



2023 EU-wide Transparency Exercise

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

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

2023 EU-wide Transparency Exercise

Key Metrics

Skandinaviska Enskilda Banken - gruppen

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	14,670	14,652	14,728	14,464	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	14,670	14,652	14,728	14,464	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	16,100	15,961	16,011	15,742	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	16,100	15,961	16,011	15,742	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	17,460	17,356	17,407	17,109	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	17,460	17,356	17,407	17,109	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	80,885	77,264	76,851	74,959	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	80,885	77,264	76,851	74,959	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.14%	18.96%	19.16%	19.30%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.14%	18.96%	19.16%	19.30%	(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	19.90%	20.66%	20.83%	21.00%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.90%	20.66%	20.83%	21.00%	(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	21.59%	22.46%	22.65%	22.82%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.59%	22.46%	22.65%	22.82%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	373,398	318,258	342,194	347,121	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	4.31%	5.02%	4.68%	4.53%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

Skandinaviska Enskilda Banken - gruppen

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	16,100	15,961	16,011	15,742	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	16,100	15,961	16,011	15,742	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	373,398	318,258	342,194	347,121	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	373,398	318,258	342,194	347,121	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.31%	5.02%	4.68%	4.53%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.31%	5.02%	4.68%	4.53%	[A.2]/[B.2]	

(f) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "CORE CORE" – 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 disclosures.

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Skandinaviska Enskilda Banken - gruppen

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	56,161	54,793	54,519	54,546	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	7,651	6,743	6,798	6,114	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	16,762	16,985	17,209	17,756	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	31,748	31,064	30,511	30,677	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) ²	2,911	2,352	2,082	2,233	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	1,229	1,107	902	993	C 02.00 (r0640, c0010)
Settlement risk	3	0	1	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	193	183	198	202	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,414	4,237	4,490	3,167	C 02.00 (r0520, c0010)
Of which the standardised approach	1,355	652	960	748	C 02.00 (r0530, c0010)
Of which IMA	4,059	3,585	3,530	2,419	C 02.00 (r0580, c0010)
Of which securitisations and resecritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, 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	4,624	4,536	4,467	4,416	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	4,624	4,536	4,467	4,416	C 02.00 (r0620, c0010)
Other risk exposure amounts	10,349	10,056	10,192	9,402	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	80,885	77,264	76,851	74,959	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2023 EU-wide Transparency Exercise

P&L

Skandinaviska Enskilda Banken - gruppen

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,700	5,949	2,726	5,598
Of which debt securities income	217	373	233	519
Of which loans and advances income	2,555	3,997	1,807	3,788
Interest expenses	1,495	2,908	1,720	3,625
(Of which deposits expenses)	625	1,455	1,063	2,291
(Of which debt securities issued expenses)	624	1,117	564	1,193
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	124	200	46	86
Net Fee and commission income	1,305	1,706	401	807
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	0	-11	4	5
Gains or (-) losses on financial assets and liabilities held for trading, net	840	1,092	115	419
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-224	-270	11	-54
Gains or (-) losses from hedge accounting, net	-11	0	8	0
Exchange differences (gain or (-) loss), net	-66	-33	21	-12
Net other operating income / (expenses)	-204	-229	-1	-72
TOTAL OPERATING INCOME, NET	3,970	5,497	1,612	3,151
(Administrative expenses)	1,450	1,939	495	989
(Cash contributions to resolution funds and deposit guarantee schemes)	104	137	37	74
(Depreciation)	127	166	42	80
Modification gains or (-) losses, net	-1	-1	-2	-4
(Provisions or (-) reversal of provisions)	18	28	-1	-5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	18	28	-1	-5
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	118	277	24	28
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	118	277	24	28
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	8
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	73	86	14	29
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,222	3,035	1,028	2,002
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,794	2,427	833	1,623
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,794	2,427	833	1,623
Of which attributable to owners of the parent	1,794	2,427	833	1,623

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Skandinaviska Enskilda Banken - gruppen

(mln EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		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	81,670				40,375				43,924				62,768				IAS 1.54 (i)	
Financial assets held for trading	58,123	8,318	49,777	28	39,602	6,232	33,339	31	44,052	9,794	34,233	25	45,380	7,938	37,418	24	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	15,767	10,300	4,824	644	11,351	7,258	3,529	564	21,120	17,374	3,135	611	20,689	17,548	2,621	519	IFRS 7.8(a)(i); 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	194,662				184,810				185,357				181,920				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	88	0	88	0	21	0	21	0	44	0	44	0	28	0	28	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 hedges of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	6,922				6,397				6,746				6,846					
TOTAL ASSETS	357,233				282,555				301,243				317,631				IAS 1.9(a), ICG 6	

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	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	Debt securities	973	0	0	0	0	0	905	0	0	0	0	0	1,033	0	0	0	0	0	1,028	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	186,991	6,641	627	-163	-131	-313	177,744	6,230	457	-198	-135	-219	178,544	5,866	451	-191	-145	-218	175,044	5,930	447	-162	-149	-229	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	37,056	25,861	23,818	23,308	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	634	663	591	595	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	297,070	233,647	253,538	271,948	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	54	65	69	79	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	740	670	560	524	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	179	196	171	164	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,166	1,111	1,130	1,173	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	2,150	1,944	2,464	2,097	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	8	8	10	10	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	339,056	264,166	282,352	299,897	IAS 1.9(b); IG 6
TOTAL EQUITY	18,177	18,389	18,891	17,733	IAS 1.9(c); IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	357,233	282,555	301,243	317,631	IAS 1.IG6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		28,803	20,588	15,800	16,015	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,622	1,846	1,563	1,677	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	4,550	2,168	2,575	2,323	Annex V.Part 1.31
Deposits	Central banks	3,121	1,450	3,423	2,916	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	58	18	507	90	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	6,580	1,974	2,011	6,182	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,913	1,309	1,449	5,282	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	15,321	4,507	9,070	12,741	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	11,591	2,721	4,163	6,049	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	65,897	40,591	48,804	56,891	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	61,881	37,200	42,912	48,836	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	81,947	71,037	69,669	66,684	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	63,937	58,645	58,942	56,105	ECB/2013/33 Annex 2.Part 2.9.1
	Households	41,763	40,432	39,220	38,809	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	37,885	35,958	32,771	30,153	Annex V.Part 1.42(f), 44(c)
Debt securities issued		79,768	74,000	82,537	87,529	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,652	2,506	2,527	2,496	Annex V.Part 1.37
Other financial liabilities		5,441	1,644	3,344	4,163	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		334,814	260,236	278,016	295,930	

2023 EU-wide Transparency Exercise

Market Risk

Skandinaviska Enskilda Banken - gruppen

(mln EUR)	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				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	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		
As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded debt Instruments	768	602	119	21	202	40							96	19	171	29							
Of which: General risk	6	25	119	21	202	40							96	19	171	29							
Of which: Specific risk	763	577	0	0	0	0							0	0	0	0							
Equities	106	50	7	5	19	12							8	1	20	3							
Of which: General risk	33	24	7	5	19	12							8	1	20	3							
Of which: Specific risk	73	26	0	0	0	0							0	0	0	0							
Foreign exchange risk	481	0	32	11	75	23							33	5	57	10							
Commodities risk	0	0	27	5	25	4							25	5	26	8							
Total	1,355	652	116	20	209	52	0	0	0	0	0	4,059	102	19	185	36	0	0	0	0	0	3,585	
As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	926	715	104	22	172	40							83	28	98	25							
Of which: General risk	21	17	104	22	172	40							83	28	98	25							
Of which: Specific risk	905	699	0	0	0	0							0	0	0	0							
Equities	34	33	10	1	25	3							5	1	15	11							
Of which: General risk	14	7	10	1	25	3							5	1	15	11							
Of which: Specific risk	20	26	0	0	0	0							0	0	0	0							
Foreign exchange risk	0	0	21	4	36	8							15	5	29	9							
Commodities risk	0	0	21	4	27	9							11	3	36	17							
Total	960	748	103	27	179	40	0	0	0	0	0	3,530	85	27	108	37	0	0	0	0	0	2,419	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
Consolidated data	(in EUR, %)								
	Central governments or central banks	1,309	1,309	1,106		679	679	597	
	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	2,385	2,153	63		1,952	1,768	48	
	Corporates	963	560	514		1,035	651	623	
	of which: SME	354	180	76		323	63	65	
	Retail	2,672	2,064	1,446		2,413	1,806	1,306	
	Secured by mortgages on immovable property of which: SME	480	409	239		463	386	232	
	Exposures in default of which: SME	680	671	222		691	682	224	
	Home associated with particular/risk risk	181	180	59		156	154	53	
	Covered bonds	13	9	12	3	10	8	11	2
	Claims on institutions and corporates with a ST credit assessment	32	32	48		31	31	46	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,442	1,442	2,736		1,356	1,356	2,643	
	Other exposures	1,071	1,079	1,136		1,103	1,103	1,105	
	Standardised Total ¹	11,138	9,924	7,715	41	9,865	8,793	6,798	36

⁽¹⁾ Central exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Standardised Total does not include the securitisation position unless in the results since the 2023 exercise.⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering on to 95% of total central exposure or Top 10 countries ranked by central exposure, calculated as of last quarter.⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
SWEDEN	(in EUR, %)								
	Central governments or central banks	59	59	0		50	50	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	855	855	17		588	568	12	
	Corporates	347	212	240		337	205	205	
	of which: SME	4	4	6		6	6	6	
	Retail	1,038	967	630		949	825	596	
	Secured by mortgages on immovable property	363	348	67		351	341	84	
	of which: SME	242	242	247		242	247	82	
	Exposures in default	61	61	17	3	63	63	17	3
	Home associated with particular/risk risk	32	32	48		31	31	46	
	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)	122	122	122		146	146	146	
	Equity	1,135	1,135	2,428		1,059	1,059	2,346	
	Other exposures	1,127	1,127	1,164		1,048	1,048	953	
	Standardised Total ^b				24				24

⁽¹⁾ Central exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
GERMANY	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12			13	13		
	Corporates	3	3	26		197	197	206	
	of which: SME	1	1	1		8	8	6	
	Retail	18	18	11		11	7	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	14	14	5		13	13	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0		2	0	0		0
	Home associated with particular/risk 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 ^b	37	37	33	2	34	26	33	0	

⁽¹⁾ Central exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ⁴	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ⁶
UNITED STATES	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	39	0		25	25	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	3	3		3	3	3	
	of which: SME	0	0	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular/risk 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	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁸				0				0	

⁽¹⁾ Central exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
FINLAND	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	2		2	2	0	
	Corporates	31	31	29		24	24	22	
	of which: SME	7	7	5		5	5	4	
	Retail	21	21	19		19	19	18	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	1	1	0		1	1	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	52	52	52		52	52	52	
	Other exposures	7	7	7		13	13	13	
Standardised Total ^b				0				0	

⁽¹⁾ Central exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NORWAY	(in EUR, %)								
	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	6	6	6	0	3	3	3	0
	Corporates	58	58	58	0	54	54	54	35
	of which: SME	142	122	92	0	142	125	94	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	51	46	39	0	53	46	38	0
	of which: SME	5	4	3	0	5	4	3	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular 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	5	5	5	5	5	5	5	5
	Other exposures	29	29	17	0	33	33	23	0
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
DENMARK	(in EUR, %)								
	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	11	11	2	0	5	5	1	0
	Institutions	65	64	56	0	52	51	47	0
	Corporates	24	24	21	0	12	11	9	0
	of which: SME	109	107	80	0	2	1	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	9	9	3	0	10	10	3	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 particular 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	2	2	2	2	2
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR, %)								
	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	1,229	1,229	26	0	1,109	1,109	26	0
	Corporates	3	3	2	0	1	1	1	0
	of which: SME	131	131	4	0	130	130	4	0
	Retail	4	4	1	0	0	0	0	0
	Secured by mortgages on immovable property	91	91	32	0	91	91	32	0
	of which: SME	5	5	1	0	5	5	1	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular 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 ²				0				0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LITHUANIA	(in EUR, %)								
	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	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	303	264	187	0	304	264	187	0
	Secured by mortgages on immovable property	64	64	27	0	64	64	26	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particular 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	228	228	50	0	228	228	52	0
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ESTONIA	(in EUR, %)								
	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	46	1	1	0	45	0	0	0
	of which: SME	45	0	0	0	45	0	0	0
	Retail	536	455	315	0	475	413	284	0
	Secured by mortgages on immovable property	197	150	86	0	199	151	87	0
	of which: SME	1	1	1	0	1	1	1	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular 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	105	105	60	0	73	73	40	0
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
LUXEMBOURG	(in EUR, %)								
	Central governments or central banks	43	43	0	0	44	44	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	168	7	1	0	166	2	0	0
	Corporates	52	0	0	0	52	1	1	0
	of which: SME	52	0	0	0	52	1	1	0
	Retail	0	0	0	0	0	0	0	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	5	5	7	0	5	4	6	0
	Items associated with particular 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 ²				0				0

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	582	582	536		613	613	576	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		192	191	0	56
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	927	732	29		711	565	26	
	Corporates	1,023	660	636		826	441	417	
	of which: SME	311	89	69		344	91	72	
	Retail	2,471	1,878	1,356		2,055	1,457	1,011	
	of which: SME	526	467	276		593	523	311	
	Secured by mortgages on immovable property	674	666	218		682	675	221	
	of which: SME	201	200	54		203	203	55	
	Exposures in default	10	6	10	2	9	6	9	2
	Items associated with particularly high risk	33	33	50		32	32	48	
	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)	86	86	86		82	82	82	
	Equity	1,339	1,339	2,578		1,306	1,306	2,513	
	Other exposures	1,603	1,603	1,761		1,603	1,603	1,765	
	Standardised Total ⁴	8,811	7,650	6,825	97	8,130	7,032	6,146	15

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

(2) Standardised Total does not include the securitisation position 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 counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWEDEN	(in EUR, %)								
	Central governments or central banks	92	92	0		261	261	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	382	362	6		288	288	6	
	Corporates	349	218	217		333	209	208	
	Retail	6	6	6		6	6	6	
	of which: SME	951	834	600		912	802	579	
	Secured by mortgages on immovable property	167	157	93		167	153	92	
	of which: SME	243	243	79		264	263	87	
	Exposures in default	69	69	19	0	73	73	20	0
	Items associated with particularly high risk	33	33	50		32	32	48	
	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)	86	86	86		82	82	82	
	Equity	1,040	1,040	2,279		995	995	2,202	
	Other exposures	1,215	1,215	1,152		1,220	1,220	1,211	
	Standardised Total ⁴				23				3

(1) Original exposures, 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	0	0	0		2	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		192	191	0	38
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	11	11	1		4	4	0	
	Corporates	196	196	199		2	2	2	
	Retail	7	7	5		3	3	2	
	of which: SME	10	7	5		10	7	6	
	Secured by mortgages on immovable property	13	13	4		7	7	2	
	of which: SME	0	0	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	20	20	20		20	20	20	
	Standardised Total ⁴				0				6

(1) Original exposures, 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	24	5		23	23	2	
	Corporates	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	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	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

(1) Original exposures, 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 but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FINLAND	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		3	3	1	
	Corporates	6	6	4		6	6	4	
	Retail	19	26	26		19	25	19	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	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	46	46	51		51	51	51	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				6

(1) Original exposures, 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 but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - gruppen

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
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	90	80	71		4	4	4	
	Corporates	46	38	30		44	36	28	
	of which: SME	133	113	84		110	89	67	
	Retail	1	0	0		0	0	0	
	of which: SME	85	79	27		62	76	26	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	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	5	5	5		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	22	22	21	3	24	24	20	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
DENMARK	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	7		7	7	7	
	Corporates	67	67	60		66	66	59	
	of which: SME	17	17	13		17	17	13	
	Retail	49	46	33		58	55	39	
	of which: SME	47	46	32		46	44	31	
	Secured by mortgages on immovable property	9	9	9		9	9	9	
	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	2	2	2		5	5	5	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	40	40	30	2	53	53	41	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	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	292	292	8		206	206	6	
	Corporates	1	1	1		30	8	3	
	of which: SME	1	1	1		30	7	6	
	Retail	126	1	2		136	24	18	
	of which: SME	4	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	5	5	1		2	2	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	20	20	6	1	203	203	59	1

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		1	0	0	
	Corporates	0	0	0		6	6	6	
	of which: SME	0	0	0		30	8	3	
	Retail	309	270	191		110	84	49	
	of which: SME	60	63	36		62	79	49	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	1	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	20	20	62		0	0	0	
	Standardised Total ²	20	20	62	1	203	203	59	1

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ESTONIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	61	1	0		60	0	0	
	of which: SME	46	0	0		46	0	0	
	Retail	476	416	285		236	183	105	
	of which: SME	203	156	90		224	180	104	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	1	1	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	2	2	2		2	2	2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	77	77	42	3	76	76	38	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	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	179	4	1		145	2	1	
	Corporates	57	0	0		57	1	0	
	of which: SME	57	0	0		56	1	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	4	6	1	5	4	6	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0	0	0	1	0	0	0	1

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

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Skandinaviska Enskilda Banken - gruppen

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
Consolidated data	Central banks and central governments	105,546	0	100,020	1,926	0	98,544	0	65,652	1,446	0
	Institutions	32,943	29	27,374	5,812	0	30,761	28	25,313	5,956	5
	Corporates	165,272	616	139,168	37,221	82	164,317	469	137,217	36,609	53
	Corporates - Of Which: Specialised Lending	6,292	43	5,310	2,631	0	6,136	15	5,553	2,669	0
	Corporates - Of Which: SME	30,014	203	28,441	5,211	10	28,915	106	27,110	5,046	6
	Retail	70,102	151	67,661	5,360	73	62,014	144	62,707	6,037	68
	Retail - Secured on real estate property	62,608	99	60,687	4,156	21	60,624	53	59,145	4,014	20
	Retail - Secured on real estate property - Of Which: SME	951	6	929	126	5	911	6	887	120	4
	Retail - Secured on real estate property - Of Which: non-SME	61,657	93	59,768	4,028	17	59,713	47	58,258	3,894	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	7,494	52	6,769	2,184	31	7,291	91	6,562	2,083	48
	Retail - Other Retail - Of Which: non-SME	1,191	13	1,129	609	10	1,140	12	1,063	543	19
	Equity	6,304	80	5,440	1,575	41	6,151	79	5,467	1,540	38
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total ³				51,299					50,308		

(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 unless in the results prior to the 2019 exercise.

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
SWEDEN	Central banks and central governments	21,332	0	21,363	513	0	22,947	0	23,530	526	0
	Institutions	7,712	1	7,037	974	0	6,943	0	6,162	900	0
	Corporates	71,204	139	61,031	11,867	21	69,356	104	61,317	11,494	12
	Corporates - Of Which: Specialised Lending	763	25	716	324	0	745	0	679	323	0
	Corporates - Of Which: SME	23,019	85	21,366	3,673	10	22,897	16	20,387	6	54
	Retail	59,521	85	57,276	4,360	22	57,307	85	55,497	4,214	21
	Retail - Secured on real estate property	54,821	21	52,509	3,193	8	52,771	20	51,009	3,111	7
	Retail - Secured on real estate property - Of Which: SME	765	5	737	96	4	729	5	720	94	4
	Retail - Secured on real estate property - Of Which: non-SME	54,055	15	52,172	3,098	4	52,033	15	50,580	3,018	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,700	64	4,347	1,167	14	4,525	65	4,187	1,103	14
	Retail - Other Retail - Of Which: SME	765	10	677	273	7	728	10	646	241	7
	Retail - Other Retail - Of Which: non-SME	3,935	54	3,670	894	7	3,797	55	3,541	862	7
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
GERMANY	Central banks and central governments	19,625	0	21,063	273	0	12,595	0	11,751	203	0
	Institutions	4,164	23	2,437	168	16	3,962	22	2,384	155	16
	Corporates	12,527	120	9,731	3,890	0	93	12,746	52	9,825	3,962
	Corporates - Of Which: Specialised Lending	946	0	841	172	0	1	1,126	0	907	106
	Corporates - Of Which: SME	566	70	460	243	0	53	468	0	371	227
	Retail	33	0	31	2	0	0	34	0	31	2
	Retail - Secured on real estate property	31	0	30	2	0	0	31	0	31	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	0	0	0	2	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
UNITED STATES	Central banks and central governments	36,227	0	36,227	423	0	11,122	0	11,122	152	0
	Institutions	2,289	0	2,238	435	0	1,850	0	1,758	294	0
	Corporates	3,106	0	3,155	901	0	3,187	0	3,262	830	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	17	0	17	2	0
	Corporates - Of Which: SME	4	0	3	2	0	3	0	2	0	0
	Retail	73	0	72	6	0	72	0	72	6	0
	Retail - Secured on real estate property	68	0	67	5	0	67	0	68	6	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	5	0	5	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	5	0	5	1	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
	(in EUR, %)	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
FINLAND	Central banks and central governments	952	0	1,269	45	0	1,018	0	1,221	55	0
	Institutions	671	0	639	148	0	681	0	644	149	0
	Corporates	13,631	15	13,163	2,438	10	14,479	15	13,673	2,462	23
	Corporates - Of Which: Specialised Lending	550	0	475	149	0	547	0	490	155	0
	Corporates - Of Which: SME	1,642	7	1,598	123	9	1,653	7	1,580	115	9
	Retail	20	0	20	2	0	19	0	19	2	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	20	0	20	2	0	19	0	19	2	0
	Retail - Other Retail	170	7	168	121	9	164	6	160	113	9
	Retail - Other Retail - Of Which: SME	87	0	82	81	1	82	0	74	74	1
	Retail - Other Retail - Of Which: non-SME	83	6	86	40	8	82	6	86	39	8
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Skandinaviska Enskilda Banken - gruppen

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
(in EUR, %)													
NORWAY	Central banks and central governments	398	0	149	19	0	0	112	0	150	4	0	0
	Institutions	2,238	0	1,973	215	0	0	1,892	0	1,623	277	0	0
	Corporates	13,072	7	10,581	2,474	0	21	12,643	1	10,143	2,368	0	22
	Corporates - Of Which: Specialised Lending	357	0	322	39	0	21	331	0	311	21	0	0
	Corporates - Of Which: SME	953	0	884	242	0	1	1,098	0	925	221	0	2
	Retail	1,732	11	1,498	442	14	12	1,723	10	1,434	430	12	12
	Retail - Secured on real estate property	53	1	51	5	0	0	53	1	51	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	53	1	51	5	0	0	53	1	51	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,680	11	1,397	437	14	12	1,671	10	1,383	425	12	11
	Retail - Other Retail - Of Which: SME	110	1	108	133	1	3	103	0	100	141	1	3
	Retail - Other Retail - Of Which: non-SME	1,570	10	1,289	284	12	9	1,567	9	1,283	285	11	9
	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
(in EUR, %)													
DENMARK	Central banks and central governments	1,614	0	1,638	31	0	0	940	0	941	21	0	0
	Institutions	1,179	0	1,106	179	0	0	1,362	0	1,290	243	0	0
	Corporates	12,083	59	9,454	2,659	31	48	12,686	18	9,138	3,573	12	17
	Corporates - Of Which: Specialised Lending	535	0	517	380	0	0	537	0	520	172	0	0
	Corporates - Of Which: SME	148	0	162	66	0	0	141	0	141	55	0	0
	Retail	455	7	428	238	12	11	439	6	409	232	10	10
	Retail - Secured on real estate property	11	0	0	0	0	0	11	0	0	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 - Secured on real estate property - Of Which: non-SME	11	0	0	0	0	0	11	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	444	7	417	237	12	11	428	6	398	230	10	10
	Retail - Other Retail - Of Which: SME	53	0	63	44	0	2	43	0	67	38	0	2
	Retail - Other Retail - Of Which: non-SME	390	7	334	192	11	9	384	6	330	192	10	9
	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 (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	306	0	600	40	0	0	306	0	608	41	0	0
	Institutions	2,405	0	2,267	340	0	0	2,323	0	2,109	302	0	0
	Corporates	7,138	0	5,739	2,374	0	20	7,480	0	5,613	2,329	0	22
	Corporates - Of Which: Specialised Lending	2,175	0	1,872	961	0	5	2,105	0	1,842	930	0	5
	Corporates - Of Which: SME	159	0	150	30	0	0	195	0	194	35	0	0
	Retail	88	0	83	11	0	0	86	0	82	10	0	0
	Retail - Secured on real estate property	85	0	80	9	0	0	83	0	80	10	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	85	0	80	9	0	0	83	0	80	10	0	0
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	2	1	0	0
	Retail - Other Retail	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	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
(in EUR, %)													
LITHUANIA	Central banks and central governments	2,241	0	1,279	217	0	0	1,588	0	1,607	218	0	0
	Institutions	4,473	46	3,998	2,468	0	39	4,641	40	4,124	2,536	0	30
	Corporates	95	36	89	47	0	12	109	14	100	37	0	5
	Corporates - Of Which: Specialised Lending	899	14	796	488	0	7	946	10	843	538	0	13
	Corporates - Of Which: SME	3,172	17	2,355	623	4	16	3,138	14	2,329	481	4	15
	Retail	3,180	36	3,180	460	4	15	3,247	14	3,245	438	4	13
	Retail - Secured on real estate property	50	0	44	12	0	1	45	0	31	9	0	1
	Retail - Secured on real estate property - Of Which: SME	3,130	36	3,137	459	4	14	3,201	13	3,198	429	4	13
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	60	1	65	43	0	0	61	1	63	42	0	0
	Retail - Other Retail	33	1	26	8	0	1	33	0	25	8	0	1
	Retail - Other Retail - Of Which: SME	39	0	39	35	0	1	39	0	38	35	0	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity												
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted		
(in EUR, %)													
ESTONIA	Central banks and central governments	1,170	0	1,164	110	0	0	1,767	0	1,763	164	0	0
	Institutions	1	0	1	0	0	0	0	0	0	0	0	0
	Corporates	3,629	10	3,319	2,097	0	14	3,823	10	3,467	2,166	0	15
	Corporates - Of Which: Specialised Lending	6	1	6	1	0	0	3	1	3	1	0	0
	Corporates - Of Which: SME	1,000	7	940	589	0	6	1,009	8	942	596	0	7
	Retail	3,238	10	3,195	363	5	10	3,243	9	3,200	339	5	9
	Retail - Secured on real estate property	3,001	9	2,998	275	4	6	3,098	8	3,094	252	4	5
	Retail - Secured on real estate property - Of Which: SME	64	0	60	9	0	0	59	1	55	8	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2,937	9	2,938	266	4	5	2,949	7	2,944	245	4	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	236	1	237	88	1	4	235	1	196	87	1	4
	Retail - Other Retail - Of Which: SME	92	0	89	24	0	2	93	0	90	24	0	2
	Retail - Other Retail - Of Which: non-SME	144	1	148	64	1	1	142	1	107	63	1	1
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Skandinaviska Enskilda Banken - gruppen

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
(mb EUR, %)													
Consolidated data													
Central banks and central governments													
		46,829	0	71,500	1,655	0	1	87,354	0	89,375	1,733	0	1
	Institutions	36,785	28	25,415	5,372	5	5	32,758	24	26,886	5,533	5	20
	Corporates	163,951	402	136,556	36,656	63	519	160,864	370	134,122	36,514	65	473
	Corporates - Of Which: Specialised Lending	6,099	14	5,486	2,336	0	38	5,845	25	5,423	1,394	0	18
	Corporates - Of Which: SME	27,511	62	26,273	4,942	11	89	26,022	72	25,495	4,671	21	86
	Retail	67,410	142	64,885	6,020	68	537	65,021	143	63,140	6,385	99	161
	Retail - Secured on real estate property	66,425	55	58,601	4,943	22	168	66,392	56	56,487	4,258	44	57
	Retail - Secured on real estate property - Of Which: SME	961	7	857	120	6	3	942	4	909	207	7	3
	Retail - Secured on real estate property - Of Which: non-SME	59,524	48	57,744	3,623	16	64	57,450	52	55,578	4,152	37	49
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,085	88	6,294	1,085	47	109	7,429	87	6,673	2,027	55	110
	Retail - Other Retail - Of Which: SME	1,070	13	961	300	10	27	1,075	15	961	512	20	48
	Retail - Other Retail - Of Which: non-SME	5,915	75	5,334	1,485	36	12	6,353	71	5,713	1,514	35	62
	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 ³			49,742						50,594			

(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 exercises.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of minority 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 31/03/2023													
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted		
												Of which: defaulted	Of which: defaulted
(mb EUR, %)													
SWEDEN	Central banks and central governments	19,109	0	19,038	292	0	0	19,413	0	19,530	288	0	0
	Institutions	6,729	0	6,075	913	0	0	7,632	0	6,972	989	0	1
	Corporates	60,067	105	60,813	11,380	19	205	57,799	125	57,996	11,195	42	204
	Corporates - Of Which: Specialised Lending	620	0	589	261	0	0	388	0	325	101	0	0
	Corporates - Of Which: SME	18,204	18	19,262	2,286	10	10	19,716	24	19,081	2,233	13	48
	Retail	56,903	88	54,775	4,194	25	38	56,436	90	52,481	4,068	31	101
	Retail - Secured on real estate property	52,496	25	50,714	3,126	10	10	53,125	28	46,524	3,023	14	23
	Retail - Secured on real estate property - Of Which: SME	730	6	702	93	6	1	669	3	661	88	4	1
	Retail - Secured on real estate property - Of Which: non-SME	51,765	19	50,012	3,033	4	21	49,655	25	47,873	2,935	30	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,408	63	4,061	1,068	15	75	4,281	62	3,947	1,046	17	78
	Retail - Other Retail - Of Which: SME	713	11	628	238	8	9	678	12	593	222	10	9
Retail - Other Retail - Of Which: non-SME	3,694	52	3,433	830	7	66	3,603	49	3,355	824	7	69	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

IRB Approach												
As of 31/03/2023						As of 30/06/2023						
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	
(mb EUR, %)												
GERMANY	Central banks and central governments	25,164	0	21,270	369	0	27,236	0	28,111	333	0	0
	Institutions	3,862	23	2,415	796	1	3,963	23	2,533	813	0	16
	Corporates	13,427	52	10,482	4,209	0	13,585	47	10,642	4,345	0	58
	Corporates - Of Which: Specialised Lending	1,094	0	956	636	0	1,052	0	777	397	0	1
	Corporates - Of Which: SME	478	0	375	237	0	430	0	338	263	0	11
	Retail	31	0	30	2	0	32	0	32	3	0	0
	Retail - Secured on real estate property	29	0	29	2	0	30	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
	Retail - Secured on real estate property - Of Which: non-SME	29	0	29	2	0	30	0	29	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	2	0	2	1	0	0
	Equity	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
IRB Total												

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

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
												(mb EUR, %)
UNITED STATES	Central banks and central governments	15,567	0	15,567	190	0	0	29,250	29,250	317	0	0
	Institutions	2,229	0	2,214	406	0	0	2,075	2,075	1,992	410	0
	Corporates	3,389	0	2,821	739	0	2	3,351	3,351	2,798	769	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2	0	0	3	0	2	2	0	0
	Retail	73	0	72	7	0	0	70	0	69	7	0
	Retail - Secured on real estate property	68	0	67	6	0	0	66	0	65	6	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	68	0	67	6	0	0	66	0	65	6	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	4	1	0	0	5	0	4	1	0
	Equity	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	
IRB Total												

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Of which: defaulted	Of which: defaulted	
													Of which: defaulted
(mb EUR, %)													
FINLAND	Central banks and central governments	981	0	1,167	52	0	894	0	1,073	48	0	0	0
	Institutions	803	0	764	159	0	944	0	907	204	0	0	1
	Corporates	14,575	55	11,760	2,408	23	14,328	55	11,582	2,371	23	39	0
	Corporates - Of Which: Specialised Lending	578	0	515	363	0	0	430	0	351	106	0	0
	Corporates - Of Which: SME	1,522	1	1,124	120	2	1,520	1	1,175	126	0	2	0
	Retail	184	7	180	113	9	180	7	176	107	11	7	0
	Retail - Secured on real estate property	20	0	19	2	0	0	19	0	19	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	20	0	19	2	0	0	19	0	19	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	164	6	161	110	9	6	162	7	157	105	10	6
	Retail - Other Retail - Of Which: SME	84	1	86	74	1	2	81	1	83	73	3	2
	Retail - Other Retail - Of Which: non-SME	81	5	75	36	8	4	81	6	74	32	8	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

(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)

(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)

(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)

(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)

(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)

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

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

Skandinaviska Enskilda Banken - gruppen

(mln EUR)		As of 31/12/2022														Risk weighted exposure amount
		Direct exposures														
		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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[0 - 3M]	Austria															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more																
Total																
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		125	125	0	0	0	125	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		125	125	0	0	0	125	0	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more																
Total																
[0 - 3M]	Cyprus															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more																
Total																
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Denmark	95	95	95	0	0	0	11	1,497	44	2,597	1	0	0	0	
[3M - 1Y]		7	7	1	0	0	0	0	535	17	3,708	0	0	0	0	
[1Y - 2Y]		7	7	0	0	0	0	7	388	17	132	0	0	0	0	
[2Y - 3Y]		3	0	0	0	0	0	5	301	8	163	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	21	712	42	603	0	0	0	0	
[5Y - 10Y]		73	73	73	0	0	0	130	1,650	55	521	0	0	0	0	
[10Y - more		9	9	0	0	0	119	398	371	2,296	0	0	0	0	0	
Total		193	176	169	0	0	0	295	5,481	553	10,320	1	0	0	1	
[0 - 3M]	Estonia	1	1	0	0	0	1	0	2	0	0	1	0	0	0	
[3M - 1Y]		106	106	0	0	0	0	0	0	0	0	76	0	0	0	
[1Y - 2Y]		19	19	0	0	0	19	0	0	0	0	0	0	0	0	
[2Y - 3Y]		20	20	0	0	0	20	0	0	0	0	0	0	0	0	
[3Y - 5Y]		54	54	0	0	0	54	0	0	0	0	1	0	0	0	
[5Y - 10Y]		212	212	0	0	0	212	0	0	0	0	2	0	0	0	
[10Y - more		3	3	0	0	0	3	0	0	0	0	2	0	0	0	
Total		416	416	0	0	0	318	0	2	0	0	83	0	0	87	

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

Skandinaviska Enskilda Banken - gruppen

As of 31/12/2022

		As of 31/12/2022															
		Direct exposures															
(mln EUR)		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
I 0 - 3M f	Finland	0	0	0	0	0	0	0	1	731	3	99	0	0	26		
I 3M - 1Y f		5	5	0	0	0	0	2	256	6	234	0	0				
I 1Y - 2Y f		117	117	0	0	0	77	30	772	19	286	27	0				
I 2Y - 3Y f		2	2	0	0	0	2	8	344	16	555	0	0				
I 3Y - 5Y f		70	70	0	0	0	19	10	350	29	1.141	150	0				
I 5Y - 10Y f		15	15	0	0	0	15	63	488	20	258	0	0				
I 10Y - more		96	96	0	0	0	96	14	232	58	417	0	0				
Total		305	305	0	0	0	214	130	3.173	152	2.989	177	0				
I 0 - 3M f	France	0	0	0	0	0	0	77	1.696	0	91	0	0	15			
I 3M - 1Y f		0	0	0	0	0	0	74	1.580	5	356	0	0				
I 1Y - 2Y f		63	63	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f		38	38	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		87	87	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0				
Total		188	188	0	0	1	0	151	3.185	5	446	0	0				
I 0 - 3M f	Germany	230	230	0	0	2	41	0	0	0	0	0	0	13			
I 3M - 1Y f		21	21	0	0	0	21	0	0	0	0	0	0				
I 1Y - 2Y f		0	0	0	0	0	0	0	2	0	0	0	0				
I 2Y - 3Y f		68	68	11	0	0	0	95	0	1	95	0	0				
I 3Y - 5Y f		62	62	7	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		1	1	1	0	0	0	0	0	0	0	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0					
Total		382	382	19	0	3	62	0	97	1	95	0	0				
I 0 - 3M f	Croatia																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Greece																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Hungary																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0					
Total		0	0	0	0	0	0	0	0	0	0	0	0				
I 0 - 3M f	Italy																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	9	120	7	0	90			
I 3M - 1Y f		171	171	0	0	0	10	0	0	0	0	0	0				
I 1Y - 2Y f		9	9	0	0	0	9	0	0	0	0	0	0				
I 2Y - 3Y f		79	79	0	0	0	4	0	0	0	0	0	0				
I 3Y - 5Y f		140	140	0	0	0	84	0	0	0	8	0	0				
I 5Y - 10Y f		8	8	0	0	0	4	0	0	0	2	0	0				
I 10Y - more		32	32	0	0	0	32	0	0	0	0	0					
Total		439	439	0	0	0	143	0	0	9	120	17	0				

[illegible]

		As of 31/12/2022													Risk weighted exposure amount		
		Direct exposures															
(min EUR)		On balance sheet						Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Spain																
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Sweden	4,254 1,592 123 317 448 1,673 177 8,583	4,250 1,592 123 317 227 351 163 6,844	3,499 1,540 2 94 159 349 163 5,806	0 0 0 0 0 0 0 0	1 0 0 0 0 1 0 2	580 12 43 15 34 1 686	197 58 12 25 41 4,513 102 469	11,588 7,566 5,606 5,866 7,660 4,513 102 43,121	208 80 221 110 135 153 33 918	7,379 8,607 11,345 7,583 13,284 4,364 11 52,954	243 986 190 207 60 0 0 1,687	0 0 0 0 0 0 0 0				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	United Kingdom	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	27 0 6 0 0 29 0 62	427 0 85 0 0 126 0 638	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 235	0 0 0 0 0 0 0 0				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Liechtenstein																
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Norway	6 215 126 96 90 305 70 909	6 215 126 96 90 305 70 909	4 214 126 96 90 305 70 903	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	2 1 4 0 0 0 0 6	54 0 10 7 0 0 0 54	1,462 0 10 7 0 0 0 1,479	16 1 2 2 1 2 0 22	919 52 19 48 34 19 0 1,093	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Australia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Canada	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	1 200 0 0 0 0 0 2	200 0 0 0 0 0 0 285	2 0 0 0 0 0 0 2	285 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ - more Total	Hong Kong																

		As of 31/12/2022													Risk weighted exposure amount	
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Japan															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	U.S.	0 98 0 0 0 0 0	0 98 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	20 74 0 93 187 180 312	130 361 0 896 914 851 738	14 10 0 7 25 0 0	134 89 0 86 741 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	China	0 0 0 0 0 0 98	0 0 0 0 0 0 98	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	868 0 0 0 0 0 0	3,610 0 0 0 0 0 0	55 0 0 0 0 0 0	1,050 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	28 650 0 0 0 0 0	2 0 0 0 0 0 0	177 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other advanced economies non EEA	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	2 0 0 0 0 0 0	650 367 0 0 0 0 0	0 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Other Central and eastern Europe countries non EEA	0 0 0 0 0 3 0	0 0 0 0 0 3 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 3 0	5 387 0 0 0 0 0	0 0 0 0 0 0 0	4 0 0 0 0 0 0	311 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Middle East	100 0 0 0 0 237 0	100 0 0 0 0 237 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 237 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	Latin America and the Caribbean	338 0 0 0 0 0 0	338 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	338 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	838 0 0 0 0 0 0	0 0 0 0 0 0 0	51

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

Skandinaviska Enskilda Banken - gruppen

		As of 31/12/2022															
		Direct exposures															
(mln EUR)		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M]	Africa	0	0	0	0	0	0	0	1	119	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	8	67	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	10	186	0	0	0	0	0		
[0 - 3M]	Others	0	0	0	0	0	0	0	82	1,908	95	1,849	0	0			
[3M - 1Y]		0	0	0	0	0	0	55	693	32	693	0	0	0			
[1Y - 2Y]		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			
[3Y - 5Y]		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			
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	136	2,601	127	2,542	0	0	0		

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

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

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

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

Skandinaviska Enskilda Banken - gruppen

		As of 30/06/2023														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Austria															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Belgium	0 0 0 0 0 117 0 117	0 0 0 0 0 117 0 117	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 117 0 117	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Bulgaria														0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Cyprus															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Czech Republic	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Denmark	27 46 218 82 78 76 26 0	27 46 11 0 0 63 29 0	19 1 0 0 0 63 29 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	24 17 11 1 26 0 152 190	4.295 386 6 0 0 1.197 1.730 897	32 6 19 5 32 0 55 361	1.610 1.200 229 179 386 625 2.209	1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Estonia	2 9 15 23 49 213 0	2 9 15 23 49 213 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 213 0	2 9 15 23 49 213 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 28 1 0 4 27 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	2	
		311	311	0	0	0	311	0	0	0	0	68	0	53		

		As of 30/06/2023														
		Direct exposures													Risk weighted exposure amount	
(min EUR)		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Finland	3	3	0	0	0	3	6	429	2	327	0	0			
I 3M - 1Y f		0	0	0	0	0	25	754	18	276	0	0				
I 1Y - 2Y f		41	41	0	0	0	37	314	30	522	100	0				
I 2Y - 3Y f		7	7	0	0	0	7	46	2	388	2	0				
I 3Y - 5Y f		62	62	0	0	0	12	26	39	978	150	0				
I 5Y - 10Y f		11	11	0	0	0	11	51	22	235	0	0				
I 10Y+ more		96	96	0	0	0	96	18	214	51	405	0	0			
Total		220	220	0	0	0	130	209	2,728	164	3,132	251	0	23		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	France	0	0	0	0	0	0	0	153	122	2,105	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	153	0	0	0	0		
I 1Y - 2Y f		62	62	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		125	125	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		16	16	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		203	203	0	0	0	0	8	153	275	4,781	0	0	16		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Germany	32	32	0	0	0	22	0	0	0	0	0	0	0		
I 3M - 1Y f		49	49	0	0	0	47	0	2	0	0	0	0	0		
I 1Y - 2Y f		247	247	0	0	0	192	10	85	0	0	0	0	0		
I 2Y - 3Y f		99	99	46	0	0	46	12	85	0	0	0	0	0		
I 3Y - 5Y f		3	3	3	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		430	430	49	0	0	270	22	173	0	0	0	0	45		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Croatia															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y+ more																
Total																
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Greece															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y+ more																
Total																
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Hungary															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y+ more																
Total																
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Italy															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y+ more																
Total																
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Latvia	6	6	0	0	0	6	0	50	1	60	8	0			
I 3M - 1Y f		103	103	0	0	0	8	0	0	0	0	0	0			
I 1Y - 2Y f		63	63	0	0	0	2	0	0	0	0	0	0			
I 2Y - 3Y f		55	55	0	0	0	41	0	0	0	0	0	0			
I 3Y - 5Y f		113	113	0	0	0	58	0	0	6	0	0	0			
I 5Y - 10Y f		5	5	0	0	0	1	0	0	1	0	0	0			
I 10Y+ more		21	21	0	0	0	2	0	0	0	0	0	0			
Total		376	376	0	0	0	146	0	50	1	60	16	0	75		

		As of 30/06/2023															
		Direct exposures															
(mln EUR)		On balance sheet								Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
I 0 - 3M f	Lithuania	126	126	2	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		13	13	0	0	0	0	5	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		55	55	0	0	0	0	2	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		92	92	2	0	0	0	22	22	0	0	0	0	0	0	0	0
I 3Y - 5Y f		277	277	1	0	0	0	26	26	0	0	0	0	0	0	0	0
I 5Y - 10Y f		164	164	0	0	0	0	69	69	0	0	0	0	0	0	23	0
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		728	728	5	0	0	0	124	0	0	0	0	0	31	0	0	106
I 0 - 3M f	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	18	107	5	5	50	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	37	785	13	291	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	7	17	38	244	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	48	583	9	92	0	0	0	0	0	0
I 5Y - 10Y f		25	25	25	0	0	0	41	467	22	231	0	0	0	0	0	0
I 10Y - more	0	0	0	0	0	0	23	260	14	111	0	0	0	0	0	0	
Total		25	25	25	0	0	0	175	2,207	102	1,019	0	0	0	0	0	0
I 0 - 3M f	Malta																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Netherlands																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f	Portugal																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f	Slovakia																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	
I 0 - 3M f	Slovenia																
I 3M - 1Y f																	
I 1Y - 2Y f																	
I 2Y - 3Y f																	
I 3Y - 5Y f																	
I 5Y - 10Y f																	
I 10Y - more																	
Total																	

(mln EUR)

[illegible]

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

Skandinaviska Enskilda Banken - gruppen

As of 30/06/2023

		As of 30/06/2023														Risk weighted exposure amount
		Direct exposures														
(mln EUR)		On balance sheet								Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	0	0	0	0	0	0	0	143	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	64	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	18	213	85	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	28	419	0	85	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	18	1,021	56	1,700	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	4	456	0	0	0	0	0	0	0	
[1Y - 2Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		13	13	0	0	0	0	22	1,477	56	1,700	0	0	0	19	

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe,

Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Skanfinaviska Enskilda Banken - gruppen

	As of 30/09/2022									As of 31/12/2022										
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹²				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹²				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹³		On performing exposures ¹⁴	On non-performing exposures ¹⁴		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹³		On performing exposures ¹⁴	On non-performing exposures ¹⁴									
		Of which: defaulted	Of which Stage 3 ¹⁵		Of which Stage 3 ¹⁵	Of which: defaulted		Of which Stage 3 ¹⁵			Of which Stage 3 ¹⁵									
(2021 EUR)																				
Cash balances at central banks and other demand deposits	81,429	0	0	0	0	0	0	0	0	40,142	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	15,953	0	0	0	0	0	0	0	0	11,653	0	0	0	0	0	0	0	0	0	
Central banks	7,680	0	0	0	0	0	0	0	0	3,589	0	0	0	0	0	0	0	0	0	
General governments	2,032	0	0	0	0	0	0	0	0	2,104	0	0	0	0	0	0	0	0	0	
Credit institutions	4,732	0	0	0	0	0	0	0	0	4,563	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,266	0	0	0	0	0	0	0	0	1,210	0	0	0	0	0	0	0	0	0	
Non-financial corporations	241	0	0	0	0	0	0	0	0	187	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	194,646	84	867	769	627	289	456	313	219	184,717	100	663	598	457	331	354	219	178	178	
Central banks	456	0	0	0	0	0	0	0	0	446	0	0	0	0	0	0	0	0	0	
General governments	1,677	0	1	0	0	0	0	0	0	2,441	0	0	0	0	0	0	0	0	0	
Credit institutions	9,619	1	2	0	2	0	0	0	0	6,320	0	2	1	2	0	0	0	0	0	
Other financial corporations	13,770	4	33	24	33	29	14	14	19	14,155	0	44	24	33	28	14	14	20	20	
Non-financial corporations	103,045	24	644	595	426	178	370	229	132	96,473	20	439	424	274	210	271	137	86	86	
of which: small and medium-sized enterprises	30,566	5	92	85	85	51	29	27	37	29,183	3	64	54	57	55	21	20	39	39	
of which: Loans collateralised by commercial immovable property	18,895	2	35	34	34	18	12	12	23	19,108	1	33	30	32	36	9	9	23	23	
Households	66,078	54	187	149	165	82	72	70	77	64,882	80	177	148	147	91	68	66	72	72	
of which: Loans collateralised by residential immovable property	59,491	40	88	55	70	25	16	16	71	58,392	60	80	57	54	28	15	14	65	65	
of which: Credit for consumption	3,750	12	90	84	84	51	51	50	3	3,709	16	87	83	83	57	50	49	3	3	
SHEET INSTRUMENTS other than HFT	292,027	84	867	769	627	289	456	313	219	236,513	101	663	598	457	331	354	219	178	178	
OFF-BALANCE SHEET EXPOSURES	78,217		42	33	33	63	18	18	12	81,581		41	38	37	72	18	18		15	

¹² For the definition of non-performing exposures please refer to Article 4(7a)(3) of Regulation (EU) No 575/2013 (CRR).¹³ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.¹⁴ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.¹⁵ 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 FREDP framework (template F 38.02 / F 39.02), 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 FREDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.¹⁶ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Skandinaviska Enskilda Banken - gruppen

	As of 31/03/2023										As of 30/06/2023									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >90 days and <=90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾			
Cash balances at central banks and other demand deposits	43,715	0	0	0	0	0	0	0	0	0	62,545	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	21,499	0	0	0	0	0	0	0	0	0	21,066	0	0	0	0	0	0	0	0	0
Central banks	13,829	0	0	0	0	0	0	0	0	0	14,073	0	0	0	0	0	0	0	0	0
General governments	1,762	0	0	0	0	0	0	0	0	0	1,426	0	0	0	0	0	0	0	0	0
Credit institutions	4,576	0	0	0	0	0	0	0	0	0	4,411	0	0	0	0	0	0	0	0	0
Other financial corporations	1,103	0	0	0	0	0	0	0	0	0	531	0	0	0	0	0	0	0	0	0
Non-financial corporations	229	0	0	0	0	0	0	0	0	0	225	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	185,137	122	632	546	451	333	319	218	188	181,650	119	592	513	447	306	282	229	186		
Central banks	64	0	0	0	0	0	0	0	0	325	0	0	0	0	0	0	0	0	0	0
General governments	1,797	0	0	0	0	0	0	0	0	1,826	0	0	0	0	0	0	0	0	0	0
Credit institutions	8,755	2	1	1	1	0	0	0	0	9,935	0	1	1	1	0	0	0	0	0	0
Other financial corporations	14,114	1	43	24	28	25	14	14	20	14,706	1	30	23	23	5	14	14	7		
Non-financial corporations	96,479	26	391	375	272	227	239	141	71	93,160	25	360	342	283	221	201	151	85		
of which: small and medium-sized enterprises	29,363	8	59	51	51	65	19	17	35	28,104	8	66	56	56	67	18	17	42		
of which: Loans collateralised by commercial immovable property	18,746	7	32	29	29	36	10	10	21	18,277	5	42	33	33	48	10	10	31		
Households	63,928	93	196	146	150	79	65	63	95	61,698	93	200	147	138	79	67	64	94		
of which: Loans collateralised by residential immovable property	57,838	74	102	99	63	28	14	13	88	55,521	70	105	65	49	27	18	16	86		
of which: Credit for consumption	3,517	15	85	79	78	46	48	47	3	3,478	15	80	76	75	47	47	45	3		
DEBT INSTRUMENTS other than HFT	256,250	123	632	546	451	333	319	218	188	246,243	119	592	513	447	306	282	229	186		
OFF-BALANCE SHEET EXPOSURES	82,865		42	29	40	69	18	18	5	81,742		34	34	25	78	6	6	5		

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

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

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

(4) For the on-balance sheet items, accumulated 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 FRTB framework (templates F 18.00 / F 18.02), 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) 2021/401 - 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 FRTB sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - gruppen

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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)	831	537	347	331	423	193	721	366	260	243	421	144
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	31	13	13	13	13
Non-financial corporations	725	493	323	309	350	179	609	309	236	220	344	117
of which: small and medium-sized enterprises	135	51	25	19	88		123	35	20	14	92	
Households	75	25	10	9	60	14	81	27	11	10	64	14
DEBT INSTRUMENTS other than HFT	831	537	347	331	423		721	366	260	243	421	
Loan commitments given	15	2	3	2	10	0	21	4	2	1	18	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2023 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - gruppen

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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
(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)	800	352	235	214	491	124	752	288	205	175	479	75
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	31	31	13	13	13	13	34	18	13	13	16	0
Non-financial corporations	678	286	211	191	404	89	631	235	179	150	394	54
of which: small and medium-sized enterprises	166	30	21	12	129		178	34	20	11	141	
Households	90	34	11	9	74	23	86	35	13	12	69	21
DEBT INSTRUMENTS other than HFT	800	352	235	214	491		752	288	205	175	479	
Loan commitments given	18	3	2	1	8	2	29	1	2	1	18	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

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

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment	
			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	1,480	10	9	1,480	5	0	1,544	9	8	1,544	5	0	1,536	8	8	1,536	5	0	1,644	8	8	1,644	5	0
B Mining and quarrying	875	39	0	875	13	0	685	1	0	685	12	0	708	55	54	708	70	0	603	1	0	603	9	0
C Manufacturing	10,479	201	200	10,471	159	0	10,929	128	127	10,928	117	0	10,224	134	127	10,233	130	0	10,503	121	121	10,502	135	0
D Electricity, gas, steam and air conditioning supply	6,431	28	28	6,431	15	0	6,766	3	3	6,766	11	0	7,749	1	1	7,749	8	0	7,411	23	23	7,411	15	0
E Water supply	296	0	0	296	0	0	312	0	0	312	0	0	293	0	0	293	0	0	311	0	0	311	0	0
F Construction	1,371	20	19	1,371	13	0	1,237	17	17	1,237	10	0	1,311	16	16	1,311	13	0	1,055	15	15	1,055	11	0
G Wholesale and retail trade	7,238	16	13	7,238	28	0	7,579	18	17	7,579	29	0	7,616	16	15	7,616	31	0	7,091	16	16	7,091	28	0
H Transport and storage	8,279	162	162	8,279	131	0	7,708	130	127	7,708	117	0	7,352	25	25	7,352	23	0	7,294	28	28	7,294	23	0
I Accommodation and food service activities	962	4	3	962	7	0	917	3	3	917	5	0	920	3	3	920	5	0	939	9	9	939	5	0
J Information and communication	3,166	4	4	3,162	8	0	2,984	3	3	2,984	8	0	3,024	3	3	3,061	7	0	3,102	3	3	3,309	7	0
K Financial and insurance activities	20,365	40	40	20,365	48	0	14,392	41	41	14,389	56	0	14,103	41	41	14,096	58	0	11,706	40	40	11,698	49	0
L Real estate activities	32,443	15	15	32,443	22	0	32,999	16	12	32,999	49	0	32,904	17	13	32,904	47	0	31,245	26	14	31,245	63	0
M Professional, scientific and technical activities	5,391	5	5	5,391	19	0	5,091	9	5	5,091	22	0	5,924	8	5	5,912	24	0	5,860	9	6	5,853	27	0
N Administrative and support service activities	2,194	40	40	2,194	47	0	1,693	1	1	1,693	14	0	1,454	1	1	1,454	5	0	1,532	1	1	1,532	5	0
O Public administration and defence, compulsory social security	105	0	0	105	0	0	107	0	0	107	0	0	155	0	0	155	0	0	112	0	0	112	0	0
P Education	402	0	0	402	1	0	423	0	0	423	1	0	418	0	0	418	1	0	412	1	1	412	1	0
Q Human health services and social work activities	899	5	2	899	6	0	778	3	3	778	2	0	733	3	2	733	17	0	705	4	2	705	17	0
R Arts, entertainment and recreation	250	0	0	250	1	0	208	0	0	208	1	0	203	1	1	203	1	0	190	1	1	190	1	0
S Other services	799	56	56	799	24	0	919	56	56	919	21	0	842	55	55	842	22	0	894	55	55	894	22	0
Loans and advances	103,495	644	598	103,833	548	0	96,473	430	424	96,345	481	0	96,479	301	375	96,319	467	0	93,160	360	342	92,951	542	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTRREP 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.