

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

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



## **Key Metrics**

(min EUR, %)	As of 30/09/2022	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



## Leverage ratio

	(min 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)	
A.2	Tier 1 capital - fully phased-in definition	16,100	15,961	16,011	15,742	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	373,398	318,258	342,194	347,121	C 47.00 (r0300,c0010)	CRR
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]	



# 2023 EU-wide Transparency Exercise Capital Skandinaviska Enskilde Banken - gruppen

			4	A ( 24 /42 /2022	4 ( 24 /02 /2022	A ( 20 (05 (2022	COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	As of 30/09/2022 17,460	As of 31/12/2022 17,356	As of 31/03/2023	As of 30/06/2023	C 01.00 (10010.c0010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		,	, ,	,	C 01.00 (r0010/c0010)	Article SD of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	14,670	14,652	14,728	14,464		
	A.1.1	instruments)	1,518	1,599	1,464	1,728	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	10,337	10,431	10,686	10,100	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	1,905	1,906	1,965	2,045	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,282	3,032	2,895	2,936	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-270	-221	-213	-221	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-500	-498	-452	-442	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-1	-2	-1	-1	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1,601	-1,593	-1,604	-1,670	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 38(1) point (0) (i) and 80 to 91 of CRR, Articles 36(1) point (0) (ii), 24(1) point (0) (ii), 24(1) point (0) (ii), 24(1) point (0) and 25% of CRR, Articles 36(1) point (0) and 25%(3) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and (0) of CRR, Articles 36(1) point (0) (iv) and (0) of CRR, Articles 36(1) point (0) (iv) and (0) and (0) of CRR, Articles 36(1) point (0) (iv) and (0)
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	a significant investment  (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-2	-11	-9	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0		Article 3 CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR					C 01.00 (r0524,c0010)	Article 3 CHR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfethered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,430	1,309	1,283	1,278	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,430	1,309	1,283	1,278	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r070,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,100	15,961	16,011	15,742	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,360	1,394	1,396	1,367	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,346	1,349	1,348	1,346	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	14	45	48	21	$\begin{array}{c} \text{C1.00 } \left( \phi 310, \phi 6010 \right) + \text{C 01.00} \\ \left( \phi 210, \phi 6010 \right) + \text{C 01.00 } \left( \phi 320, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left( \phi 980, \phi 6010 \right) + \text{C 01.00 } \left( \phi 950, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left( \phi 980, \phi 6010 \right) + \text{C 01.00 } \left( \phi 950, \phi 6010 \right) \\ + \text{C 01.00 } \left( \phi 950, \phi 6010 \right) + \text{C 01.00 } \left( \phi 974, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left( \phi 978, \phi 6010 \right) + \text{C 01.00 } \left( \phi 974, \phi 6010 \right) + \text{C} \\ \text{01.00 } \left( \phi 978, \phi 6010 \right) + \text{C} \\ 01$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	80,885	77,264	76,851	74,959	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1		80,885	77,264	76,851	74,959	C 02.00 (+0010,c0010) C 05.01 (+0010,c0040)	roomen AQ3), 93, 90 880 98 01 CMC
	B.1 C.1	Of which: Transitional adjustments included  COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.14%	18.96%	19.16%	19,30%		
CAPITAL RATIOS (%)							CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.90%	20.66%	20.83%	21.00%	CA3 (3)	•
CFT1 Canital	C.3	TOTAL CAPITAL RATIO (transitional period)	21.59%	22.46%	22.65%	22.82%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	14,670	14,652	14,728	14,464	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.01)	*
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.14%	18.96%	19.16%	19.30%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
- Memoritems	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a re- cord on the formulae chiefel in column "CORES CODE", places note that this might lead to difference to full						

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	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, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.
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) <sup>2</sup>	2,911	2,352	2,082	2,233	C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0226, s002) + C 08.01 (10050, c0226, s002) + C 08.01 (10040, c0226, s002) + C 08.01 (10050, c0226, s002) + C 08.01 (100500, c0226, s002) + C 08.01 (100500, c0226, s002) + C 08.01 (100500, c0226, s002)
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 (10470, 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 resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, c0601)*12.5+C 20.00 (0010,ch450)*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	

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

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' 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 <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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) Information available only as of end of the year	1,794	2,427	833	1,623

<sup>(1)</sup> Information available only as of end of the year
(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



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

(min EUR)		As of 30/09/202	22			As of 31	/12/2022			As of 31,	03/2023			As of 30,	06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount Level 3	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	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 hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	6,922				6,397				6,746				6,846				
TOTAL ASSETS	357,233				282,555				301,243				317,631				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	22					As of 31	1/12/2022					As of 31	1/03/2023					As of 30	/06/2023			
		Gross carry	ing amount <sup>(2)</sup>		Accun	nulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	nulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accui	mulated impair	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accun	nulated impairn	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaire assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	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)
amortised cost	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)

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

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



#### **Breakdown of liabilities**

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
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 <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	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 <sup>1</sup>	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(I)
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 <sup>1</sup>	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

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



#### **Breakdown of liabilities**

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
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
Short positions	Debt securities	4,550	2,168	2,575	2,323	Annex V.Part 1.31
	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)
Describe	of which: Current accounts / overnight deposits	11,591	2,721	4,163	6,049	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordi	nated 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

	SA			IM												IM.						
			VaR (Memoran	R (Memorandum item) STRESSED VaR (Memorandum item) AND MIGRA		NTAL DEFAULT RATION RISK AL CHARGE	K ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memor	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE				
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	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 Of which: General risk	106	50	7	5	19	12							8	1	20 20	3						
Of which: Specific risk	73	26	ó	0	19	12							ů	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 30/0	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	î	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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



		Standardised Approach													
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions						
	(min EUR, %)	1,299	1,299	1.196		679	679	597							
	Central governments or central banks Regional governments or local authorities	1,299	1,299	1,190		0/9	0/9	397							
	Public sector entities	i i	0	0		0		0							
	Multilateral Development Banks	o o	ō	ō		ō	ō	ō							
	International Organisations	o o	ō	ō		ō	ō	ō							
	Institutions	2,335	2,153	63		1,952	1,768	48							
	Corporates	963	560	514		1,035	651	623							
	of which: SME	354	100	78		323	83	65							
	Retail	2,672	2,056	1,446		2,413	1,830	1,306							
Consolidated data		480	409	239		463	398	232							
consonautea data	Secured by mortoages on immovable property	680 181	671 180	222 50		691 196	682 194	224 53							
	of which: SME Exposures in default	181	180	90	,	196	194	53	,						
	Exposures in default  Items associated with particularly high risk	13	22	12	3	21	21	46	- 4						
	Covered bonds		0	-0		0									
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		ō	ō	o o							
	Collective investments undertakings (CIU)	122	122	122		146	146	146							
	Equity	1,442	1,442	2,736		1,356	1,356	2,643							
	Other exposures	1,581	1,579	1,356		1,552	1,552								
	Standardised Total 2	11,138	9,924	7,715	41	9,865	8,703	6,798	36						

\*\*Chains common, under Deceme value is a resemble More table or the man of a resemble common in the second common in the second common in the second common in the second common common

					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	/12/2022			
	(mh EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
SWEDEN	Control governments or control sharing.  Reciscular conversation for leaf attentifies  Public societa entities.  Public societa entities.  Institutions  Ins	551 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	94 0 0 0 0 0 0 8055 2122 1 1 9077 148 242 6 i 2 2 3 2 0 0 122 1,1355 1,127	0 0 0 0 0 17 210 630 87 80 0 0 0 122 2,428 1,164	0	90 0 0 0 0 588 337 6 949 151 247 63 3 3 1 1 0 0 0 166 1,009	90 0 0 0 568 205 241 247 63 3 3 3 1 1 0 0 0	0 596 84 82 17 3 46 0 0 0	0		
	Standardised Total <sup>2</sup>	5,12.	7,22.		24		3,010	331	24		

(ii) Orional exocurs, unlike Exocure value, is recorted before taking into account any effect due to credit conversion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(2) Total vasue adjustments and provisors per country or counterparty exclusion cross for securiosation exposures our inclusion general crisic risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31;	12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Contral overaments or control hanks Recional overaments or local authorities Public sector entities Multilateral Develoment Banks International Overainations Institutions Corporates of Indich SME	0 0 0 0 12 13	0 0 0 0 12 13	0 0 0 0 0 26		0 0 0 13 197 8	0 0 0 0 13 197 8	0 0 0 0 206			
GERMANY	Metal  Secured by another secure of the secu	10 0 14 2 0 0 0 0 0 8 8	7 0 14 0 0 0 0 0 0 0 2 2 2 2 2	5 0 5 0 0 0 0 0 0	2	11 0 13 0 0 0 0 0 0	7 0 13 0 0 0 0 0 0	5 0 4 0 0 0 0 0	0		
	Standardised Total <sup>2</sup>				2				0		

Ordered excesses, unified becomes value, in recorded before taking into account any effect due to codit convenion factions or codit nis initiation techniques (i.e., substitution effects).

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

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.								
					Standardised A	pproach				
			As of 30/09	2022			As of 31	/12/2022		
		Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>				
UNITED STATES	Control operationals of control banks  Palick sector addition  Palick sector addition  Milliferate Operation of the Control  Milliferate Operation  Milliferate	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 25 0 0 3 3 1 1 2 0 0 0	0 0 0 0 0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 5 0 0 2 2 1 1 1 0 0 0		
	Standardised Total <sup>2</sup>	Ů		Ü		·				

		· · · · · · · · · · · · · · · · · · ·									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31	/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
FINLAND	Central overmentar or central sharing behicked overmentar or local arthrities  Multimost Svorimonium tasks Humanium task	0 0 0 3 3 3 1 7 9 5 2 2	0 0 0 3 31 7 22 2	0 0 0 1 29 5 17 1 0		0 0 0 2 24 5 91 2 2	0 0 0 2 24 5 25 25 2	0 0 0 0 22 4 15			
	Training and date with particularly high risk.  Control books  Claims on institutions and copporates with a 5T credit assessment  Collictive investments undertakings (CIU)  Easily  Sandra San	0 0 0 0 52 7	0 0 0 0 52 7	0 0 0 0 52 7		0 0 0 0 52 12	0 0 0 0 52 12	0 0 0 0 52 12			

O Chárial assouru utilia Escouru valus, is recorded before takino into account any effect due to credit convenion factors or credit risk mitization technicuss (s.c. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitarizon exposure but includes general credit risk adjustments.



	энинатына шакем минен учирен											
					Standardised A	pproach						
			As of 30/09/	2022			As of 31	12/2022				
	(reln FUB %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
NORWAY	Control governments or centrol saints  Regional governments or bool anthrollies  spicional government in bool anthrollies  spicional government in bool anthrollies  spicional control anthrollies  landardinos  controllies  der spicional controllies  controll	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 99 122 122 0 6 6 4 0 0 0 0 0 7 122 122 122 122 122 122 122 122 122 1	0 0 0 1 1 99 92 0 0 1 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0	o	0 0 0 3 3 54 142 9 9 5 0 0 0 0 0 0	0 0 0 3 3 8 1 44 222 0 9 6 6 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 72 35 94 0 30 1 0 0 0 0 0	0			
	Standardised Total <sup>2</sup>				3				3			

		(z) roca value adjustratios and provisions per country or counterparty exocution to the contraction exposures tox mouses general creat rax, adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31;	12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	0		0		0	0	0			
	Multilateral Development Banks	0		i i		ō	ō	ō			
	International Organisations	0	0	0		0	0	0			
	Institutions	11	11	2		5	5	1			
	Corporates	65	64	56		52	51	47			
	of which: SME	24	24	18		12	11	9			
	Retail	109	107	80		2	1	0			
DENMARK	of which: SME Secured by mortgages on immovable property	9	0	0				0			
	Secured by mortoages on immovable property of which: SME	1 2	1 3	1 3		10	10	1 3			
	Exposures in default	ŏ	l ö	l ő	0	ŏ	ŏ	l ő			
	Items associated with particularly high risk	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		54	54	- 11			
	Standardised Total <sup>2</sup>										

				Standardised Ap	pproach			
		As of 30/09/	2022			As of 31;	12/2022	
(mb EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control descriptions or control panels.  Recincular descriptions for local submittees  Recincular descriptions for local submittees  Recincular descriptions or local submittees  Recincular descriptions  Recincular descrip	0 0 0 1,20 3 3 111 4 4 2 2 5 0 0 0 0	0 0 0 0 1,220 3 3 4 1 1 91 5 0 0 0 0	0 0 0 25 2 2 2 3 3 0 22 1 1 0 0 0	0	0 0 0 0 1,1099 1 1 1 130 97 5 0 0 0 0	0 0 0 0 0 1,109 1 1 1 8 0 97 7 5 0 0 0 0	0 0 0 0 24 1 1 1 6 0 33 1 1 0 0 0	0

O Tobranil escourse, untilse becourse value in recorded before takins into account any effect due to credit convenion factors or credit risk ministration techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scarrination opposes but includes general credit risk adjustments.

					Standardised Ap	proach					
			As of 30/09/	2022			As of 31/	12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(mh RUB. %) Central governments or central banks Regional governments or local banks	0	0	0		0	0	0			
	Public sector entities	0	ő	0		ŏ	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions Corporates	9	0	0		0					
	of which: SME	9	9	9		9	9	9			
	Retail	303	264	187		304	264	187			
ITHUANIA	of which: SME	66	64	37		64	63	36			
TITIOAINIA	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default	0	0	0		0					
	Exposures in default  Items associated with particularly high risk		1		0						
	Covered bonds	0	0	0		ů					
	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	220	220	50		226	226	52			
	Standardised Total <sup>2</sup>				1				1		

		(2)								
					Standardised A	pproach				
			As of 30/09	2022			As of 31	/12/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %)									
ESTONIA	Central occurrences or central salaria specialous occurrences to local arthritis specialous occurrences to local arthritis specialous occurrences to local specialous occurrences to local specialous occurrences to local specialous occurrences to local distriction occurrences to local distriction occurrences to local distriction occurrences occurrences occurrences occurrences occurrences occurrences with a 5T credit assessment Calledon in local to local call occurrences o	0 0 0 0 6 45 516 217 1 1 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 3338 86 0 0 0 0 0 0	0	0 0 0 0 0 45 45 45 199 11 11 11 0 0 0 0	0 0 0 0 0 433 151 1 1 0 0 0 0	0 0 0 0 0 0 0 224 87 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Other exosures Standardised Total <sup>2</sup>	103	103	63	2	/0	/6	40		

		** Unional associatio, unional becominar values, an incominar control search and services and or control search and or control search and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.								
					Standardised Ap	pproach				
			As of 30/09	2022			As of 31	12/2022		
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providents* Ciginal Exposure* Exposure Value* Risk exposure amount Value adjustment providents*								
LUXEMBOURG	Control Communities or Control	45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 1 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0	0	44 0 0 0 166 166 5 7 7 5 0 0 0 0 0	44 0 0 0 0 0 2 1 1 1 1 0 0 0 0 0 4 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0		
<u> </u>	Other exposures Standardised Total <sup>2</sup>	· ·		3	2	Ì		,	2	



# 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				
	(min PID %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	582	582	536		613	613	396			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		192	191	38			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	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 2.471	89	69		344 2.005	91	72 1.011			
	Retail	2,471 534	1,878 467	1,336 278		2,005 593	1,457 523	1,011			
Consolidated data	of which: SME	534 674	467	2/8		593 682	523 675	311 221			
	Secured by mortoages on immovable property of which: SMF	201	200	210 54		203	203	55			
	or which: SNE Exposures in default	201	200	10	2	203	203	33	,		
	Items associated with particularly high risk	33	33	50		32	32	48			
	Covered bonds	0	0	0		0	0	1 0			
	Claims on institutions and corporates with a ST credit assessment	0	ō	0		0	ō	ō			
	Collective investments undertakings (CIU)	88	88	88		82	82	82			
	Equity	1,339	1,339	2,578		1,306	1,306	2,513			
	Other exposures	1,662	1,662	1,344		1,663	1,663	1,385	15		
	Standardised Total <sup>2</sup>	8,811 7,650 6,825 37 8,120 7,032 6,146									

(1) Output opposes, white Department of a special factor intelligence of position of a few to most disconnected factor or code that designates belongs (e.g. admittation effects). Disconduction of the disconnected factor or code that designates belongs (e.g. admittation effects). Disconduction of the disconnected factor or code that designates belongs (e.g. admittation effects).
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(5) Only for not observed code (e.g. admittation effects).
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(6) Only for not observed code (e.g. admittation effects).
(6) Only for not observed code (e.g. admittation effects).
(7) Only fo

					Standardisc	ed Annroach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min BUR. %) Central governments or central banks	92	92	0		281	281	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	
	Institutions	382 349	362 218	217		288 333	288 209	208	
	of which: SMF	349	210	217		333	209	200	
	Retail	951	834	600		912	802	578	
	of which: SME	167	157	93		167	153	92	
SWEDEN	Secured by mortgages on immovable property	241	241	79		264	263	87	
	of which: SME	69	69	19		73	73	20	
	Exposures in default	3	3	3	0	2	2	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 undertakinos (CIU)	88	88	88		82 995	82	82	
	Equity	1,040 1,215	1,040 1,215	2,279 1.152		995 1,220	995 1,220	2,202 1,211	
	Other exposures	1,215	1,215	1,152	23		1,220	1,211	
	Standardised Total <sup>2</sup>				23				1

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

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

		(2) Total value adjustments ar	a provisions per country or co	anterparty excludes those for se	cuntisation exposures out inclu	ses general credit risk adjustmer	TO.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Correlation of Correlation (Correlation Correlation)  Continued Conversion of Incal substitute  Public sector emitties  Public sector emitties  Public sector emitties  Continued Conversion of Local substitute  Conversion of Co	0 0 0 0 111 196 7 7 7 10 0 0 0 0 0	0 0 0 11 196 7 7 7 0 0 13 3 0 0	0 0 0 0 1 199 5 5 0 4 0 0 0	0	2 0 192 0 4 3 3 190 0 7 7 0 0 0	2 0 191 0 0 4 4 3 3 3 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 38 0 0 0 3 3 3 2 2 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total <sup>2</sup>	77	27	27	0	25	25	25	c

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to needs convenient one or ender this integration techniques (e.g., substitution effects).

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

		(4) 1000 1000 1000				des general credit reix adjustme	nu.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Control and construction for each of the Control Contr	0 0 0 0 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 24 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 0 0 1 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 23 23 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 23 23 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

		(2) Total value adjustments ar	nd provisions per country of co	unterparty excludes those for se	ecuntisation exposures but inclu	des general credit risk adjustmer	nts.		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FINLAND	Could investment to County I and A.C. %)  Could investment to Varial substitute  Public sector melities  Public sector melities  All sector melities  County I and to County I	0 0 0 0 3 3 29 6 6 91 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 286 26 2 2 1 1 0 0 0	0 0 0 0 1 27 27 4 4 20 0 0 0 0 0		0 0 0 0 0 0 0 29 29 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 7 7 8 8 8 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 27 27 4 4 9 9 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total <sup>2</sup>	3	3	3	0				

O (Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in rescurributions exposures but includes general credit nik adjustments.



# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Skandinaviska Enskilda Banken - gruppen

				Standardise	d Approach			
		As of 31,	03/2023			As of 30,	/06/2023	
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Coming of personnels or come of another in the personnel of the personnel	0 0 0 0 4 99 4 99 11 1 1 8 8 4 4 0 0 0 0 0	0 0 0 0 4 80 33 113 0 79 4 0 0 0 0 0 0 5 2 7	0 0 0 0 1 1 71 20 84 0 27 27 1 0 0 0 0 0 0 27 27 27 27 27 27 27 27 27 27 27 27 27	0	0 0 0 0 0 4 85 44 110 0 0 22 4 0 0 0 0 0 2 2 4 2 2 4 0 0 0 0	0 0 0 0 4 75 36 89 99 0 75 4 4 0 0 0 0 0	0 0 0 0 1 1 88 28 67 67 67 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0	0

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(100 N)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
DENMARK	Combined and communities of such a file of the Combined and Combined a	0 0 0 0 7 17 47 47 0 0 0	0 0 0 0 7 17 46 46 9 0 0 0	0 0 0 0 2 60 13 33 32 32 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 7 66 17 55 44 9 0 0 0	0 0 0 0 2 59 13 39 31 30 0 0	ó
	Equity Other exposures	49	49	10		53	53	11	

Original Exposure* Exposure Value* Kink exposure amount providence*  Control documentation or central shallow (5.0. %).  Control documentation or central shallow (5.0. %).  Rest exposure value* Kink exposure amount providence*  O						Standardisc	d Approach			
Original Exposure Value Exposure Value Page Page Page Page Page Page Page Pag				As of 31/	03/2023			As of 30	/06/2023	
Combi a covernmenta or centra basis fecinal socremento roci authorities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4177 ()	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Subtributions   270   220   8   200   200   6	UNITED KINGDOM	Central covermentate or combe lab solicità  descriptional covermenta or combe lab solicità  descriptional covermenta del  solicità con la combe la	1 1	0 0 0 0 292 1 1 1 3 3 0 99 5 0 0 0	0 0 0 0 8 1 1 2 3 4 1 0 0 0 0 0 8 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		35 35	0 0 0 200 200 24 0 9 9 0 0 0 0 0 0	0	9

					Standardisc	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities  Public sector entities	0						0	
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	i i	i i	i i		ō	ō	ō	
	Institutions	0	0	0		1	0	0	
	Corporates	6	6	6		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	309	270	191		110	84	49	
LITHUANIA	of which: SME	65	63	36		82	79	45	
Littoratio	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default					0	0	0	
	Exposures in default  Items associated with particularly high risk	1						0	
	Covered bonds	0	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment	i i	i i	i i		ō	ō	ō	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	200	200	62		203	203	59	
	Standardised Total <sup>2</sup>				1				1

		(2) Total value adjustments ar	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
	(min BUR, %) Central governments or central banks	0						0	
	Regional governments or local authorities	i i	ō	o o		i i	0	i o	
	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	60	0	0		60	0	0	
	Retail	476	416	285		236	183	105	
ESTONIA	of which: SME	203	156	90		224	180	104	
LUTOILLI	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	1	1	0		0	0		
	Exposures in default  Items associated with particularly high risk	1		0	0		0	1	
	Items associated with particularly high risk Covered bonds								
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	o o	
	Collective investments undertakings (CIU)	0		0		ů	0	l ő	
	Equity	2	,	2		2	,	,	
	Other exposures	77	77	42		76	76	38	
	Other exosures								

		(2) Total value adjustments as	nd provisions per country of co	unterparty excludes those for se	ecuntisation exposures but inclu	des general credit risk adjustme	ints.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
LUXEMBOURG	Central conversaments or central banks  I central conversaments or central banks  Packs seek of the central banks  Packs seek of the central banks  Admillation of bordingers Banks  Institution  Institution  Corporates  of which 1945  Seek of the central banks  Comparates  of which 1945  Seek of the central banks  Comparates  of which 1945  Seek of the central banks  Seek of the central banks  Seek of the central banks  Control of the central banks  Con	0 0 0 1229 57 57 5 5 0 0 0 0	0 0 0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 1445 556 55 5 0 0 0 0 0 0	0 0 0 0 2 2 1 1 1 0 0 0 0 0 4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total <sup>2</sup>	0	0		1		0	0	

Skandinaviska Enskilda Banken - gruppen

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	•====		Of which: defaulted	provisions
	Central banks and central governments	105,548		108,029	1,926	0	0	58,544	0	60,835	1,646	0	2
	Institutions	32,543	29	27,374	5,812	0	28	30,761	28	25,313	5,956	5	27
	Corporates - Of Which: Specialised Lending	165,272 6,205	616	139,168 5.510	37,221 2.631	82 0	588	164,317 6.196	449 15	137,217 5.555	36,609 2.649	53	535 15
	Corporates - Of Which: SME	30.014	203	28.441	5.211	10	186	28.915	106	27.110	5.046	6	131
	Retail	70,102	151	67.466	6,340	73	169	67,914	144	65,707	6.097	68	174
	Retail - Secured on real estate property	62,608	59	60,697	4.156	21	49	60,624	53	59,145	4.014	20	49
	Retail - Secured on real estate property - Of Which: S		6	929	128	5	4	911	6	887	120	4	4
Consolidated data	Retail - Secured on real estate property - Of Which: n	m-S7 61,657	52	59,768	4,028	17	45	59,713	47	58,258	3,894	15	45
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,494	92	6,769	2,184	51	120	7,291	91	6,562	2,083	48	125
	Retail - Other Retail - Of Which: SME	1,191	13	1,129	609	10	19	1,140	12	1,065	543	9	19
	Retail - Other Retail - Of Which: non-SME	6,304	80	5,640	1,575	41	100	6,151	79	5,497	1,540	38	106
	Equity	0	0	0	0			. 0	0	0	0		
	Other non credit-obligation assets		_		0						0		
	IRB Total <sup>2</sup>				51,299						50,308		

(1) Original exposure, unlike Exposure value, is reported before siziny into account any effect due to overt convenient factors or oveid rais mitigation beforeignes (e.g. admittation effects).
(2) 1981 Tatal dois over directed the Securitation produce unlike in this resides prive to the 2270 account.
(3) 100 Tatal part existence controllers are discount. In this besides have described the following price controllers or discount for unlike any exposure or Top 10 countries straided by original exposure or Top 10 countries straided by original exposure, activation of controllers or discount for controllers or discount for straid or the following price controllers or discount for straid price or the following price controllers or discount for strain or the following price controllers or discount for strain or the following price controllers or discount for strain or the following price controllers or discount for strain or the following price controllers or discount for the follo

		as or last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	21,332	0	21,982	313	0	0	22,947	0	23,530	326	0	0
	Institutions	7,712	1	7,037	974	0	2	6,843	0	6,162	900	0	2
	Corporates	71,204	139	63,031	11,867	21	162	69,356	104	61,337	11,484	12	187
	Corporates - Of Which: Specialised Lending	763	25	716	324	0	6	745	0	679	323	0	1
	Corporates - Of Which: SME	22,019	18	21,266	2,673	10	52	20,997	16	20,287	2,480	6	54
	Retail	59,521	85	57,276	4,360	22	102	57,307	85	55,497	4,214	21	110
	Retail - Secured on real estate property	54,821	21	52,929	3,193	8	19	52,771	20	51,309	3,111	7	22
SWEDEN	Retail - Secured on real estate property - Of Which: SME		5 15	757 52.172	96 3.098	4	1 18	739 52,033	5 15	730	94 3.018	4	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-s	54,055	15	52,172	3,098		18	52,033	15	50,580	3,018	2	20
	Retail - Qualifying Revolving		64			14			0		1.103	14	
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	4,700 765	10	4,347 677	1,167 273	24	83 10	4,535 738	65 10	4,187 646	1,103	14	88
		765 3.935	10 54	3,670	2/3 894	4	73	7.58 3.797	10 55	3,541	241 862	- 4	79
	Retail - Other Retail - Of Which: non-SME Equity	3,933	94	3,070	0.004	á	73	3,797	33	3,541	002	,	,,,
	Other non credit-obligation assets		0		·			0				-	,
	IRB Total			1								_	

(5) 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

							IKD AP	proach					
				As of :	30/09/2022					As of 3	31/12/2022		
		Original I	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure¹	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
Cent	tral banks and central governments	19,825	0	21,063	273	0	0	12,590	0	13,735	203	0	1
	itutions	4,164	22	2,637	858	0	16	3,862	22	2,384	815	0	16
Corp	porates	12,527	120	9,731	3,890	0	93	12,746	52	9,825	3,982	0	48
	Corporates - Of Which: Specialised Lending	948	0	841	572	0	1	1,028	0	907	606	0	1
	Corporates - Of Which: SME	566	70	460	243	0	53	468	0	371	227	0	1
Reta		33	0	31	2	0	0	34	0	33	2	0	0
	Retail - Secured on real estate property	31	0	30	2	0	0	32	0	31	2	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANI	Retail - Secured on real estate property - Of Which: non-Si	31	0	29	2	0	0	32	0	31	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	1	1	0	0
Equi	ity er non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0

(9) Orional exposure, unlike Exposure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

	İ						IRB Ap	proach					
				As of :	10/09/2022					As of :	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	38,227	0	38,227	423	0	0	11,122	0	11,122	152	0	0
	Institutions	2,380	0	2,328	435	0	0	1,805	0	1,758	394	0	0
	Corporates	3,926	0	3,355	901	0	3	3,867	0	3,282	830	0	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	17	0	17	2	0	0
	Corporates - Ut Wnich: SME Retail	- 1	0	3	2	0		3	0	2			0
	Retail - Secured on real estate property	73 68	0	72 67	6	0		72 67	0	72 68	6		0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	68	0	6/	5	0	0	6/	0	68	6		0
UNITED STATES	Retail - Secured on real estate property - Or Which: SHE	68	0	67	,	0		67	0	68			0
	Retail - Qualifying Revolving	00	0		,	0	0	0/	0	00			0
	Retail - Other Retail		0		1	0	0		0		1		0
	Retail - Other Retail - Of Which: SME	ő	0	ő	i i	0	0	ő	n	ő	n n	0	ů
1	Retail - Other Retail - Of Which: non-SME	5	0	Š	i	0	ů i	5	0	Š	i	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	
1	Other non credit-obligation assets			Ů		, i	Ů	- ů		Ů		, i	
1	IRB Total												

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

							IRB Ap	proach					
				As of	0/09/2022					As of :	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	952	0	1,269	45 148	0	0	1,018	0	1,221	55	0	0
	Institutions Corporates	671 13,631	0 55	639 11.161	148 2.438	10	3 31	681 14.479	9 55	644 11.673	149 2.462	23	3 35
	Corporates - Of Which: Specialised Lending	550	33	475	2,430	10	31	547	33	490	155	23	0
	Corporates - Of Which: SME	1.642	1	1,456	156	ő	2	1.635	1	1.436	152	ő	2
	Retail	190	7	188	123	9	7	183	7	180	115	9	7
	Retail - Secured on real estate property	20	0	20	2	0	0	19	0	19	2	0	0
FINI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FINLAND	Retail - Secured on real estate property - Of Which: non-Sf	20	0	20	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	170	7	168	121	9	6	164	6	160	113	9	6
	Retail - Other Retail - Of Which: SME	87	0	102	81	1	2	82	0	94	74	1	
	Retail - Other Retail - Of Which: non-SME Equity	83	6	66	40	8	5	82	6	66	39	8	5
	Other non credit-obligation assets	0	0		0		0	0	0			0	
	IRB Total												İ

(0) Original emosure, unlike Emosure value, is recorded before taking into account any effect due to credit convension factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	108	0	149	19	0	0	112	0	150	4	0	0
	Institutions	2,238	0	1,973	219	0	0	1,892	0	1,621	177	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	357 953	0	322 884	79 242	0	0	331 1.068	0	311 925	71	0	0
	Corporates - Of Which: SME Retail	1.732	11	1 448	442	14	12	1,068	10	1 434	251 430	12	12
		1,732	11	1,948	992	0	12	1,723	10	1,434	430	12	12
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	52	1	51	5	0	0	52	1	51	5	0	0
NORWAY	Retail - Secured on real estate property - Of Which: non-Si	52	1	51		0	0	52	1	51			0
-	Retail - Qualifying Revolving	0	n	0	ñ	0	0	0	n	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	l î	108	153	i i	3	103	0	100	141	i ii	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												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		inks and central governments	1,614	0	1,616	31	0	0	940	0	941	21	0	0
			1,179	0 99	1,106	179	0	0 48	1,362	0	1,290	243	0	0
	Institutions Corporates	Corporates - Of Which: Specialised Lending	12,083 535	59	9,414 517	2,659 180	51	48	12,606 537	18	9,538 520	2,573 172	12	17
		Corporates - Of Which: SME	148	0	162	66	0		123	0	141	55	0	
		cupation of mich. Sec	455	7	428	238	12	11	439	6	409	232	10	10
		Retail - Secured on real estate property	11	o o	10	1	0	0	11	ō	11	2	0	0
DENMARK		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENMARK		Retail - Secured on real estate property - Of Which: non-Si	11	0	10	1	0	0	11	0	11	2	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
l		Retail - Other Retail - Of Which: SME	53	0	83	44	0	2	43	0	67	38	0	2
l		Retail - Other Retail - Of Which: non-SME	390	7	334	192	11	9	384	6	330	192	10	9
l	Equity	credit-obligation assets		0		0		0	0	0	0	U	0	
1	Other non	Credit obligation assets												

								IRB Ap						_
					As of	30/09/2022		ікв ар	proacn		As of	31/12/2022		
			Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central government	ients	366	0	660	40	0	0	356	0	668	41	0	0
	Institutions		2,405	0	2,267	340	0	0	2,321	0	2,109	302	0	0
	Corporates		7,538	0	5,759 1.872	2,374 961	0	20	7,409 2.105	0	5,613 1.842	2,329 930	0	22
	Corporates - Of Which: Corporates - Of Which:		2,175 159	0	1,872	961 30	0	5	2,105 195	0	1,842	930 35	0	5
	Retail	SIVE	88		83	30 11		0	86		82	10		
	Retail - Secured on re		88 85	0	83	11	0	0	85	0	82 80	10	0	
		ecured on real estate property - Of Which: SME	0	0	0	9	0	0	0.	0	0	0	0	0
UNITED KINGDOM		ecured on real estate property - Of Which: non-Si	85	0	80	9	0	0	83	0	80	10	0	ů
	Retail - Qualifying Re		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		3	ō	3	1	ō	ō	3	ō	2	1	ō	ō
		ther Retail - Of Which: SME	0	0	ō	0	0	ō	0	0	0	0	0	ō
	Retail - C	ther Retail - Of Which: non-SME	3	0	2	1	0	0	2	0	2	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2022					As of :	31/12/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		sanks and central governments	2,241	0	2,279	217	0	0	3,568	0	3,607	318	0	0
	Institution Corporate		4,473	0 44	3,998	0 2.468	0	39	3 4.641	40	4.124	1 2.536	0	0 30
	Corporati	Corporates - Of Which: Specialised Lending	95	16	3,990	47		12	109	14	100	2,336 57	0	50
		Corporates - Of Which: SME	899	14	796	488	0	7	946	10	843	518	0	4
	Retail		3,272	17	3,265	503	4	16	3,338	14	3,329	481	4	15
		Retail - Secured on real estate property	3,180	16	3,180	460	4	15	3,247	14	3,245	438	4	13
LITHUANIA		Retail - Secured on real estate property - Of Which: SME	50	0	44	12	0	1	45	0	38	9	0	1
LITHUANIA		Retail - Secured on real estate property - Of Which: non-Sf	3,130	16	3,137	449	4	14	3,201	13	3,208	429	4	13
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	92	1	85	43	0	2	91	1	83	42	0	2
		Retail - Other Retail - Of Which: SME	33 59	1	26 59	8 35	0	1	33 58	0	25 58	8 35		1
	Equity	Retail - Other Retail - Of Which: non-SME	59	0	59	35	0	1	58	0	58	35	0	1
		n credit-obligation assets		0		0			0					
	IRB Tota													

As of 37(92/2022   As of 37(12/2022)   As of 37(12/2022)								IRB Ap	proach					
Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Control   Section   Sect					As of	30/09/2022					As of :	31/12/2022		
Control banks and control general control general control general control general ge			Original	Exposure <sup>1</sup>		Risk exposure	amount	adjustments	Original	Exposure <sup>1</sup>		Risk exposure	amount	Value adjustments and
Destination   Destination					Value						value			provisions
Corporates   Cor		Central banks and central governments	1,170	0	1,164	110	0	0	1,767	0	1,765	164	0	0
Corporate - Of Which: Specialized products   6   1   6   1   0   0   3   1   3   1   0   0   0   0   0   0   0   0   0			1	0	1	0	0	0	0	0	0	0	0	0
Comparison of Whitch: 1986   1,000   7   990   999   0   6   1,000   8   942   996   0   0   0   0   0   0   0   0   0			3,629	10	3,319	2,097	0		3,823	10		2,166	0	15
Retail - Secured on real estate property   2,738   10		Corporates - Of Which: Specialised Lending	6	1	6	1	0	0	3	1	3	1	0	0
Retail - Secured on real cetality property   1,000.0   9   2,799   275   4   6   3,000   8   3,004   232   4				7			0			8			0	7
ESTONIA				10			5	10		9			5	9
ESTONIA  Retal - Source for road eather property - Of Which non-S 2,238 9 2,238 266 4 5 2,949 7 2,949 246 4  Retal - Cashiffy Revelving 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				9			4	6		8		252	- 4	5
Relati - Countries Revolving.  Relati - Countries Revolving.  Relati - Countries (20 Minute 20 M	ESTONIA			0			0	0		1		8	0	0
Real - Other Real - Or Minds: SME   226   1   127   88   1   4   225   1   156   87   1	LUTONIA		2,938	9	2,938		4	5		7		245	- 4	5
Retail - Other Stands - O' Which: SHE   52   0   89   24   0   2   93   0   90   24   0			0	0	0		0	0		0		0	0	0
Recal - Cher Retal - Cf Which; not SHE   344   1 1058   64   1 1 142   1 1077   63   1   1   1   1   1   1   1   1   1				1			1	4		1			1	4
Equity 0 0 0 0 0 0 0 0 0 0 0				0			0	2		0			0	2
			144	1	108		1	1		1		63	1	1
Other non credit-obligation assets				0	0	0	0	0	. 0	. 0	0	0	0	0
TRR Total														

(3) Original exposu	ure, unlike Exposur	e value, is reporte	d before taking into accoun	nt anv effect due t	o credit conversion	factors or credit ri	isk mitigation techn	ioues (e.a. substit	ution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	649	0	649 2.791	24 678	0	0	354 3.766	0	354 3.261	13 1.194	0	0
	Corporates	2,962	19	3,064	966		18	3,766	30	2,728	1,194		22
	Corporates - Of Which: Specialised Lending	3,423 165	19	3,064	966 81	0	18	3,266 167	30	2,728	83	6	22
	Corporates - Of Which: SME	1.169	0	1,284	272	0	ĭ	1.020	0	945	266	0	0
	Retail	6	ō	6	1	ō	ō	6	ō	6	1	ō	ō
	Retail - Secured on real estate property	6	0	6	0	0	0	5	0	5	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOUKG	Retail - Secured on real estate property - Of Which: non-Sf	6	0	6	0	0	0	5	0	5	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	1	0	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	0	0	0	0	0	0	0	0	0	0		
	Equity Other non credit-obligation assets		U					0	0				
	IRB Total												

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

Skandinaviska Enskilda Banken - gruppen

								IRB Ap	proach					
					As of :	31/03/2023					As of 3	0/06/2023		
			Original E	xposure¹	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	68,829	0	71,000	1,685 5.372	0	1	87,166	0 24	89,355	1,763 5.533	0	1
			30,785	28 402	25,415 136,506	36.656	63	519	32,758 160.864	370	26,806 134.122	36.914	65	473
	Corporat	Corporates - Of Which: Specialised Lending	163,951 6,099	14	136,506 5.486	36,656 2,586	63	18	3.842	3/0	3.423	36,914 1.304	65	9/3
		Corporates - Of Which: SME	27,931	62	26.273	4.842	11	89	26.852	72	25.495	4.671	21	86
	Retail		67,410	142	64,885	6.029	68	157	65.821	143	63,160	6.385	99	161
		Retail - Secured on real estate property	60.405	55	58.601	4.043	22	48	58.392	56	56,487	4.358	44	52
Consolidated data		Retail - Secured on real estate property - Of Which: SME	881	7	857	120	6	3	942	4	908	207	7	3
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	59,524	48	57,744	3,923	16	44	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	7,005	88	6,284	1,985	47	109	7,429	87	6,673	2,027	55	110
		Retail - Other Retail - Of Which: SME	1,070	13	981	500	10	17	1,076	15	961	512	20	18
		Retail - Other Retail - Of Which: non-SME	5,935	75	5,304	1,485	36	92	6,353	71	5,713	1,514	35	92
	Equity		0		0	0			0		0	0	0	
	Other no	redit-obligation assets				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).

(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

		as of last quarte											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	19,109	0	19,658	292	0	0	19,413	0	19,930	288	0	0
	Institutions	6,729	0	6,073	913	0	1	7,651	0	6,872	980	0	1
	Corporates	69,067	105	60,813	11,580	19	205	65,759	125	57,996	11,395	42	204
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	650 20.304	18	589 19.762	261 2.386	10	60	388 19.716	24	325 19.091	101 2.333	21	0 48
	Corporates - Ut Which: SME Retail	20,304	18	19,762 54,775	4,194	25	98	19,716 54.616	29 90	19,091	4,068	31	101
	Retail - Secured on real estate property	52,496	25	50,714	3.126	10	23	50.335	28	48.534	3.023	14	23
	Retail - Secured on real estate property - Of Which: SP		6	702	93	6	1	669	3	661	88	4	1
SWEDEN	Retail - Secured on real estate property - Of Which: no		19	50.012	3.033	4	21	49.665	25	47,873	2.935	10	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												
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	20,164	0	21,270	269	0	1	27,236	0	28,331	333	0	1
	Institutio		3,862	23	2,415	798	0	15	3,983	23	2,533	813	0	16
	Corporat		13,427	52	10,482	4,209	0	48	13,585	47	10,642	4,345	0	58
		Corporates - Of Which: Specialised Lending	1,084	0	958	636	0	1	852	0	777	397	0	1
		Corporates - Of Which: SME	478	0	375	237	0	1	430	0	338	263	0	11
	Retail		31	0	30	2	0	0	32	0	32	3	0	0
		Retail - Secured on real estate property	29	0	29	2	0	0	30	0	29	2	0	0
GERMANY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
GERMANT		Retail - Secured on real estate property - Of Which: non-Si	29	0	29	2	0	0	30	0	29	2	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	T.	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	2	0	2	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets												
	IRB Tota													

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

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	15,567	0	15,567	190	0	0	29,250	0	29,250	317	0	0
	Institutions	2,290	0	2,214	406	0	0	2,071	0	1,992	410	0	0
	Corporates	3,389	0	2,821	739	0	2	3,351	0	2,798	769	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2	0	0	0	3	0	- 4	0	0	0
	Retail	73	0	72	7	0	0	70	0	69	7	0	0
	Retail - Secured on real estate property	68	0	67	6	0	0	66	0	65	6	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTIED STATES	Retail - Secured on real estate property - Of Which: non-Sh	68	0	67	6	0	0	66	0	65	6	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	4	1	0	0	5	0	- 4	1	0	0
	Equity			0	0		0			. 0		0	0
	Other non credit-obligation assets												4
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	981 803 14,575	0	1,167 764 11.760	52 159 2.408	0 0 23	0 1 36	994 944 14.328	0	1,073 907 11.582	48 204 2.371	0 0 23	0 1 39
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	578 1,332	0	515 1,134	163 120	0	0 2	430 1,350	0	351 1,175	106 126	0	0 2
	Retail Retail - Secured on real estate property	184 20	0	180 19	113 2	9	6 0	180 19	0	176 19	107	11 0	7
FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving	20 0	0	19	2	0	0	19	0	19 0	2	0	0
	Retail - Other Retail - Other Retail - Of Which: SME	164 84	6 1	161 96	110 74	9 1	6 2	162 81	7 1	157 93	105 73	10 3	6 2
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	81 0	6	64 0	36 0	8	4 0	81 0	6	65 0	32 0	8	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)

Skandinaviska Enskilda Banken - gruppen

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	376	0	413	8	0	0	69	0	106	6	0	0
	Institutions	1,778	0	1,539	152	0	0	1,912	0	1,653	164	0	0
	Corporates	12,513	1	10,062	2,461	0	31	11,986	1	9,811	2,294	0	17
	Corporates - Of Which: Specialised Lending	324	0	302	65 254	0	0	482	0	456 844	131	0	0
	Corporates - Of Which: SME Retail	1,161	0	991 1.352	411	11	10	1,005	0	1.344	173 410	12	10
	Retail - Secured on real estate property	52	,	1,332	411	0	0	51	,	50	410	12	10
	Retail - Secured on real estate property - Of Which: SME	0	0	21	0		0	21		0	,		0
NORWAY	Retail - Secured on real estate property - Of Which: non-Si	52	0	51	6	0	0	51	0	50	7	0	0
	Retail - Qualifying Revolving	0	ō	0	ō	ō	ō	0	ō	0	0	ō	ō
	Retail - Other Retail	1,559	9	1.301	406	11	10	1.544	9	1.294	404	12	9
	Retail - Other Retail - Of Which: SME	102	0	99	139	1	3	99	1	96	135	3	3
	Retail - Other Retail - Of Which: non-SME	1,457	8	1,201	267	10	7	1,445	8	1,198	268	9	7
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
		nks and central governments	2,259 1.383	0	2,274	35	0	0	1,706	0	1,720	29	0	0
	Institutions				1,247	208	0	0	1,505	0	1,381	232	0	0
	Corporates				9,151	2,560	21	19	11,307	6	8,599	2,470	0	21
		Corporates - Of Which: Specialised Lending	479	0	467	150	0	0	39	0	38	4	0	0
		Corporates - Of Which: SME	62	0	82	21	0	0	156	0	177	33	0	0
	Retail		398	6	344	191	10	8	396	6	342	190	9	7
		Retail - Secured on real estate property	17	0	15	2	0	0	16	0	16	2	0	0
DENMARK		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENIMAKK		Retail - Secured on real estate property - Of Which: non-Sh	17	0	15	2	0	0	16	0	16	2	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	382	6	329	190	10	8	380	6	326	187	9	7
		Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	2	1	0	0
		Retail - Other Retail - Of Which: non-SME	381	6	327	188	10	8	378	6	324	186	9	7
	Equity		0	0	0	0	0	0	0	0	0	0	0	0

							IRB Ap	proach					
				As of :	31/03/2023					As of 1	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	522	0	840	50	0	0	412	0	736	45 364	0	0
	Institutions	2,389	0	2,225	312	0	0	2,552	0	2,362		0	
	Corporates	7,113 2,083	0	5,305 1,833	2,121 919	0	10	7,918 1.026	22	5,630 900	2,197 294	0	17
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,083	0	1,833	15	0	5	1,026	22	137	33	0	11
	Retail	89		84	10		0	84	0	82	14	0	0
	Retail - Secured on real estate property	87		81	10		0	81	0	80	13	0	0
	Retail - Secured on real estate property - Of Which: SME	0,	0	0.	0	0	0	0.	0	0.0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S	87	ō	81	10	ō	ō	81	ō	80	13	ō	ō
	Retail - Qualifying Revolving	0	0		0	0	n	0	0	0	0	0	0
	Retail - Other Retail	3	ō	2	ī	ō	ō	2	ō	2	1	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRR Total												

		•						IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		anks and central governments	3,380	0	3,418	304	0	0	2,694	0	2,731	251	0	0
	Institutio Corporati		4,639	0 39	4 056	2.499	0	0 36	3 4.692	41	4,084	1 2.556	0	34
		Corporates - Of Which: Specialised Lending	107	12	100	54	ō	8	113	12	103	55	0	5
		Corporates - Of Which: SME	894	10	782	477	0	3	803	13	713	431	0	3
	Retail		3,369	12	3,358	493	4	13	3,699	12	3,627	769	15	13
		Retail - Secured on real estate property	3,276	12	3,273	449	4	12	3,336	11	3,306	669	11	12
I ITHUANIA		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SM	44 3.232	0	36 3.236	9 440	0	111	74 3.263	0	62 3.244	33 636	10	11
EITHO/UE		Retail - Qualifying Revolving	3,232	11	3,236	990	4	11	3,263	11	3,299	63b 0	10	11
		Retail - Other Retail	93		85	43		2	362	,	322	100		,
		Retail - Other Retail - Of Which: SME	34	1 6	26	8	0	0	50.2 50	0	322	15	1 2	0
		Retail - Other Retail - Of Which: non-SME	60	ō	60	36	ō	1	313	1	282	85	ó	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other nor	n credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1,783	0	1,772	167	0	0	1,803	0	1,809	142	0	0
	Institutions	1	0	1	0	0	0	1	0	0	0	0	0
	Corporates	4,073	10	3,663	2,256	0	14	4,078	9	3,644	2,287	0	12
	Corporates - Of Which: Specialised Lending		1	2	0	0	0	1	1	1	0	0	0
	Corporates - Of Which: SME	969	7	905	567	0	7	902	7	835	513	0	5
	Retail	3,252	9	3,209	338	5	9	3,605	9	3,520	368	16	10
	Retail - Secured on real estate property	3,019 59	8	3,015 56	252 8	4	5	3,082 101	7	3,043	270 44	14	7
ESTONIA	Retail - Secured on real estate property - Of Which: SME		1			0	U		0			1	1
LOTOTER	Retail - Secured on real estate property - Of Which: non-S	2,959	7	2,959	245	3	5	2,981	7	2,950	226	13	6
	Retail - Qualifying Revolving Retail - Other Retail	233		194	0 86		0	0 524		477	98	0	0
	Retail - Other Retail - Of Which: SME	90	1	194	86 22	1	1 4	529 114	1	95	98 40	2	1 1
		143		107	63			410		95 382	40 58		1
	Retail - Other Retail - Of Which: non-SME Equity	143		107	6.3	0	2	410	1	382	58	1	2
	Other non credit-obligation assets	0			U		0				U		· ·
	TOP Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	364	0	364	12	0	0	341	0	341	12	0	0
	Institutions	3,506	0	3,097	704	0	0	3,768	0	3,107	709	0	1
	Corporates	3,387	31	2,855	815	0	27	3,671	30	3,167	947	0	27
	Corporates - Of Which: Specialised Lending	189	0	186	91 324	0	0	88	0	80	19 283	0	0
	Corporates - Of Which: SME Retail	1,212		1,154	329	0	0	1,005		1,039	283	0	0
		6		6	1	0	0	5		6	1		0
	Retail - Secured on real estate property	5		5	0	0	0	5		5	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI				0	0	0				0	0	0
	Retail - Qualifying Revolving	3		3	0	0	0	0		3	0		0
	Retail - Qualifying Revolving  Retail - Other Retail				0	0	0	0			0		0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0			0	0	0
	Retail - Other Retail - Of Which: non-SME	n	0	0	0	0	0	0	0	0	0	0	0
1	Equity	ů			0	0	0	0				0	
	Other non credit-obligation assets	, i	Ů	- ů	-	- ů	Ů	Ů	Ů	Ů		Ů	, i
	IRB Total												

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



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

	İ					Skanui	naviska Enskilda Banken							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at	of which: Financial assets at	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	can ying amount	recental amount	carrying amount	Noticinal amount			
[ 0 - 3M [	Austria													
[ 0 - 3M [ [ 3M - 1Y [	Belgium	125	0	0 0 0 0 0	0 0 0 0		0 0 0 0 125 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	(	
Total  [ 0 - 3M [	Bulgaria	142	1/3	U	U		125	U	U	U	0	U		
[ 0 - 3M [   13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Cyprus													
[ 0 - 3M [	Czech Republic		0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Denmark	99 7 7 3 6 7 7 9 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	95 1 7 7 0 0 73 0	95 1 0 0 0 73 0	000000000000000000000000000000000000000		0 0 7 0 0 0	11 0 8 5 21 130 119 295	1.497 535 388 301 712 1.650 398 <b>5,481</b>	44 17 17 8 42 55 371	3.708 132 163 603 521	1 0 0 0 0 0		1
[ 0 - 3M [	Estonia	106 106 15 22 54 212 3	1 106 19 20 54 212	0 0 0 0	000000000000000000000000000000000000000		1 8 19 20 54 212 3 318	0 0 0 0 0	2 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 76 0 0 1 2 2		87



General governments exposures by country of the counterparty

						Skand	naviska Enskilda Banken	- gruppen						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y	Finland	112	0 0 5 5 7 117 2 2 2 70 5 5 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 5 77 2 19	3 8 11	731 256 772 3 344 350 488	3 6 19 16 29	95 234 286 555 1.141 258 417	0 0 27 0 150		
110Y - more Total [ 0 - 3M	France	96 305 ( 66 33 88	5 96 305 0 0 0 0 3 63 8 38 7 7 87	0 0 0 0 0	0 0 0 0 0	C	96 214 0 0 0 0 0 0	12 130 7 7 (	3,173 3,173 1,606 1,580 0 0 0 0	58 152 0 5 0 0	417 <b>2,989</b> 91 356 0	177 0 0		26
Total  [ 0 - 3M	Germany	188 233 21 21 66 65	188 230 231 231 231 231 231 231 231 231 231 231	0 0 0 0 11 7 1 1	0 0 0 0 0 0		0 41 21 0 0 0 0	151 ( ( ( ( (	3,185 0 0 2 95 0 0	5 0 0 1 1 0 0	446 0 0 0 95 0	0	(	15
Total	Croatia	35.2	382	19	0	3	62		97	1	95	0		13
[ 0 - 3M [ [ 3M - 1Y [	Greece													
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
Total	Italy			·	·									
Total	Latvia	177 177 144 33	0 0 1 171 9 9 9 9 79 0 140 8 2 32 0 439	0 0 0 0 0	0 0 0 0 0		0 10 9 4 84 4 32 143	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0	120 0 0 0 0 0 0	7 0 0 8 2 0	(	90



General governments exposures by country of the counterparty

						Skallul	As of 31/12/2022							
						Dira	ct exposures	•						
				On balance s	heet	Dire	ct exposures		Deriva	tives		Off halar	ice sheet	+
	(mln EUR)			On Bulance 3					Deliva				neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania	32 1222 144 78 164 265 6 810	140 8 78 4 164 9 269 0 0	0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 3 8 8 37 72 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 1 0 2 8 0	0 0 0 0 0	115
[ 0 - 3M [	Luxembourg	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 3 2: 2: 3: 2:	450 4 204 5 770 3 3 352 5 540 7 269 2,585	0 0 10 24 10 17 13 <b>74</b>	307 140 150 115	0 0 0 0 0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Maita													
Total	Netherlands													
[ 0 - 3M [ [ 3M - 1Y [	Poland		0 0 0	0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	
Total  (0 - 3M f	Portugal	0	0	0	0		V	(	0	0	0	0	0	0
[ 3M - 1Y [	Romania	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total  [0 - 3M    [3M - 1Y    [1Y - 2Y    [2Y - 3Y    [3Y - 5Y    [5Y - 10Y    [10Y - more  Total	Slovakia				·									
Total	Slovenia													



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

						Skanui	naviska Enskilda Banken							
						Pin-	As of 31/12/2022							1
						Dire	ct exposures							-
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Hommai	FIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Spain													
[3Y - 5Y   [5Y - 10Y	Spani													
[10Y - more Total [ 0 - 3M [		4,254	4,250	3,499 1,540	0	1	580	197	11,588	208	7,379	243	0	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		4,254 1,592 123 317	4,250 1,592 123 137 227 351 163	1,540 2 94	0	0	12 43 15	58 12	11,588 7.566 5.606 5.866 7,660 4.513 323 43,121	208 80 221 110 135	7,379 8.607 11.345 7.883 13,284 4.364	243 986 190 207	0	
[3Y - 5Y [  5Y - 10Y	Sweden	448 1.673	227 351	2 94 159 349 163	o o	0	34 1	41	7,660 4.513	135 153	13,284 4.364	60 0	0	
Total		8,583	6,844 0	5,806	0 0	2	686 0	33 469	323 43,121	918 0	91 <b>52,954</b>	0 1,687 235	0 0	84
「0-3M「 「3M-1Y「 [1Y-2Y[		0	0	0	d d	o o	0	0	0 85	0	0	0	o o	
[ 2Y - 3Y [   3Y - 5Y     5Y - 10Y	United Kingdom	0	0	0	0	0	0	( ( 29	0 0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	62	638	0	0	0 235	0	1
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Iceland	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 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [	Liechtenstein													
[5Y - 10Y [   10Y - more   Total	1													
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		6 215	6 215 126	4 214 123	0	0	2 1	54	1.462	16 1	919 52	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Norway	96 90	96 90	96 90 305	0	0	0	(	0 0	2	19 48 34	0	0	
		305 70	305 70 <b>909</b>	70	0	0	0	(	0 0 1.479	2 0	19 0 <b>1.093</b>	0	0	
[ 0 - 3M [ [ 3M - 1Y [		0 0	0 0	903 0 0	0	0	0	<b>34</b>	0 0	0 0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Australia	0	0	0	0	0	0	0	0 0	0	0	0	0	
[5Y - 10Y   [10Y - more		0	0	0	0	0	0	(	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	1	200	2 0	285 0	0 0	0 0 0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Canada	0	0	0	0	0	0	Ċ	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more Total	]	0	0	0		0	0		0 0	0	0	0	0 0	
Total [ 0 - 3M [ [ 3M - 1Y [	+	0	0	0	0	0	0	j	200	2	285	0	0	0
1Y - 2Y     2Y - 3Y	Hong Kong													
[3Y - 5Y [ [5Y - 10Y [	nong kong													
f 10Y - more Total	<u> </u>													



General governments exposures by country of the counterparty

						Skandi	naviska Enskilda Banken	- gruppen						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ U - 3M	U.S.	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 98 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0 0 0	20 74 0 93 187 180 312 865	130 361 0 896 914 551 758 <b>3,610</b>	14 10 0 7 25 0 0	89 0 86 741 0	0 0 0 0 0		
[ 0 - 3M [	China		0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0	0 0 0 0 0	28 0 0 0 0 0	2 0 0 0 0 0	177 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Switzerland		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(	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 0 0 0 0 0	0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	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	000000000000000000000000000000000000000	(	0 0 0 0 0	5 0 0 0 0	367 0 0 0 0 0	4 0 0 0 0 0	311 0 0 0 0 0 0 0	113 0 0 0 0 0 0		
10 - 3M     13M - 11     13M - 11	Other Central and eastern Europe countries non EEA		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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total	Middle East	23 233	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		3 100 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	739 0 0 0 0 99 0		
[ 0 - 3M [	Latin America and the Caribbean	358	338 0 0 0 0 0	000000000000000000000000000000000000000	0	(	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	838 0 0 0 0 0		51
1 2Y - 3Y I 13Y - 5Y I	Latin America and the Caribbean		0 0 0 0 0	0 0 0 0 0	0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		



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

Skandinaviska Enskilda Banken - gruppen

					Skariui	idviska Eriskiida barikeri	- gruppen						
						As of 31/12/2022	2						
					Direc	t exposures							
(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
											Off-balance s	heet exposures	
				Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amour
Africa			0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1 6 8 6 6	119 0 67 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Others			0 0 0 0 0		0 0 0	0 0 0 0	83 55 ( (	1,908 693 0 0 0 0 0	95 32 0 0 0	5 1,849 2 693 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0
	Country / Region	Country / Region  Total gross carrying amount of non-derivative financial assets  Africa	Country / Region  Total gross carrying amount of non-derivative financial assets  derivative financial assets  Total carrying amount of non-derivative financial assets (net of short positions)  Africa	Country / Region  Total gross carrying amount of non-derivative financial assets  assets (net of short positions)  of which: Financial assets held for trading  Africa	Country / Region  Total gross carrying amount of non-derivative financial assets of which: Financial assets (net of short positions)  Of which: Financial assets held for trading of which the financial assets held for trading of which the financial assets held for trading of which the f	Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio assets (net of short positions)  Total gross carrying amount of non-derivative financial assets of which: Financial assets fair value through profit or loss  of which: Financial assets designated at fair value through profit or loss  fair value through other comprehensive income	Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Of which: Financial assets of which: Financial assets at fair value through other comprehensive income  Africa  Africa	(min EUR)  Country / Region  Total gross carrying amount of non-derivative financial assets  Total gross carrying amount of non-derivative financial assets  of which: Financial assets by accounting portfolio  Derivatives with po  Total gross carrying amount of non-derivative financial assets  of which: Financial assets by accounting portfolio  Derivatives with po  Total gross carrying amount of non-derivative financial assets (net of about positions)  of which: Financial assets at fear value through profit or loss  for which: Financial assets at fear value through other comprehensive income  of which: Financial assets at fear value through other comprehensive income  Others  Others	Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets at favilable through other congretions are favilable through other congretions in amount congretion for the favilable through other congretions in amount congretion for the favilable through other congretions in amount congretion for the favilable through other congretions in amount congretion for the favilable through other congretions in amount congretion for the favilable through other congretions in amount congretion for the favilable through other congretions in amount congretion for the favilable through other congretions in amount congretion for the favilable through other congretions in a favilable through other congretions in amount congretion for the favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other congretions in a favilable through other	Country / Region  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets (ret'ef short positions)  of which: Financial assets by accounting portfolio  Total gross carrying amount of non-derivative financial assets (ret'ef short positions)  of which: Financial assets at far value through other comprehensive income comprehensive income  of which: Financial assets at far value through other comprehensive income  of which: Financial assets at amortised cost  of which: Financial assets at a	Country / Region   Total gross carrying amount of non-derivative financial assets by accounting portfolio   Derivatives with positive fair value   Derivatives with negative fair value	Country   Region   Total gross carrying amount of non-derivative financial assets by accounting portfolio   Country   Region   Total carrying amount of non-derivative financial assets by accounting portfolio   Country   Region   Total carrying amount of non-derivative financial assets   Of shick: Financ	Country   Region   Total gross carrying amount of mon-derivative financial assets by accounting portfolio   Country   Region   Total carrying amount of mon-derivative financial assets by accounting portfolio   Country   Region   Total gross carrying amount of mon-derivative financial assets by accounting portfolio   Country   Region   Total gross carrying amount of mon-derivative financial assets by accounting portfolio   Country   Region   Total gross carrying amount of mon-derivative financial assets by accounting portfolio   Country   Region   R

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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

#### (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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, 
- (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.



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

	ĺ													
							As of 30/06/2023							I
						Dire	ct exposures							<u>,</u>
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)			ssets by accounting portfolion		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Austria													
[ 0 - 3M   [ 3M - 1Y   [ 11 + 2Y   [ 12 + 3Y   [ 12 + 3Y   [ 13 + 5Y   [ 15 + 10 + 1] ]]	Belgium	117 117	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	000000000000000000000000000000000000000		0 0 0 0 0 0 117 0 117	0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total  [ 0 - 3M [	Bulgaria									·		J		
[ 0 - 3M [   13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Cyprus													
[ 0 - 3M [	Czech Republic		0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	
[ 0 - 3M [	Denmark	22 44 218 83 76 76 38	1 0 63 29	19 1 0 0 0 63 29	000000000000000000000000000000000000000		8 0 11 1 1 0 0 0 0 0	24 17 6 0 26 152 199 415	4.295 386 300 17 1.197 1.730 997 8,922	32 6 19 5 32 55 361 <b>511</b>	1.200 229 179 386 625 2.702	1 0 0 0 0 0 0		
[ 0 - 3M [	Estonia	9 9 19 22 45 21 31	2 9 15 23 49 213	0 0 0 0 0	000000000000000000000000000000000000000		2 9 15 23 0 213 0	0	0	0 0 0 0 0 0	0 0 0 0 0 0	8 28 1 0 4 27 0		53



General governments exposures by country of the counterparty

						Skand	inaviska Enskilda Banken	- gruppen						
							As of 30/06/2023	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(											Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	3 44 47 7 55 11 19 90	3 0 41 7 62 11 96	0 0 0 0 0	0 0 0 0 0		3 0 2 7 1 1 1 1 9 6 1 130	6 25 37 46 26 51 18 <b>209</b>	429 754 314 355 268 395 214 <b>2,728</b>	2 18 30 2 39 22 51 164	522 388 978 235 405	0 0 100 2 150 0 0		23
[0 - 3M [   13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	France	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 2 62 5 125 6 10 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 0 0	153 0 0 0 0 0 0	122 153 0 0 0 0 0 0	2,189 2.591 0 0 0	0 0 0 0		16
[ 0 - 3M [	Germany	33 44 247 99 9 1 0 0	32	0 0 46 3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		32 47 192 0 0 0 0 0 0 0 0 270	0 0 10 12 0 0 2	0 2 85 85 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Croatia													
[ 0 - 3M f	Greece													
[ 3M - 1Y [	Hungary													
[ 0 - 3M [	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
100 - more	Italy											·		
Total   Tota	Latvia	6 100 55 51 113 113 316	63 55 53 113 5 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		6 8 2 2 41 58 1 31 146	0 0 0 0	50 0 0 0 0 0	1 0 0 0 0 0	60 0 0 0 0 0	8 0 0 6 1 0		0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Skand	naviska Enskilda Banken	- gruppen						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	, <b>2</b> 0.7				Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   Total	Lithuania	120 11: 5: 5: 7: 17: 17: 18: 18: 18: 18: 18: 18: 18: 18: 18: 18	6 126 3 13 5 5 5 5 7 7 277 4 0 0 0 8 728	2 0 2 1 1 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 5 2 2 22 26 69 0 124			0 0 0 0 0	0 0 0 0 0	0 0 2 0 6 23 0	0 0 0 0	106
Total [ 0 - 3M [	Luxembourg	22:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 25 0 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 3 4 4 4 22 175	0 0 3 107 7 785 7 17 3 583 467 3 249	0 5 13 38 9 22 14	0 50 291 244 92 231 111	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0
[ 0 - 3M [	Maita													
[ 0 - 3M [	Netherlands													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	6	0
Total  [ 0 - 3M	Portugal													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania			000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0
Total   Tota	Slovakia				·					, and the second				
10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   10Y - more	Slovenia													



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

						Skanui	As of 30/06/2023							
						Direc	ct exposures							
				On balance sl	neet	Direc	exposures		Deriva	tives		Off balar	ice sheet	
	(mln EUR)			On Buildinee 3	icci				Deriva	Lives				+
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	UI WITICIT. FIITATICIAI ASSELS AL		Notional amount	Complete constant	Notional amount	Nominai	Provisions	
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Spain													
Total		1112	1 112	888	0		46	220	10.605	61	4.010	126		
[0 - 3M [		1,112 1,546 2,156 146 777 842 839	1,112 1,544 1,688 112 426	888 1,500 1,640 49 354 213 561 5,205	0	0	18 48	320 144 28	10,685 10.255 8.176 5.877 7,966 3.876 284	61 259 142 46	4,019 9,891 12,744 8,397 13,362 2,858 139 51,410	136 971 208 103 56	0	
[3Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Sweden	777 842	426 214	354 213	0	0	30 1	23 49 67	7,966 3.876	111 126	8.397 13,362 2.858	103 56 0	0	
Total		7,418 0	561 <b>5,657</b> 0	5,205 0	0	0	165 0	30 661 0	284 47,120 0	756 0	139 51,410 0	1,474 245	0	56
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	United Kingdom	0	0 0 0	0 0 0	0	0	0	3 0 0	85 0 0	0 0 0	0 0	0	0	
12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Onited Kingdom	0 0 0	0 0 0	0 0 0	0	0	0	0 32 0	0 119 0	0 0 0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1V [		0	0	0	0	0	0	35 0	203 0	0	1 0	245 0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Iceland	0	0	0	G G	o o	0	0	0	0	0	0	Č	
[3Y - 5Y   [5Y - 10Y   [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1V [		0	0	0	0	0	0	0	0	0	1	0		0
[ 1Y - 2Y [	Liechtenstein													
[5Y - 10Y [   10Y - more   Total														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]		90 199 55	90 199 33	89 199 27	0	0	2 0 6	1 3 2	292 29 20	18 0 0	893 0 9	0	0	
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Norway	29 75 124	29	899 1999 27 29 74 124 112 <b>654</b>	0	0	0	3 2 1	39 19	1 2	31 9 17	0	0	
Total		112 685	112 662	112 654	0	0	8	10	404	23	958 1,308	0	0	1
[ 0 - 3M [		0	0	0	0	0	0	0	0	58 0 0	1,308 0 0	0	0	
	Australia	0	0	0	0	0	0	0	0 0	0 0 0	0	0 0	0	
15Y - 10Y   110Y - more Total 10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   10Y - more Total		0 0	0 0	0 0	0 0	0	0	0 0	0 0 343	58 2	0 1,308 230	0 0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0 0	0	0	0	0	0	0	0	0	0	
	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [		0	0	0	0	0	0	0	343	2	230	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Hong Kong													
[3Y - 5Y [ [5Y - 10Y [	g nong													
l 10Y - more Total														



General governments exposures by country of the counterparty

						Skallul	naviska Enskilda Banken							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance sl	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	100	100 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	71 8 8 244 71 19 31 39 99	6 683 2 519 4 876	3 7 6 4 12 0 0	146 86 84 396 222 0 0	0 0 0 0 0	(C)	
[ 0 - 3M [	China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	000000000000000000000000000000000000000	(	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	54 0 0 0 0 0 0	0 0 0 0	0 0 0 0	
10 - 3M   13M - 11F   17 - 27F   Switzerland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	000000000000000000000000000000000000000	(	0 0 0 0 0 0		3 240 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	21 0 0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C		
[ 3M - 17 [	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	(	000000000000000000000000000000000000000	(	0 0 0 0 0 0		6 330 0 9 0 0 0 0 0 0 0 0 0 0 0 339	1 0 0 0 0	143 0 0 0 0 0 0	70 0 0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	
Total  [ 0 - 3M	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	(	0 0 0 0 3 3		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6	
[ 0 - 3M [	Middle East	100 286	100 0 0 0 0 0 0 0 0 289 0 389	(	0 0 0	(	100 0 0 0 0 0 289 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	784 0 0 0 0 47 0	6	
Total  [ 0 - 3M	Latin America and the Caribbean	385	389 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	389 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	831 0 0 0 0 0 0	0 0 0 0	50



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

Skandinavicka Enchilda Banken - gruppen

							Skaliui	naviska Enskilda Banken	i - gruppen						
								As of 30/06/2023	3						
							Dire	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
													Off-balance s	sheet exposures	
						Non-derivative financial a	ssets by accounting portfolion	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
R	tesidual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	- Nominal	Provisions	Risk weighted exposure amount
	[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Africa			0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	11	143 0 64 0 0 0 0 8 213 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Others	12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	11	1,021 4 456 0 0 0 0 0 0 0 0	56 0 0 0	1,700 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueia, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Guadenia, Guiana, Gu

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, 
- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

## Performing and non-performing exposures Skandinaviska Enskilda Banken - gruppen

1					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nomina	I amount		Accumulated imp	airment, accumulated n It risk and provisions	egative changes in fair	Collaterals and		Gross carryir	ng amount/ Nominal	amount		Accumulated imp	airment, accumulated ne it risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	ř	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(win SHR)		and <=90 days		Of which: defaulted	Of which Stage 31			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	81,429		0						0	40,142			0			0		
Debt securities (including at amortised cost and fair value)	15,953		-							11,653								
Central banks	7,680		-	-		-	-			3,589		-	-			-	-	
General governments	2,032								0	2.104								
Credit institutions	4,732				0	0			0	4.563		0	0					
Other financial corporations	1,266								0	1.210								
Non-financial corporations	241		0	0	0	0	0	0	0	187		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
Central banks	454									446								
Comman Carries	400			· °						440			0	١	1 "			
General governments	1,677	0	1	0	0	0	0		0	2,441	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
Other financial corporations	13,770	4	33	24	33	29	14	14	10	14,155	0	44	24	31	28	14	14	20
Non-financial corporations	103,045	24	644	596	426	178	370	229	132	96,473	20	439	424	276	210	271	137	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
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
										64.882		177						_
Households	66,078	54	187	149	165	82	/2	/0	//	64,882	80	1//	148	14/	91	68	bb	/2
of which: Loans collateralised by residential immovable property	59,491	40		-	70				74	58.392						45		
or which, coals consteased by residental illimovable property	59,491	40	88	35	/0		16	16	/1	58,392	60	80	5/	56	28	15	14	65
of which: Credit for consumption	3,755	12	90	84	86	51	51	50	3	3.709	16	87	83	87	57	50	45	3
						3.						u,			1	35	**	1
DEBT INSTRUMENTS other than HFT	292,027	84	867	769	627	289	456	313	219	236,513	101	663	598	457	331	354	219	178
OFF-BALANCE SHEET EXPOSURES	78,217		42	33	33	63	18	18	12	81,581		41	38	37	72	18	18	15



## Performing and non-performing exposures Skandinaviska Enskilda Banken - gruppen

Accumulated impairment, accumulated negative changes in fa value due to credit risk and provisions 4 Accumulated impairment, accumulated negative changes in value due to credit risk and provisions <sup>4</sup> Of which: defaulted Of which Stage 3<sup>st</sup> Of which Stage 3<sup>3</sup> 43,715 21,499 13,829 1,762 4,576 1,103 229 21,066 14,073 1,426 4,411 931 225 181,650 185,137 1,826

on ((III) to 25/2012 (100).

Together for financial informents subject to impairment and provisions for off-balance sheat exposures.

Optition for financial indocuments subject to impairment, the accumulated register changes in fair value due to coult risk for financial instruments measured at fair value through profit or loss other than HPT and provisions for off-balance sheat exposures.

(g) for the habitates allest laws, accommission experiments and accommission to the proposal support of what is expected according to the PREFF Internation is approximate for the proposal support of what is expected according to the PREFF Internation is approximate for the proposal support of what is expected according to the PREFF Internation is approximate for the proposal support of t



#### Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	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 <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\mathfrak F}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

<sup>(</sup>a) 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- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are openably recorded with a positive sign.

commitments are generally reported with a positive sign.

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



#### Forborne exposures

Skandinaviska Enskilda Banken - gruppen

			As of 31/	03/2023					As of 30	06/2023		
		ing amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ea forbearance	xposures with		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and final received on exp forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	o	o	0	o	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

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

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

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

			AS OF 3	0/09/2022					AS OF 3	1/12/2022					AS 01 31	./03/2023					AS OF 30	0/06/2023		
	Gross carr	ying amount				Accumulated	Gross car	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross carr	ying amount				Accumulate
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	negative
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
Mining and guarrying	875	39	0	875	13	0	685	1	0	685	12	0	708	SS	54	708	70	0	603	1	0	603	9	0
Manufacturing	10.479	201	200	10.471	159	0	10.929	128	127	10.928	117	0	10.234	134	127	10.233	130	0	10.503	121	121	10.502	135	0
Electricity, gas, steam and air conditioning poly	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
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
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	1.555	15	15	1.555	11	0
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
Transport and storage	8,279	162	162	8,279	131	0	7,708	130	127	7,708	117	0	7,352	29	29	7,352	23	0	7,294	28	28	7,294	23	0
Accommodation and food service activities	562	4	3	562	7	0	517	3	3	517	5	0	520	3	3	520	5	0	539	9	9	539	5	0
Information and communication	3.186	4	4	2.982	8	0	2.984	3	3	2.864	8	0	2.824	3	3	2.683	7	0	3.552	3	3	3.399	7	0
Financial and insurance activities	20,365	40	40	20,365	48	0	14,392	41	41	14,386	56	0	14,103	41	41	14,096	58	0	11,706	40	40	11,698	49	0
Real estate activities	32,443	15	15	32,443	22	0	32,599	16	12	32,599	49	0	32,504	17	13	32,504	47	0	31,245	26	14	31,245	63	0
Professional, scientific and technical tivities	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
Administrative and support service tivities	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
Public administration and defence, moulsory 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
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
Human health services and social work	899	5	2	899	6	0	778	3	3	778	2	0	733	3	2	733	17	0	705	4	2	705	17	0
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
Other services	799	56	56	799	24	ő	919	56	56	919	21	0	842	55	55	842	22	Ó	894	55	55	894	22	1 0
ans and advances	103.045	644	506	102.833	549	0	96 473	470	424	96 345	491		96.479	301	375	96 319	467	0	93 160	360	342	92 991	422	1 0

<sup>(1)</sup> The Rems' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.