0		0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

						Skandi	naviska Enskilda Banken	- gruppen						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	·	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative intrinancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden	3,51 20 1,39 14 91 71 63 7,625	3,612 7 167 3 878 7 107 6 555 6 207 6 131	627			6 13 40 22 40 2 0 0	283 122 6 13 34 103 89	9,988 6,668 12,774 4,886 353	35 45 1 80 25 38 3	3,922 6,793 5,434 5,174 8,156 5,007 153 <b>34,638</b>	314 1,055 0 260 236 0 0	0	89
[ 0 - 3M [	United Kingdom			0	0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 13 0 3 0 0 0	220 353 0 85 0 0	0 0 0 0		
[ 0 - 3M [	Iceland			0	0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[ 0 - 3M [	Liechtenstein									_				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	11 211 2 2 2 191 25-5 710	9 7 4 24 0 190 254	254 0	0	(	4 90 4 0 48 0 0	2 0 0 0 0 0 0	297 29 1 1 23 0 0	18 2 2 1 1 0 0	957 20 32 26 41 21 0 1,097	180 0 0 25 25 0 0	( ( ( ( ( (	49
[ 0 - 3M [	Australia			0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	( ( ( ( ( ( (	0
[ 0 - 3M [	Canada		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	1 0 0 0 0 0 0 0	60 0 0 0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( (	0
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

						Skandir	naviska Enskilda Banken	- gruppen						
							As of 31/12/2021			_		_		
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	92	92 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 11 0 31 33 38 112	0 5 433 0 545 322 601 <b>1,905</b>	9 118 5 0 50 1 1 8 190	179 1,546 228 0 876 12 73 <b>2,915</b>	0 0 0 0 0		3
[ 0 - 3M [	China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1 0 0 0 0	306 0 0 0 0 0 0	1 0 0 0 0 0 0	176 0 0 0 0 0 0	0		
[ 0 - 3M	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1 0 0 0 0 0	499 0 0 0 0 0 0 499	7 0 0 0 0 0 0	553 0 0 0 0 0 0 0 553	0 0 0 0 0		
[ 0 - 3M [	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	5 0 0 0 0 5	299 0 0 0 0 0 0 0 299	13 0 0 0 0 0 0		
To - 3M	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 0	0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Middle East	100 ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 100 0 0 0 0 7 127 0 0 227			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 100 0 0 127 0 227	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	585 0 0 0 0 209 0		59
Total	Latin America and the Caribbean		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		59



#### General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

						Skalluli	naviska Enskilda Banken	- gruppen						
							As of 31/12/2021	l .						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	citiva fair valua	Darivativae witi	h negative fair value	Off-balance s	heet exposures	
					Non-derivative illiancial as	ssets by accounting portionic		Denvauves with po	Silive Idii Value	Delivatives with	ii liegative lali value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		1 149 1 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	11 16 0 0 0	3 13 6 16 0 0 0 0 0 0 0 0 0 0 0 0 0	(			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7- 7- ( ( ( ( (	9 901 4 1,272 5 0 0 6 0 7 0 0 8 0 0	1º (	4 1,313 5 220 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that 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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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



General governments exposures by country of the counterparty

						Skandii	naviska Enskilda Banken	- gruppen						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Austria													
Total	Belgium	0 0 0 0 9 9 2 2 2	0 0 0 0 0 0 99 32 131	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 9 9 32 131		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[ 0 - 3M [	Bulgaria													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	76 3 3 26 102 32 198 6 443	76 3 9 7 32 123 0 250	76 3 7 32 123 0 242		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 0 0	21 131 10 274	3 2,468 0 251 6 389 1 101 1 596 8 1.483	46 154 0 21 21 64 290	2,746 3,464 306 236 442 545	1 0 0 0 0 0	( ( ( ( (	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	104 104 105 105 105 105 105 20 20 308	3 104 16 22 53 196	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 6 16 22 53 196 2 29	270	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	25 10 0 3 26 0	( ( ( (	67



#### General governments exposures by country of the counterparty

						Skand	inaviska Enskilda Banken	- gruppen						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Finland	6 4 47 7 11 9 243	0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0	0 0 0 0 0		0 0 1 1 8 8 6 6 9 1 1 1 1 5 9 7 9 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	3 4 21 3 6 6 40 23 100	467 434 852 157 245 332 367 <b>2,855</b>	6 8 22 3 20 17 40	128 146 396 510 894 247 289 <b>2,609</b>	0 0 0 150 0 0	( ( ( ( (	13
[ 0 - 3M [	France	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 19 19 0 19 0 19 0 19 0 19 0 19 0 19	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	68 0 0 0 0 0	296 35 0 0 0 0 331	0	0 0 0 0		14
[ 0 - 3M [	Germany	88 200-01 15 57 76 6	88 88 4 204 5 15 15 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 39 34 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		35 13 0 0 0 0 0 0	0 0 0 0	0 0 2 0 0	0 0 4 2 0	0 0 97 97 0 0	0 0 0 0	(0)	
To - 3M	Croatia		100	,,				·		·		J		10
To - 3M	Greece													
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland			0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Italy													
[ 0 - 3M [	Latvia	99 111 6 112	7 67 2 112 5 6 3	0 0 0 0 0	0 0 0 0 0 0		0 5 16 2 7 7 2 3 3 3 135	0 0 0 0 0 0	20 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	21 1 0 0 2 4 0 29	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	90



General governments exposures by country of the counterparty

						Skandii	naviska Enskilda Banken	- gruppen						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non devicative financial a	ssets by accounting portfolio		Derivatives with po	sitivo fair valvo	Doublestives with	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portrollo		Derivatives with pos	sitive fair value	Derivatives with	negative rair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania	95 585 239 78 119 203 0 792	95 58 239 78 119 203 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 13 4 34 34 59 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 5 20 0		115
[ 0 - 3M [	Luxembourg	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 3 7 3 14 25 34 116	0 466 118 775 229 560 284 <b>2,432</b>	1 0 1 19 18 21 9	280 93 50 292 304 251 117 <b>1,386</b>	0 0 0 0 0		0
[ 0 - 3M [	Malta													
[ 0 - 3M [	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	0 0 0 0	0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0
[ 0 - 3M [	Portugal													
Total	Romania	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M] [3M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia						·				Ü			
[ 0 - 3M   [ 3M - 1Y   [ 11' - 2Y   [ 12' - 3Y   [ 3Y - 5Y   [ 10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

						Skandi	naviska Enskilda Banken	- gruppen						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balan	ice sheet	
						,				Bardonethou with	arandar filosofia	Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden	2,40 27 27 2,03 2,03 43 43 93 31 2,15 6,53	2,341 275 1 2,031 3 131 6 312 7 508 7 149	247	0 0 0	(	7 14 52 17 36 2 0	537 2455 14 26 44 104 36 <b>1,006</b>	10,258 5,516 5,999 7,669 4,522	296 61 204 92 93 163 9	7,481 12,591 11,318 4,677	0	( ( (	62
[ 0 - 3M [	United Kingdom			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 6 0 0 25 0	0 0 85 0 0 130	0 11 0 0 0 0	0 194 0 0 0	162 0 0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	1
To - 3M	Iceland			0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[ 0 - 3M [	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	100 399 111 111 9 300 400	n n	98 381 110 74 75 302 0 1,041			3 0 8 44 0 0 0	4 1 0 0 0 0 0	396 51 1 10 19 0 0	11 18 0 1 2 2 0 0	607 395 16 15 43 19 0	0 0 0 0 0	( ( ( ( (	18
[ 0 - 3M [	Australia			0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Canada			0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0	15 0 0 0 0 0 0 15	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

						Skandir	naviska Enskilda Banken	- gruppen						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	sheet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	100 91 (	100 99 0 0 0 0 0 0 0 0 0 0 199			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 51 62 53 199 173 288 <b>823</b>	66 1,165 336 752 1,057 617 764 <b>4,758</b>	3 24 10 6 9 5 0	35 212 91 88 485 74 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0	403 0 0 0 0 0 0	25 0 0 0 0 0 0	614 0 0 0 0 0 0 0 0	0		
[ 0 - 3M [	Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	3	1,049 0 0 0 0 0 0	15 0 0 0 0 0 0	1,958 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	5 0 0 0 0	377 0 0 0 0 0 0 377	1 0 0 0 0 0	158 0 0 0 0 0 0 0	73 0 0 0 0 0 0 73		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 3 3 3			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3	0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Middle East	(100 (100 (141 (142 (142 (143 (144)	0 0 0 0 100 100 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 100 0 0 145 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	659 0 0 0 0 191 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean	213	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		51



#### General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

							Skandi	naviska Enskilda Banken	- gruppen						
								As of 30/06/2022	2						
							Dire	t exposures							
		(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Res	sidual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	(	129 0 0 0 7 7 70 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
	[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Others		4 4 7 7 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	66 96 0 0 0	5 2,426 0 1,484 0 0 0 0 0 0 0 0 0 0 0	35 100 0 0 0	5 1,709 1,510 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0
	Total		11	11	Ċ		0 0	0	156	3,911	135	3,219	0		ò

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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures Skandinaviska Enskilda Banken - gruppen

									3 -pp								
					As of 30/09/2021								As of 31/12/2021				
		Gross c	carrying amount/ Nominal amou	nt		Accumulated imp	nairment, accumulated negative change lit risk and provisions <sup>6,8</sup>	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		th non-performing	r	On performing exposures <sup>2</sup>	On non-performing exposure	financial guarante	es	Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>1</sup>	financial guarantees received on non- performing exposures
		and <=90 days	Of w	which: defaulted	Of which Stage 3		Of which !	Stage 3		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min BUR)  Cash balances at central banks and other demand deposits	58,61	7 0		0	0				0 43,5		,				,		
Debt securities (including at amortised cost and fair value)	20,20		1		0			,	0 13,5					1 ;	1 ;	]	1 1
Central banks	10,68		1			-			0 4,8								
General governments	2,52							i	0 2.5								
Credit institutions	5,36			0	0		0	0	0 4,5	17 0		0		0			0
Other financial corporations	1,59	2 0		0	0		0	0	0 1,2	24 0		0		0			0
Non-financial corporations	4	16 0		0	0	0	0	0	0	96 0		0		0			0
Loans and advances(including at amortised cost and fair value)	178,02	5 109	1,223	1,078	919	225	642	509	358 179,6	83 114	1,033	930	78:	2 231	564	431	344
Central banks	17	0 0		0	0	0	0	0	0	57 0		0					0
General governments	1,65	2 0		0	0	0	0	0	0 1,6	46 0		0		0			0
Credit institutions	7,01	0 0	0 2	0	1	0	0	0	0 5,2	13 17		0 0		0			0
Other financial corporations	11,25	12 15	5 19	19	19	S	13	13	0 11,6	93 4	2:	7 15	2	7	1	1	37
Non-financial corporations	89,81	7 28	8 993	870	709	156	537	405	282 92,2	76 21	81:	1 738	57	8 159	461	338	236
of which: small and medium-sized enterprises	32,50	15 4	4 123	100	100	49	43	33	60 32,1	60 5	100	0 81	. 8	5 43	3	31	47
of which: Loans collateralised by commercial immovable property	19,34	16 1	1 100	48	48	13	24	21	74 18,3	99 0	41	9 44	4	9 10	1	25	29
Households	68,08	14 66	5 210	189	191	63	92	91	77 68,7	98 73	199	S 174	17	7 65	8.	8	71
of which: Loans collateralised by residential immovable property	61,33	9 52	2 89	75	76	21	20	20	69 61,8	29 55	85	5 65	7	1 2	2 29	25	66
of which: Credit for consumption	3,92		2 108	103	104	37	67	66	3 4,0		100	95	9	6 31	3 50	5.	3
DEBT INSTRUMENTS other than HFT	256,85	0 110	1,223	1,078	919	225	643	509	358 236,8	68 114	1,033	930	78:	2 231	564	431	344
OFF-BALANCE SHEET EXPOSURES	77,21	2	138	106	109	40	17	16	104 84,5	82	25	16	1	5 55			3

Fig. 12 and 13 and 14 and 15 a

Performing and non-performing exposures Skandinaviska Enskilda Banken - gruppen

	Greac carrying amount/ Rominal amount  Of which performing but spaced due > 30 deer and c-90 days  07 which for performing but spaced due > 30 deer and c-90 days  07 which defaulted  13,642 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				As of 31/03/2022									As of 30/06/2022				
		Gress ca	rrying amount/ Nomina	l amount		Accumulated imp	pairment, accumulated ne lit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		Gross G	arrying amount/ Nomina	amount		Accumulated imp	airment, accumulated ne it risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and
		but past due >30 days		Of which non-performing	ŗ	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	9*	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3			Of which Stage 3					Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	62,499	0	0	0	0	0	0	0	0	78,477	7 0	۰			0	0	0	•
Debt securities (including at amortised cost and fair value)	19,642	. 0	0	0	0	0	0	0	0	19,322	2 0			0	0	0	0	۰
Central banks	10,805	0	0	0	0	0	0	0	0	10,237	7 0	0		0	0	0	0	
General governments	2,025	0	0	0	0	0	0	0	0	2,226	6 0	0		0	0	0	0	
Credit institutions	5,391		0	0	0	0	0	0	0	5,396	6 0	٥		0	0	0	0	
Other financial corporations	1,232	0	0	0	0	0	0	0	0	1,214	4 0	0		0	0	0	0	
Non-financial corporations	186	0	0	0	0	0	0	0	0	249	9 0	0		0	0	0	0	
Loans and advances(including at amortised cost and fair value)	189,393	137	878	785	630	238	480	332	231	188,390	56	921	793	635	253	471	324	252
Central banks	183	0	0	0	a	0	0	0	0	415	5 0	a		0	0	0	0	۰
General governments	1,632	2 0	0	0	0	0	0	0	0	1,674	4 0	a		0	0	0	0	۰
Credit institutions	7,105	5 2	1	0	1	0	0	0	0	7,511	1 1	1		1	0	0	0	۰
Other financial corporations	12,934	0	28	19	25	10	14	14	9	12,970	0	43	24	4 38	9	14	14	14
Non-financial corporations	98,737	7 66	653	591	428	159	387	241	150	98,920	0 24	695	604	432	172	384	237	170
of which: small and medium-sized enterprises	32,601	. 6	87	72	74	49	32	27	45	30,863	3 7	100	90	91	47	33	30	40
of which: Loans collateralised by commercial immovable property	19,356	5 0	53	52	51	14	20	20	32	19,520	0 3	51	50	50	15	20	20	30
Households	68,802	68	196	175	175	68	79	78	72	66,900	0 31	182	165	165	71	74	73	68
of which: Leans collateralised by residential immovable property	61,857	52	82	68	69	22	17	17	64	60,110	0 17	77	65	5 66	23	17	16	61
of which: Credit for consumption	3,978	13	102	98	96	40	58	57	4	3,931	1 12	93	86	89	42	53	52	3
DEBT INSTRUMENTS other than HFT	271,535	137	878	785	630	238	480	332	231	286,188	56	921	793	635	253	471	324	252
OFF-BALANCE SHEET EXPOSURES	82,260		38	22	20	66	11	11	3	79,307		35	34	33	65	12	12	2

(1) for the distinct of may-printing appears gives ride to Motifs (1/k) of Registers (10) to \$17,013 (100) (2) Initiations of may be the distinct of may-printing appears gives ride to Motifs (1/k) of Registers (10) to \$17,013 (100) (3) Initiations sport her the canables were of expect ordit bears on this exception for final and intermed subject to printing and printing ordinary for the distinct ordinary in the ride due to code it find for financial intermed as the wide from the financial intermed as the ride and to code it find for financial intermed measured at firr value through politic to the the 1971 and printing ordinary through the ride and to code it find for financial intermed measured at firr value through politic to the other 1971 and printing for the subject of the political intermed measured at firr value through politic to the three 1971 and printing for the subject or the subject or the political intermed measured at firr value through politic to the three 1971 and printing for the subject or the subject or the political intermed measured at firr value through politic to the three 1971 and printing for the subject or the political intermed measured at firr value through politic to the political intermed measured at firr value through politic to the political intermed measured at firr value through politic to the political intermed measured at firr value through politic to the political intermed measured at firr value through politic to the political intermed measured at firr value through politic to the political intermed measured at firr value through politic to the political intermed measured at firr value through politic to the political intermed measured at firr value through political intermed me

(6) for the or-balance sheet liters, accommission impriments and accommission of properties and accommission of the properties of the properties of what is exponded according to the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention as primarily intervention as promoting and according to the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the properties III and III of Republication convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention based on a costification convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention based on a costification convention in the PREFIT Intervention (Imprises in F.I.U.) (F.1305), which follows a sign convention in the PREFIT Intervention (Imprises in F.I.U.) (F



#### Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on 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
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	o
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)	1,219	889	550	508	654	518	1,126	737	471	430	640	425
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	31	18	13	13	13	0	31	18	13	13	13	0
Non-financial corporations	1,106	840	524	483	578	500	1,014	691	446	407	564	409
of which: small and medium-sized enterprises	153	73	34	28	96		145	62	28	24	95	
Households	81	31	12	11	64	18	80	28	11	10	64	16
DEBT INSTRUMENTS other than HFT	1,219	889	550	508	654		1,126	737	471	430	640	
Loan commitments given	18	13	3	3	15	12	15	0	1	1	13	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

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

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(</sup>i) 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.



#### Forborne exposures

Skandinaviska Enskilda Banken - gruppen

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fin- received on ea forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated control	mpairment, hanges in fair edit risk and exposures with	Collateral and fin- received on e forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on 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
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)	o	0	0	0	o	0	o	o	o	0	0	o
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)	867	585	375	356	477	258	856	608	370	352	457	273
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	o
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	31	19	13	13	13	0	31	18	13	13	13	0
Non-financial corporations	757	540	351	334	402	243	750	565	347	330	384	259
of which: small and medium-sized enterprises	141	50	25	21	102		140	56	27	20	93	
Households	79	26	10	9	63	15	76	25	10	9	60	14
DEBT INSTRUMENTS other than HFT	867	585	375	356	477		856	608	370	352	457	
Loan commitments given	16	0	1	0	14	0	17	0	1	0	14	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

(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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



# 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Skandinaviska Enskilda Banken - gruppen

,				0/09/2021						1/12/2021						1/03/3033						(05/2022		
	Groce care	rving amount	AS OF 3	0/09/2021			Groce can	rying amount	AS OF 3	1/12/2021			Cross corr	ying amount	AS OF 3	1/03/2022			Crocs can	rying amount	AS OF 3U	/06/2022	-	-
	GIUSS CAIT					Accumulated	Gross can					Accumulated	GIOSS CAIT					Accumulated	GIUSS CAIT				1 .	Accumulated
		Of which		Of which loans		negative changes in fair		Of which:		Of which loans		negative changes in fair		Of which:		Of which loans		negative changes in fair		Of which:		Of which loans		negative changes in fair
		non- performi		and advances subject to	Accumulated impairment <sup>1</sup>	value due to		non- performir		and advances subject to	Accumulated impairment <sup>1</sup>	value due to		non- performin		and advances subject to	Accumulated impairment <sup>1</sup>	value due to		non- performir		and advances subject to	Accumulated impairment <sup>1</sup>	value due to
			of which:	impairment	impairment <sup>*</sup>	credit risk on			of which:	impairment	impairment <sup>*</sup>	credit risk on			of which:	impairment	impairment.	credit risk on			of which:	impairment	impairment:	credit risk on
(mln EUR)			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>			defaulted			non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	1.378	7	7	1.378	5	0	1.372	7	7	1.372	5	0	1.401	8	7	1.401	5	0	1.439	8	8	1.439	5	0
B Mining and guarrying	2.016	353	335	2.016	247	0	1.436	249	212	1.436	186	0	1.213	66	27	1.213	41	0	1.051	78	1	1.051	19	0
C Manufacturing	8,445	207	143	8,427	134	0	9,012	152	141	9,005	119	0	9,718	214	206	9,711	167	0	10,384	205	201	10,377	150	0
D Electricity, gas, steam and air conditioning supply	5,034	18	18	5,034	13	0	5,343	18	18	5,343	13	0	5,915	5	5	5,915	12	0	5,699	29	29	5,699	15	0
E Water supply	304	0	0	304	1	0	412	1	1	412	1	0	407	1	1	407	1	0	370	1	1	370	1	0
F Construction	1,141	12	11	1,141	13	0	1,109	12	10	1,109	15	0	1,248	12	10	1,248	15	0	1,349	10	9	1,349	15	0
G Wholesale and retail trade	7.616	21	20	7.616	19	0	7.819	20	18	7.749	21	0	7.625	20	19	7.625	22	0	7.312	15	13	7.312	24	0
H Transport and storage	7,744	177	160	7,744	106	0	7,770	168	162	7,770	112	0	8,608	142	141	8.608	114	0	7.871	147	147	7.871	123	0
I Accommodation and food service activities	551	9	2	551	7	0	560	8	2	560	7	0	563	6	4	563	7	0	561	4	4	561	8	0
J Information and communication	2.541	4	4	2.541	6	0	2.749	4	4	2.749	6	0	3.383	4	4	3.343	6	0	3.318	4	4	3.208	7	0
K Financial and insurance activities  I Real estate activities	10,799	22	19	10,746	22	0	12,264	22	19	12,101	25	0	16,046	22 16	20	16,046	29	0	17,037	38	37	17,037	46	0
M Professional, scientific and technical	33.538 4 184	28	24	4.116	12	0	4,541	20	19	33.388 4.541	18	0	5.025	16	16	5.025	18	0	5 328	16	15	5,328	16	0
activities	1,101	,	-	1,110		Ü	1,511	-	-	1,511	10	Ů	3,023	,	, ,	3,023	10	Ů	3,320			3,320	10	
N Administrative and support service activities	1,595	37	37	1,595	27	0	1,255	36	36	1,255	27	0	1,200	39	39	1,200	31	0	1,655	43	43	1,655	34	0
O Public administration and defence, compulsory social security	218	0	0	218	0	0	101	0	0	101	0	0	111	0	0	111	0	0	108	0	0	108	0	0
P Education	304	0	0	304	1	0	328	0	0	328	1	0	415	0	0	415	1	0	425	0	0	425	1	0
Q Human health services and social work activities	987	9	3	955	6	0	979	8	2	979	6	0	922	8	3	922	6	0	886	8	3	886	8	0
R Arts, entertainment and recreation	255	0	0	255	1	0	222	0	0	222	1	0	232	0	0	232	1	0	251	0	0	251	1	0
S Other services	1,165	85	85	1,165	50	0	1,614	85	84	1,614	55	0	775	85	85	775	53	0	875	86	86	875	63	0
Loans and advances	89.817	993	870	89,645	693	0	92.276	811	738	92.036	627	0	98.737	653	592	98.689	545	0	98 920	695	604	98.802	556	0

<sup>(1)</sup> The Riems '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 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.