



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	Skandinaviska Enskilda Banken - gruppen
<b>LEI Code</b>	F3JS33DEI6XQ4ZBPTN86
<b>Country Code</b>	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.

## 2022 EU-wide Transparency Exercise

### Key Metrics

Skandinaviska Enskilda Banken - gruppen

(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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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



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### Leverage ratio

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(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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	16,225	16,426	15,769	16,116	C 47.00 (r0310,c0010)	
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)	
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]	

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Capital

Skandinaviska Enskilda Banken - gruppen

		(in EUR, %)							
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION		
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>17,030</b>	<b>17,730</b>	<b>17,120</b>	<b>17,466</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR	
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>14,933</b>	<b>15,104</b>	<b>14,955</b>	<b>14,775</b>	C.01.00 (0020,0050)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,642	1,765	1,623	1,654	C.01.00 (0030,0050)	Articles 36(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 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	1,354	1,853	1,941	2,008	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (g) and 36(1) point (i) of CRR	
	A.1.4	Other Reserves	3,670	3,420	3,473	3,424	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (h) of CRR	
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (j) and 36(1) point (l) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-128	-128	-197	-239	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (k) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-549	-545	-513	-501	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (n) and 37 of CRR, Articles 4(15), 36(1) point (o) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-1	-1	-1	-1	C.01.00 (0370,0050)	Articles 36(1) point (e) and 38 of CRR	
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	-1,185	-1,679	-1,821	-1,739	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (l) 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.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (c) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (c) 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 (0480,0050)	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 (0490,0050)	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 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) to (3) and 74 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR	
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR	
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR	
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-	
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48 to 48 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0540,0050)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
	<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,292</b>	<b>1,322</b>	<b>814</b>	<b>1,341</b>	C.01.00 (0530,0050)	Article 41 of CRR	
	A.2.1	Additional Tier 1 Capital instruments	1,292	1,322	814	1,341	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050)	-	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
	<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>16,225</b>	<b>16,426</b>	<b>15,769</b>	<b>16,116</b>	C.01.00 (0050,0050)	Article 25 of CRR	
	<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>804</b>	<b>1,304</b>	<b>1,351</b>	<b>1,350</b>	C.01.00 (0570,0050)	Article 71 of CRR	
	A.4.1	Tier 2 Capital instruments	848	1,349	1,354	1,348	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
	A.4.2	Other Tier 2 Capital components and deductions	-44	-45	-3	2	C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
	OWN FUNDS REQUIREMENTS	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>74,064</b>	<b>76,826</b>	<b>80,137</b>	<b>79,313</b>	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
		B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0010,0040)	-
		<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>20.16%</b>	<b>19.66%</b>	<b>18.66%</b>	<b>18.63%</b>	CA1 (X)	-
	CAPITAL RATIOS (%) Transitional period	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>21.91%</b>	<b>21.38%</b>	<b>19.68%</b>	<b>20.32%</b>	CA1 (Y)	-
		<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>22.99%</b>	<b>23.08%</b>	<b>21.36%</b>	<b>22.02%</b>	CA2 (X)	-
		<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>14,933</b>	<b>15,104</b>	<b>14,955</b>	<b>14,775</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.21-A.1.13-A.1.21	-
	Memo Items	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>20.16%</b>	<b>19.66%</b>	<b>18.66%</b>	<b>18.63%</b>	(B.1)/(B-1)	-
F		Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-	
F		Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-	
F		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-	

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

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

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	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	51,608	54,563	56,252	55,746	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	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, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	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, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<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.

**2022 EU-wide Transparency Exercise**  
**P&L**  
Skandinaviska Enskilda Banken - gruppen

(m€ EUR)	As of 30/09/2021	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
Net 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
Gains or (-) losses on financial assets and liabilities held for trading, net	409	528	253	355
Gains 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
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,887</b>	<b>5,139</b>	<b>1,344</b>	<b>2,567</b>
(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>2)</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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,294</b>	<b>3,002</b>	<b>758</b>	<b>1,409</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,891</b>	<b>2,480</b>	<b>619</b>	<b>1,141</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,891</b>	<b>2,480</b>	<b>619</b>	<b>1,141</b>
Of which attributable to owners of the parent	1,891	2,480	619	1,141

<sup>1)</sup> Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Skandinaviska Enskilda Banken - gruppen

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	58,811				43,799				62,763				78,717				IAS 1.54 (f)
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)(i); 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				
<b>TOTAL ASSETS</b>	<b>311,343</b>				<b>277,866</b>				<b>323,847</b>				<b>347,182</b>				IAS 1.9(a), I.G 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".

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>																									
Financial assets at fair value through other comprehensive income																									
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	Annex V.Part 1.31, 44(b)	
Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	1,024	0	0	0	0	0	951	0	0	0	0	0	906	0	0	0	0	902	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
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>2</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 periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
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(l)
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
<b>TOTAL LIABILITIES</b>	<b>292,502</b>	<b>259,015</b>	<b>305,802</b>	<b>329,215</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>18,841</b>	<b>18,851</b>	<b>18,045</b>	<b>17,967</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>311,343</b>	<b>277,866</b>	<b>323,847</b>	<b>347,182</b>	IAS 1.IG6

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

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		11,264	11,066	15,226	26,617	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,050	1,405	1,652	1,648	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	4,064	1,967	3,860	2,261	Annex V.Part 1.31
Deposits	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
	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: Subordinated 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
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>289,461</b>	<b>254,538</b>	<b>301,786</b>	<b>324,524</b>	

## 2022 EU-wide Transparency Exercise

### Market Risk

Skandinaviska Enskilda Banken - gruppen

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2021	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								
Of which: Specific risk	977	412	0	0	0	0						0	0	0	0								
Equities	106	50	7	1	24	9						8	1	39	5								
Of which: General risk	37	21	7	1	24	9						8	1	39	5								
Of which: Specific risk	69	29	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	6	2	20	4						9	3	25	6								
Commodities risk	0	0	18	9	18	9						23	7	33	10								
<b>Total</b>	<b>1,097</b>	<b>490</b>	<b>24</b>	<b>10</b>	<b>143</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>12</b>	<b>168</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,610</b>
	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								
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								
Of which: Specific risk	44	45	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	13	5	36	11						22	6	49	16								
Commodities risk	0	0	30	14	37	4						25	8	22	4								
<b>Total</b>	<b>953</b>	<b>870</b>	<b>65</b>	<b>20</b>	<b>206</b>	<b>57</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>85</b>	<b>23</b>	<b>190</b>	<b>41</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,438</b>

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	396	396	65	490	490	490	93	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	377	459	50	866	717	43	43	
	Corporates	1,006	418	574	1,116	705	647		
	of which: SME	566	92	72	516	116	92		
	Retail	2,375	1,955	1,388	2,723	2,079	1,460		
	of which: SME	496	418	245	460	427	251		
	Secured by mortgages on immovable property	602	392	194	608	396	197		
	of which: SME	162	161	43	151	159	41		3
	Exposures in default	7	4	4	7	4	4		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	1,462	1,462	2,703	1,540	1,540	2,858			
Equity	155	155	155	156	156	156			
Other exposures	3,660	3,660	3,654	3,698	3,698	3,672			
Standardised Total <sup>2</sup>	8,642	7,514	6,480	9,022	7,869	6,921		18	

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

<sup>2</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

<sup>3</sup> The most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SWEDEN	Central governments or central banks	72	72	0	81	81	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	209	227	227	426	286	289		
	Corporates	9	9	21	7	42	26		
	of which: SME	1,127	969	686	1,181	1,017	778		
	Retail	184	189	102	190	175	105		
	of which: SME	163	181	91	112	111	69		
	Secured by mortgages on immovable property	48	13	13	56	16	15		0
	Exposures in default	2	2	2	2	2	2		
	Items associated with particularly high risk	54	54	81	54	54	81		
	Covered bonds	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	1,075	1,075	2,317	1,147	1,147	2,486			
Equity	1,035	1,035	1,075	1,066	1,066	1,154			
Other exposures	0	0	0	0	0	0			
Standardised Total <sup>2</sup>	2	2	2	2	2	2		4	

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

<sup>2</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1	1	0	1	1	0		
	Corporates	12	11	31	8	6	38		
	of which: SME	6	6	6	6	6	6		
	Retail	11	7	6	15	12	9		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	22	7	7	22	22	7		
	of which: SME	4	0	0	2	2	0		2
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	12	12	12	12	12	12			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total <sup>2</sup>	0	0	0	0	0	0		2	

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

<sup>2</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	21	21	4	25	25	5		
	Corporates	5	0	0	5	5	0		
	of which: SME	3	0	0	3	3	0		
	Retail	46	38	60	46	40	67		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	7	7	2	7	7	2		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	0	0	0	0	0	0			
Standardised Total <sup>2</sup>	0	0	0	0	0	0		0	

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

<sup>2</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	2	2	2	2	2	2		
	Corporates	80	68	60	88	79	67		
	of which: SME	46	38	40	46	40	40		
	Retail	138	117	88	152	131	98		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	26	25	7	7	7	2		0
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0			
Collective Investments Undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	31	31	17	31	31	19			
Standardised Total <sup>2</sup>	0	0	0	0	0	0		3	

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

<sup>2</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1	1	1	0	2	2	0	0
	Corporates	7	7	7	0	13	13	0	0
	of which: SME	1	1	1	0	2	2	0	0
	Retail	66	20	15	0	65	22	17	0
	Secured by mortgages on immovable property	2	1	1	0	2	2	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
DENMARK	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	29	28	24	0	34	34	30	0
	of which: SME	14	14	12	0	17	17	15	0
	Retail	29	63	47	0	60	60	45	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	177	177	5	0	182	182	4	0
	Corporates	1	1	1	0	2	2	1	0
	of which: SME	1	1	1	0	2	2	1	0
	Retail	127	7	6	0	146	8	6	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	117	117	40	0	115	115	39	0
	Items associated with particularly high risk	12	12	11	0	11	11	11	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	2	2	2	0	11	11	11	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	4	1	1	0	3	2	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	63	29	28	0	61	34	33	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	9	9	9	0	11	11	3	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	34	34	34	0	33	33	33	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	6	6	6	0	10	10	10	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	273	237	166	0	282	243	171	0
	Secured by mortgages on immovable property	63	65	38	0	66	64	37	0
	of which: SME	1	1	1	0	1	1	1	0
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	6	6	6	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ESTONIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	26	11	11	0	34	34	34	0
	of which: SME	17	2	2	0	17	1	1	0
	Retail	465	281	262	0	460	287	267	0
	Secured by mortgages on immovable property	144	137	79	0	146	139	80	0
	of which: SME	2	1	1	0	1	1	1	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	1,234	1,234	0	1,231	1,643	1,643	1,318	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1,426	1,377	623		2,285	2,122	778	
	Corporates	1,057	668	668		1,064	712	650	
	of which: SME	236	127	127		252	142	112	
	Retail	2,714	2,017	1,443		2,699	2,023	1,447	
	of which: SME	522	431	251		511	426	250	
	Secured by mortgages on immovable property	625	625	201		648	648	207	
	of which: SME	188	187	51		211	210	58	
	Exposures in default	5	3	3		13	9	12	
	Items associated with particularly high risk	56	56	84	3	54	54	81	4
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1,481	1,481	2,791		1,430	1,430	2,702		
Equity	0	0	0		0	0	0		
Other exposures	527	527	2,467		537	537	2,371		
Standardised Total <sup>2</sup>	18,263	9,113	7,962	18	11,521	10,313	7,955	19	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SWEDEN	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	584	466	249		1,187	1,188	251	
	Corporates	384	248	249		377	263	243	
	of which: SME	7	4	4		5	4	4	
	Retail	1,117	962	695		1,093	951	688	
	of which: SME	212	177	106		193	165	98	
	Secured by mortgages on immovable property	222	222	74		231	231	76	
	of which: SME	66	66	18	0	59	59	16	0
	Exposures in default	1	1	2		2	2	2	
	Items associated with particularly high risk	56	56	84		54	54	81	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	134	134	134		143	143	143		
Equity	1,138	1,138	2,467		1,119	1,119	2,391		
Other exposures	1,047	1,047	1,051		1,091	1,091	1,047		
Standardised Total <sup>2</sup>				4				4	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	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	25	22	12		45	45	12	
	Corporates	8	6	37		6	4	38	
	of which: SME	4	3	3		3	2	3	
	Retail	12	8	6		11	7	5	
	of which: SME	4	3	3		4	3	3	
	Secured by mortgages on immovable property	19	19	6		18	18	6	
	of which: SME	4	4	1	2	2	2	1	2
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	12	12	12		12	12	12		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				2				2	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	27	5		29	29	6	
	Corporates	0	0	0		0	0	0	
	of which: SME	4	0	0		0	0	0	
	Retail	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	1		4	2	1	
	Corporates	101	91	78		97	89	77	
	of which: SME	72	63	58		66	53	46	
	Retail	147	124	93		135	115	86	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	105	99	32		97	89	32	
	of which: SME	7	7	2	0	5	5	2	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				3				3	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	2	2	0	3	3	1	0
	Corporates	123	123	144	0	266	225	24	0
	of which: SME	2	2	2	0	6	6	0	0
	Retail	2	2	2	0	6	6	0	0
	of which: SME	2	2	2	0	6	6	0	0
	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	66	66	66	0	51	51	51	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
DENMARK	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1	1	1	0	2	2	0	0
	Corporates	47	46	40	0	61	61	53	0
	of which: SME	38	38	34	0	24	24	19	0
	Retail	69	63	47	0	52	46	35	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	2	2	2	0	2	2	2	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	543	543	13	0	683	683	15	0
	Corporates	2	2	2	0	3	3	3	0
	of which: SME	2	2	2	0	3	3	3	0
	Retail	139	5	4	0	159	19	14	0
	of which: SME	2	2	2	0	4	4	4	0
	Secured by mortgages on immovable property of which: SME	98	98	34	0	76	76	26	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	2	2	2	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	12	1	1	0	1	1	0	0
	Corporates	12	2	2	0	4	2	2	0
	of which: SME	12	2	2	0	4	2	2	0
	Retail	66	29	22	0	65	32	24	0
	of which: SME	2	0	0	0	2	0	0	0
	Secured by mortgages on immovable property of which: SME	4	4	4	0	12	12	9	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	220	20	20	0	220	20	20	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	8	8	8	0	15	15	15	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	294	254	180	0	301	261	185	0
	of which: SME	66	64	37	0	69	64	37	0
	Secured by mortgages on immovable property of which: SME	1	1	1	0	0	0	0	0
	Exposures in default	1	1	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	260	260	66	0	234	234	60	0	
<b>Standardised Total<sup>2</sup></b>									

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ESTONIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	1	1	0	1	1	1	0
	of which: SME	15	0	0	0	15	0	0	0
	Retail	462	296	274	0	462	274	261	0
	of which: SME	189	143	62	0	197	150	86	0
	Secured by mortgages on immovable property of which: SME	1	1	1	0	1	1	1	0
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	15	15	15	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>									

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
Consolidated data	Central banks and central governments	82,630	0	85,315	1,685	0	0	62,950	0	65,693	1,793	0	0
	Institutions	79,182	75	24,518	5,511	0	16	28,522	22	25,421	5,154	0	17
	Corporates	149,551	972	124,128	33,596	84	715	160,363	735	132,881	36,285	88	567
	Corporates - Of Which: Specialised Lending	4,365	28	2,744	1,434	0	12	4,151	24	2,700	1,423	0	20
	Corporates - Of Which: SME	29,757	286	28,362	5,061	16	215	30,812	142	29,099	5,371	8	144
	Retail	74,261	207	70,632	6,507	96	175	73,716	189	70,602	6,524	85	164
	Retail - Secured on real estate property	66,376	91	63,461	4,728	31	15	65,763	83	63,298	4,765	77	46
	Retail - Secured on real estate property - Of Which: SME	1,022	9	994	142	6	4	1,004	8	977	131	5	3
	Retail - Secured on real estate property - Of Which: non-SME	65,354	82	62,467	4,586	25	40	64,759	75	62,323	4,634	22	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,985	117	7,132	2,279	65	124	7,932	106	7,089	2,089	58	115
	Retail - Other Retail - Of Which: SME	1,022	15	1,132	374	11	12	1,193	13	1,099	346	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	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>			47,630							49,756			

<sup>(1)</sup> 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).  
<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2015 exercise.  
<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
SWEDEN	Central banks and central governments	23,497	0	24,234	737	0	0	31,726	0	32,499	763	0	0
	Institutions	6,386	0	6,380	723	0	15	6,387	0	6,387	737	0	1
	Corporates	62,982	40	58,182	15,879	30	107	73,868	30	62,754	12,100	8	93
	Corporates - Of Which: Specialised Lending	637	11	478	218	0	6	466	11	464	227	0	7
	Corporates - Of Which: SME	22,946	29	22,142	2,822	10	46	23,478	17	22,823	3,054	8	65
	Retail	64,140	108	60,978	4,566	27	95	63,453	100	60,820	4,577	23	91
	Retail - Secured on real estate property	58,575	28	55,201	4,288	8	15	58,136	28	55,089	3,309	8	15
	Retail - Secured on real estate property - Of Which: SME	839	7	809	105	5	1	812	6	802	102	4	1
	Retail - Secured on real estate property - Of Which: non-SME	58,156	21	55,393	3,377	3	14	57,248	22	55,285	3,207	3	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,165	80	4,776	1,284	19	79	5,117	73	4,713	1,267	15	75
	Retail - Other Retail - Of Which: SME	828	13	731	207	8	11	828	11	717	276	7	10
	Retail - Other Retail - Of Which: non-SME	4,337	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
GERMANY	Central banks and central governments	27,645	0	28,889	1,244	0	0	9,991	0	11,243	188	0	0
	Institutions	4,497	21	2,899	1,612	0	15	4,186	22	4,274	166	0	15
	Corporates	10,428	118	8,030	3,462	0	80	11,429	130	8,977	3,707	0	79
	Corporates - Of Which: Specialised Lending	221	1	211	81	0	1	205	1	197	76	0	1
	Corporates - Of Which: SME	725	0	671	161	0	0	765	0	651	171	0	0
	Retail	30	1	29	2	0	0	34	1	33	3	0	0
	Retail - Secured on real estate property	28	0	27	2	0	0	32	0	31	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	28	0	27	2	0	0	31	0	31	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	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	2	0	2	1	0	0	2	0	2	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
UNITED STATES	Central banks and central governments	22,819	0	22,817	238	0	0	9,178	0	9,178	110	0	0
	Institutions	1,380	0	1,337	546	0	0	1,654	0	1,609	337	0	0
	Corporates	3,419	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	69	0	68	4	0	0	68	0	67	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	69	0	68	4	0	0	68	0	67	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
NORWAY	Central banks and central governments	521	0	559	46	0	0	640	0	701	56	0	0
	Institutions	1,261	0	1,139	144	0	0	1,321	0	1,183	173	0	0
	Corporates	16,914	152	8,828	2,184	115	0	11,215	14	8,734	2,316	7	59
	Corporates - Of Which: Specialised Lending	449	0	432	115	0	0	441	0	393	111	0	0
	Corporates - Of Which: SME	619	137	587	131	0	85	643	0	575	153	0	14
	Retail	1,788	16	1,656	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	1,600	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	1,635	14	1,499	311	17	13	1,653	13	1,314	321	16	11
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
FINLAND	Central banks and central governments	537	0	892	31	0	0	606	0	923	33	0	0
	Institutions	416	0	395	59	0	0	432	0	411	100	0	0
	Corporates	12,302	84	10,094	2,262	0	51	12,449	84	10,429	2,308	0	56
	Corporates - Of Which: Specialised Lending	558	0	441	124	0	0	632	0	525	166	0	0
	Corporates - Of Which: SME	1,235	0	1,234	188	0	0	1,641	0	1,457	147	0	0
	Retail	176	7	169	107	9	7	179	7	172	108	9	7
	Retail - Secured on real estate property	21	0	21	2	0	0	22	0	22	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	21	0	21	2	0	0	22	0	22	3	0	0
	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	86	6	68	41	8	4	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
DENMARK	Central banks and central governments	516	0	521	14	0	0	399	0	406	13	0	0
	Institutions	1,229	0	1,247	159	0	0	1,111	0	1,124	0	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	87	0	86	5	0	0	86	0	85	5	0	0
	Corporates - Of Which: SME	417	4	436	113	0	2	374	4	379	105	0	2
	Retail	458	10	424	233	16	13	444	9	403	234	15	12
	Retail - Secured on real estate property	12	0	12	1	0	0	14	0	13	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	1	0	0	14	0	13	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	446	10	412	232	16	13	431	9	390	232	15	12
	Retail - Other Retail - Of Which: SME	49	0	75	33	0	2	35	0	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	362	0	609	49	0	0	271	0	203	46	0	0
	Institutions	3,266	0	3,144	365	0	0	3,016	0	2,834	356	0	0
	Corporates	6,983	0	5,249	1,932	0	7	7,203	0	5,393	2,039	0	8
	Corporates - Of Which: Specialised Lending	1,669	0	1,519	606	0	1	1,690	0	1,487	601	0	1
	Corporates - Of Which: SME	52	0	44	15	0	0	50	0	41	15	0	0
	Retail	89	1	84	12	0	0	89	1	85	13	0	0
	Retail - Secured on real estate property	86	1	81	11	0	0	88	1	82	12	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	86	1	81	11	0	0	88	1	82	12	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	3	1	0	0	3	0	3	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	3	1	0	0	3	0	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
SWITZERLAND	Central banks and central governments	134	0	134	1	0	0	122	0	122	1	0	0
	Institutions	217	0	194	23	0	0	201	0	168	22	0	0
	Corporates	1,281	1	1,265	312	0	1	2,098	14	1,297	335	0	1
	Corporates - Of Which: Specialised Lending	50	0	29	10	0	0	50	0	29	10	0	0
	Corporates - Of Which: SME	61	0	61	5	0	0	60	0	59	4	0	0
	Retail	89	1	84	12	0	0	89	1	85	13	0	0
	Retail - Secured on real estate property	58	0	58	4	0	0	57	0	57	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	58	0	58	4	0	0	57	0	57	3	0	0
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail	4	0	3	1	0	0	3	0	3	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	3	1	0	0	3	0	3	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
LITHUANIA	Central banks and central governments	2,630	0	2,653	243	0	0	4,201	0	4,234	259	0	0
	Institutions	1	0	2	2	0	0	1	0	1	0	0	0
	Corporates	4,264	40	3,516	2,269	0	35	4,295	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	921	14	792	472	0	6
	Retail	3,038	29	3,032	464	9	19	3,110	27	3,104	480	8	17
	Retail - Secured on real estate property	2,362	28	2,564	424	8	17	3,022	25	3,023	439	8	16
	Retail - Secured on real estate property - Of Which: SME	58	1	50	13	0	1	54	1	46	11	0	1
	Retail - Secured on real estate property - Of Which: non-SME	2,894	27	2,904	411	8	16	2,968	25	2,977	427	7	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	85	1	79	40	0	2	89	1	81	41	0	2
	Retail - Other Retail - Of Which: SME	34	1	27	9	0	1	25	1	28	9	0	1
Retail - Other Retail - Of Which: non-SME	52	1	51	31	0	1	53	1	53	32	0	1	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
ESTONIA	Central banks and central governments	195	0	998	93	0	0	1,637	0	1,650	133	0	0
	Institutions	0	0	1	1	0	0	1	0	1	0	0	0
	Corporates	3,339	16	3,652	1,873	0	16	3,471	12	3,169	1,963	0	13
	Corporates - Of Which: Specialised Lending	21	2	20	16	0	0	20	2	15	10	0	0
	Corporates - Of Which: SME	989	8	922	546	0	6	1,001	8	937	567	0	6
	Retail	3,813	19	2,965	389	0	12	3,677	15	3,658	279	0	11
	Retail - Secured on real estate property	2,777	17	2,772	294	0	8	2,844	13	2,838	295	0	6
	Retail - Secured on real estate property - Of Which: SME	68	1	63	9	1	0	67	1	62	9	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,709	16	2,709	285	0	7	2,776	13	2,777	286	0	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	228	2	192	88	2	4	223	2	191	84	2	3
	Retail - Other Retail - Of Which: SME	94	1	91	24	0	2	93	1	89	23	0	0

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	(in EUR, %)												
	Central banks and central governments	86,325	0	89,614	1,722	0	0	102,233	0	104,769	1,854	0	0
	Institutions	30,770	22	24,638	5,294	0	24	31,824	29	26,620	5,669	1	25
	Corporates	142,650	606	135,888	36,934	47	399	141,216	615	135,368	36,352	20	396
	Corporates - Of Which: Specialised Lending	4,825	10	4,463	1,878	0	17	5,983	35	5,260	2,681	2	23
	Corporates - Of Which: SME	36,576	144	28,930	5,084	12	145	35,944	123	28,744	5,069	9	129
	Retail	74,661	183	71,163	6,598	86	163	72,251	188	69,614	6,414	79	161
	Retail - Secured on real estate property	66,638	77	64,615	4,310	27	67	64,586	71	62,086	4,178	25	68
	Retail - Secured on real estate property - Of Which: SME	1,006	9	981	133	7	3	947	7	944	127	5	3
	Retail - Secured on real estate property - Of Which: non-SME	65,632	68	63,634	4,177	21	64	63,639	64	61,142	4,051	20	65
	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	7,665	97	6,939	2,236	54	113	
Retail - Other Retail - Of Which: SME	1,205	14	1,121	398	10	20	1,183	13	1,189	392	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	91	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				50,547						50,378			

(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 countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated end-of-fiscal quarter.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
SWEDEN	(in EUR, %)												
	Central banks and central governments	12,854	0	13,454	419	0	0	22,404	0	23,012	334	0	0
	Institutions	6,781	0	6,181	774	0	4	7,999	774	7,236	1,800	0	3
	Corporates	72,824	91	61,180	12,005	13	136	70,537	137	62,439	11,775	20	143
	Corporates - Of Which: Specialised Lending	599	1	568	398	0	4	581	26	556	309	2	6
	Corporates - Of Which: SME	22,911	20	22,190	2,741	12	60	22,600	19	21,697	2,636	0	48
	Retail	64,000	99	61,110	4,605	25	94	61,274	91	58,994	4,413	23	93
	Retail - Secured on real estate property	59,027	26	56,420	3,389	9	16	56,890	25	54,899	3,217	8	17
	Retail - Secured on real estate property - Of Which: SME	836	7	807	102	6	1	781	5	772	96	4	1
	Retail - Secured on real estate property - Of Which: non-SME	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	611	12	709	276	8	11	779	10	681	268	7	10	
Retail - Other Retail - Of Which: non-SME	4,362	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
GERMANY	(in EUR, %)												
	Central banks and central governments	18,110	0	19,498	264	0	0	29,899	0	31,983	366	0	0
	Institutions	4,762	22	3,196	899	0	4	4,717	22	3,148	966	0	3
	Corporates	11,726	125	9,306	3,650	0	95	11,704	127	9,146	3,646	0	90
	Corporates - Of Which: Specialised Lending	335	1	308	121	0	1	391	1	788	565	0	2
	Corporates - Of Which: SME	22	0	24	125	0	0	68	0	127	157	0	0
	Retail	35	0	33	2	0	0	30	2	30	2	0	0
	Retail - Secured on real estate property	33	0	31	2	0	0	31	0	30	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	33	0	31	2	0	0	29	0	29	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	2	0	2	1	0	0	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	2	0	2	1	0	0	2	0	2	1	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED STATES	(in EUR, %)												
	Central banks and central governments	25,541	0	25,541	272	0	0	31,011	0	33,011	361	0	0
	Institutions	1,815	0	1,294	355	0	0	2,191	0	2,139	327	0	3
	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
NORWAY	(in EUR, %)												
	Central banks and central governments	50	0	58	51	0	0	207	0	206	22	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	12,249	1	10,069	2,495	0	31
	Corporates - Of Which: Specialised Lending	382	0	326	88	0	0	360	0	327	85	0	0
	Corporates - Of Which: SME	901	0	783	209	0	7	902	0	831	220	0	3
	Retail	1,870	15	1,529	494	17	14	1,768	13	1,471	462	15	13
	Retail - Secured on real estate property	56	1	54	4	0	0	53	1	51	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	56	1	54	4	0	0	53	1	51	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	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	1	3	108	0	106	151	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	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

</

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
FINLAND	Central banks and central governments	924	0	1,246	44	0	0	921	0	1,234	44	0	0
	Institutions	387	0	366	98	0	3	546	0	527	127	0	2
	Corporates	13,148	84	10,806	2,218	0	62	13,053	85	11,039	2,437	0	61
	Corporates - Of Which: Specialised Lending	629	0	519	159	0	1	551	0	468	151	0	0
	Corporates - Of Which: SME	1,771	1	1,521	166	0	2	1,797	1	1,523	164	0	2
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	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 - Of Which: SME	138	6	151	106	9	6	167	6	163	116	9	6
	Retail - Other Retail - Of Which: non-SME	73	0	84	66	1	2	81	0	95	75	1	2
Equity	86	6	67	41	8	6	68	41	68	41	8	5	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
DENMARK	Central banks and central governments	732	0	756	19	0	0	1,251	0	1,250	21	0	0
	Institutions	1,369	0	1,091	152	0	0	1,206	0	1,143	177	0	0
	Corporates	11,538	51	9,276	2,605	18	36	10,900	48	8,761	2,486	0	46
	Corporates - Of Which: Specialised Lending	539	0	420	232	0	0	551	0	522	192	0	0
	Corporates - Of Which: SME	242	4	249	87	2	2	166	0	177	76	0	0
	Retail	454	9	420	237	14	12	497	7	427	241	12	11
	Retail - Secured on real estate property	13	0	13	0	0	0	13	0	13	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	13	0	0	0	13	0	13	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	441	9	407	236	14	12	443	7	414	239	12	11
	Retail - Other Retail - Of Which: non-SME	46	0	71	40	0	0	49	0	76	44	0	2
Equity	395	9	336	195	14	9	394	7	338	195	12	9	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	478	0	512	54	0	0	209	0	712	48	0	0
	Institutions	2,729	0	2,471	347	0	0	2,642	0	2,378	352	0	0
	Corporates	7,270	0	5,963	2,030	0	12	7,538	0	5,632	2,316	0	21
	Corporates - Of Which: Specialised Lending	1,728	0	1,452	526	1	0	1,728	0	1,483	595	0	4
	Corporates - Of Which: SME	50	0	40	15	0	0	123	0	113	26	0	0
	Retail	103	1	93	15	0	0	86	0	81	10	0	0
	Retail - Secured on real estate property	100	0	91	14	0	0	83	0	78	9	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	91	14	0	0	83	0	78	9	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	3	0	2	1	0	0	3	0	3	1	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
SWITZERLAND	Central banks and central governments	68	0	68	1	0	0	2,210	0	68	0	0	0
	Institutions	993	0	454	38	0	0	515	0	376	0	0	0
	Corporates	2,027	1	1,280	326	1	0	1,652	0	1,281	325	0	0
	Corporates - Of Which: Specialised Lending	46	0	28	9	0	0	42	0	27	9	0	0
	Corporates - Of Which: SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail	63	0	62	4	0	0	61	0	61	6	0	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
	Retail - Other Retail	0	0	60	3	0	0	59	0	59	5	0	0
	Retail - Qualifying Revolving	3	0	3	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	3	1	0	0	2	0	2	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
LITHUANIA	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	17	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	894	15	795	423	0	7	892	14	794	427	0	7
	Retail	3,182	25	3,178	486	7	17	3,236	23	3,232	490	6	17
	Retail - Secured on real estate property	3,094	24	3,095	446	7	15	3,146	22	3,147	446	6	15
	Retail - Secured on real estate property - Of Which: SME	53	1	46	12	0	1	50	0	44	11	0	1
	Retail - Other Retail	3,041	23	3,051	434	7	14	3,095	21	3,103	437	6	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	88	1	81	40	0	2	91	1	85	42	0	2
	Retail - Other Retail - Of Which: non-SME	34	1	28	8	0	0	34	1	27	8	0	1
Equity	53	0	53	32	0	1	58	0	58	34	0	1	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)													
ESTONIA	Central banks and central governments	1,147	0	1,157	103	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	16	3,230	2,040	0	14	3,615	16	3,302	2,107	0	16
	Corporates - Of Which: Specialised Lending	19	2	19	14	0	0	19	0	19	2	0	0
	Corporates - Of Which: SME	999	7	994	588	0	6	1,003	7	935	598	0	6
	Retail	2,143	12	2,097	292	7	10	2,196	11	2,162	291	6	10
	Retail - Secured on real estate property	2,003	11	2,005	290	5	6	2,061	10	2,058	284	5	6
	Retail - Secured on real estate property - Of Which: SME	65	1	61	8	1	0	65	1	61	9	0	0
	Retail - Other Retail	1,938	10	1,944	282	6	6	2,007	9	1,997	275	6	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	233	1	191	84	1	0	233	1	194	87	1	0
	Retail - Other Retail - Of Which: non-SME	92	0	89	22	0	0	92	0	89	23	0	0
Equity	140	1	102	62	3	1	142	1	106	64	1	1	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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











**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Skandinaviska Enskilda Banken - gruppen

As of 31/12/2021

Direct exposures

(min EUR)		Direct exposures																Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
€ 0 - 3M	Africa	0	0	0	0	0	0	0	1	149	0	0	0	0	0	0	0	
€ 3M - 1Y		0	0	0	0	0	0	0	1	50	0	0	0	0	0	0	0	
€ 1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
€ 2Y - 3Y		0	0	0	0	0	0	0	0	0	0	5	73	0	0	0	0	
€ 3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
€ 5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>199</b>	<b>5</b>	<b>74</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
€ 0 - 3M	Others	13	13	0	0	0	0	19	921	14	1,313	0	0	0	0	0		
€ 3M - 1Y		16	16	0	0	0	0	74	1,272	5	220	0	0	0	0	0		
€ 1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
€ 2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
€ 3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
€ 5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
<b>Total</b>		<b>30</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>93</b>	<b>2,173</b>	<b>19</b>	<b>1,534</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

(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











## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	1	129	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	7	70	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>199</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
f 0 - 3M f	Others	4	4	0	0	0	0	0	86	2,425	35	1,705	0	0	0	0
f 3M - 1Y f		7	7	0	0	0	0	0	90	1,484	100	1,510	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>11</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>156</b>	<b>3,911</b>	<b>135</b>	<b>3,219</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

(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





## 2022 EU-wide Transparency Exercise

### Forborne exposures

Skandinaviska Enskilda Banken - gruppen

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,219</b>	<b>889</b>	<b>550</b>	<b>508</b>	<b>654</b>	<b>518</b>	<b>1,126</b>	<b>737</b>	<b>471</b>	<b>430</b>	<b>640</b>	<b>425</b>
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
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,219</b>	<b>889</b>	<b>550</b>	<b>508</b>	<b>654</b>		<b>1,126</b>	<b>737</b>	<b>471</b>	<b>430</b>	<b>640</b>	
<b>Loan commitments given</b>	<b>18</b>	<b>13</b>	<b>3</b>	<b>3</b>	<b>15</b>	<b>12</b>	<b>15</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>13</b>	<b>0</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	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

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

<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

### Forborne exposures

Skandinaviska Enskilda Banken - gruppen

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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	0
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 <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

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

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin	Of which: loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</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 quarrying	2,016	331	331	2,016	207	0	1,436	269	292	1,436	186	0	1,213	66	77	1,213	41	0	1,051	78	1	1,051	18	0
C Manufacturing	8,845	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	31	30	7,616	19	0	7,819	29	18	7,749	21	0	7,625	28	19	7,625	23	0	7,312	15	13	7,312	24	0
H Transport and storage	7,744	177	160	7,744	166	0	7,720	168	162	7,720	112	0	8,698	142	141	8,698	114	0	7,821	147	147	7,821	173	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	2,349	4	4	2,349	6	0	3,383	4	4	3,383	6	0	3,318	4	4	3,308	7	0
K Financial and insurance activities	10,799	22	19	10,746	22	0	12,264	22	19	12,101	25	0	16,046	22	20	16,046	29	0	17,037	38	37	17,037	46	0
L Real estate activities	33,538	28	24	33,538	21	0	33,388	20	19	33,388	18	0	33,932	16	16	33,932	18	0	33,001	16	15	33,001	20	0
M Professional, scientific and technical activities	4,184	3	2	4,116	12	0	4,541	2	2	4,541	10	0	5,025	5	5	5,025	16	0	5,328	4	4	5,328	16	0
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	338	0	0	338	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	232	0	0	232	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	92,726	811	738	92,036	647	0	98,737	663	592	98,689	546	0	98,920	656	604	98,802	556	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.