

2024 EU-wide Transparency Exercise

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

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

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Key Metrics

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(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	15,065	15,354	15,185	15,383	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	15,065	15,354	15,185	15,383	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	16,389	16,619	16,483	16,664	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	16,389	16,619	16,483	16,664	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	17,419	17,996	18,314	18,463	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	17,419	17,996	18,314	18,463	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	79,714	80,389	80,390	81,014	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	79,714	80,389	80,390	81,014	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	18.90%	19.10%	18.89%	18.99%	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	18.90%	19.10%	18.89%	18.99%	(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	20.56%	20.67%	20.50%	20.57%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.56%	20.67%	20.50%	20.57%	(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	21.85%	22.39%	22.78%	22.79%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.85%	22.39%	22.78%	22.79%	(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	352,699	306,575	346,346	353,506	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	4.65%	5.42%	4.76%	4.71%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	16,389	16,619	16,483	16,664	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	16,389	16,619	16,483	16,664	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	352,699	306,575	346,346	353,506	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	352,699	306,575	346,346	353,506	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.65%	5.42%	4.76%	4.71%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.65%	5.42%	4.76%	4.71%	[A.2]/[B.2]	

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Capital
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		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	17,419	17,096	18,314	18,463	C01.00 (0000,0000)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,965	15,354	15,185	15,363	C01.00 (0000,0000)	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,341	1,167	1,123	1,134	C01.00 (0000,0000)	Articles 36(1) (a) and (b), 27 to 29, 36(1) (f) and 42 of CRR
	A.1.2	Retained earnings	10,811	11,152	10,900	11,034	C01.00 (0000,0000)	Articles 36(1) (c), 36(2) and 36(1) (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	1,992	1,813	2,156	2,284	C01.00 (0000,0000)	Articles 41(10), 36(1) (e) and 38(1) (j) of CRR
	A.1.4	Other Reserves	3,235	3,260	3,446	3,463	C01.00 (0000,0000)	Articles 41(17) and 36(1) (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) (l) and 36(1) (m) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-210	-178	-167	-177	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) (n) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-462	-467	-480	-467	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 41(23), 36(1) (p) and 37 of CRR, Article 41(25), 36(1) (q) and 37 (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-2	0	0	0	C01.00 (0000,0000)	Articles 36(1) (r) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (s), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1,631	-1,484	-1,765	-1,884	C01.00 (0000,0000)	Articles 41(20), 36(1) (t) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) (u) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (v) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 42(6), 36(1) (w) and 80 to 91 of CRR, Article 36(1) (x) (i), 34(2) (a) (ii), 244(1) (a) (ii) and 250 of CRR, Article 36(1) (y) (i) and 270(2) of CRR, Article 36(1) (z) and 130(1) of CRR and Article 36(1) (aa) and 130(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (w) (ii), 243(1) (a) (ii), 244(1) (a) (ii) and 250 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	C01.00 (0000,0000)	Articles 42(7), 36(1) (z), 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	C01.00 (0000,0000)	Articles 36(1) (r) and 38 of CRR, Article 40(1) (a) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) (z), 45, 46, 47, 49(1) (b), 49(2) (b), 49(3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-9	-9	-8	-4	C01.00 (0000,0000)	Articles 36(1) (y) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (y) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) (y) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6) - 1.1.3.9 - 1.1.1.26)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 40(2) (i) (2), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 47B and 48D of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 48D to 47Z, 47B and 48D of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,224	1,266	1,298	1,261	C01.00 (0000,0000)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,324	1,266	1,298	1,291	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	16,389	16,619	16,863	16,664	C01.00 (0000,0000)	Articles 29 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,899	1,377	1,831	1,860	C01.00 (0000,0000)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,000	1,362	1,845	1,854	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	30	15	-14	-55	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
B	TOTAL RISK EXPOSURE AMOUNT	79,714	80,389	80,390	81,014	C01.00 (0000,0000)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0000,0000)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.90%	19.10%	18.89%	18.99%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.56%	20.67%	20.50%	20.57%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.85%	22.39%	22.78%	22.79%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,965	15,354	15,185	15,363	A.1.1 + A.1.2 + A.1.3 + A.1.4 + A.1.5 + A.1.6 + A.1.7 + A.1.8 + A.1.9 + A.1.10 + A.1.11 + A.1.12 + A.1.13 + A.1.14 + A.1.15 + A.1.16 + A.1.17 + A.1.18 + A.1.18A + A.1.18B + A.1.18C + A.1.19 + A.1.20 + A.1.21 + A.1.21.1 + A.1.21.2 + A.1.21.3	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.90%	19.10%	18.89%	18.99%	SA1 (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0000,0000)	-

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

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Overview of Risk exposure amounts
Skandinaviska Enskilda Banken - gruppen

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	55,422	56,075	56,319	57,004	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	6,260	6,344	6,363	6,790	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	18,128	17,992	18,570	18,614	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	31,033	31,740	31,386	31,599	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,164	2,179	2,225	2,157	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	941	938	1,021	843	C 02.00 (r0640, c0010)
Settlement risk	0	0	1	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	217	234	232	230	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,706	2,252	2,409	2,338	C 02.00 (r0520, c0010)
Of which the standardised approach	628	506	644	685	C 02.00 (r0530, c0010)
Of which IMA	2,078	1,746	1,764	1,653	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,549	4,811	4,753	4,839	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	4,549	4,811	4,753	4,839	C 02.00 (r0620, c0010)
Other risk exposure amounts	13,714	13,900	13,431	13,605	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	79,714	80,389	80,390	81,014	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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

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P&L

Skandinaviska Enskilda Banken - gruppen

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	9,163	13,105	3,473	7,144
Of which debt securities income	891	1,243	262	544
Of which loans and advances income	6,255	9,096	2,562	5,179
Interest expenses	6,078	8,808	2,451	5,084
(Of which deposits expenses)	3,877	5,684	1,597	3,280
(Of which debt securities issued expenses)	2,014	2,907	779	1,642
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	134	167	53	129
Net Fee and commission income	1,230	1,721	430	900
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	63	48	1	2
Gains or (-) losses on financial assets and liabilities held for trading, net	607	683	219	352
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-36	121	-2	8
Gains or (-) losses from hedge accounting, net	9	14	-10	-14
Exchange differences [gain or (-) loss], net	2	0	-10	-14
Net other operating income /(expenses)	-173	-280	-50	-90
TOTAL OPERATING INCOME, NET	4,921	6,770	1,653	3,334
(Administrative expenses)	1,535	2,153	543	1,121
(Cash contributions to resolution funds and deposit guarantee schemes)	114	157	40	77
(Depreciation)	123	172	42	86
Modification gains or (-) losses, net	-6	-7	0	-1
(Provisions or (-) reversal of provisions)	-8	-6	-1	-9
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-8	-6	-1	-9
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	28	86	7	18
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	28	86	7	18
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	8	9	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	59	108	43	78
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	3,173	4,301	1,064	2,118
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,579	3,435	825	1,665
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,579	3,435	825	1,665
Of which attributable to owners of the parent	2,579	3,435	825	1,665

⁽¹⁾ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise
 Total Assets: fair value and impairment distribution
 Skandinaviska Enskilda Banken - gruppen

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	56,637				37,528				60,238				62,217				IAS 1.54 (f)	
Financial assets held for trading	50,852	10,600	40,225	26	44,740	7,912	36,792	36	56,129	11,668	44,408	33	56,302	11,254	45,013	35	IFRS 7.8(a)(i); IFRS 9, Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	27,502	34,442	2,515	545	14,445	10,902	2,968	575	12,550	9,389	2,546	615	15,189	12,484	2,086	619	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)(iii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	181,039				184,036				182,582				183,260				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	88	0	88	0	16	0	16	0	14	0	14	0	25	0	25	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 ¹	6,902				6,320				7,075				7,447					
TOTAL ASSETS	323,021				287,290				318,588				324,439				IAS 1.8(a), K1.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References		
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets						
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	1,146	0	0	0	0	0	1,208	0	0	0	0	1,286	0	0	0	0	0	1,160	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	179,836	6,150	413	-160	-158	-206	175,906	6,874	602	-141	-183	-247	174,328	6,950	598	-133	-181	-244	174,039	7,053	552	-133	-182	-244	Annex V Part 1.31, 44(b)		

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	23,828	22,453	18,651	17,487	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	465	469	334	320	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	276,072	240,506	276,023	283,011	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	33	70	50	23	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	447	237	214	145	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	182	206	186	184	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,204	1,241	1,404	1,400	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,904	2,108	3,584	2,701	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	12	13	12	10	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	304,146	267,303	300,458	305,281	IAS 1.9(b); IG 6
TOTAL EQUITY	18,875	19,987	18,130	19,159	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	323,021	287,290	318,588	324,439	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		17,783	18,270	13,601	11,180	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,755	1,763	1,612	1,941	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,539	1,274	1,892	3,294	Annex V.Part 1.31
Deposits	Central banks	3,269	1,925	1,772	3,550	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	6	6	8	4	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	5,848	2,438	4,398	4,950	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	4,752	1,534	3,566	3,697	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	17,436	11,243	13,328	13,216	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	8,446	2,314	5,386	6,224	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	56,754	39,545	56,400	59,898	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	49,586	36,119	30,973	54,118	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	66,080	64,697	66,479	68,521	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	54,632	56,807	55,295	54,958	ECB/2013/33 Annex 2.Part 2.9.1
	Households	39,128	39,827	38,684	40,050	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	28,692	28,915	27,238	28,380	Annex V.Part 1.42(f), 44(c)
Debt securities issued		87,833	80,806	92,065	89,405	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,073	2,594	3,111	3,137	Annex V.Part 1.37
Other financial liabilities		2,973	1,709	4,826	4,836	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		300,397	263,498	295,058	300,841	

2024 EU-wide Transparency Exercise

Market Risk

Skandinaviska Enskilda Banken - gruppen

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaR-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaR-1)	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(min EUR)																								
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	572	475	61	19	97	26							46	12	91	37								
Of which: General risk	11	14	61	19	97	26							46	12	91	37								
Of which: Specific risk	560	461	0	0	0	0							0	0	0	0								
Equities	96	21	6	1	20	2							4	2	12	5								
Of which: General risk	11	8	6	1	20	2							4	2	12	5								
Of which: Specific risk	46	23	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	15	4	27	8							13	3	27	9								
Commodities risk	0	0	9	4	39	11							7	2	15	4								
Total	628	506	63	21	103	26	0	0	0	0	0	2,078	48	12	92	38	0	0	0	0	0	0	0	1,748
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	623	661	43	13	98	28							33	8	96	42								
Of which: General risk	9	10	43	13	98	28							33	8	96	42								
Of which: Specific risk	613	651	0	0	0	0							0	0	0	0								
Equities	22	24	4	1	11	2							5	1	11	3								
Of which: General risk	4	6	4	1	11	2							5	1	11	3								
Of which: Specific risk	18	19	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	9	2	22	7							8	2	19	4								
Commodities risk	0	0	6	2	14	4							5	2	11	2								
Total	644	685	45	13	98	27	0	0	0	0	0	1,764	38	8	97	39	0	0	0	0	0	0	0	1,653

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	537	537	380	397	397	380		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	192	192	38	320	320	64		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	132	428	24	078	138	23		
	Corporates	833	479	431	963	432	433		
	of which: SME	203	141	81	452	78	80		
	Retail	2,038	1,007	1,044	2,041	1,091	1,094		
	Secured by mortgages on immovable property	855	563	322	651	365	335		
	of which: SME	664	424	214	565	486	188		
	Exposures in default	199	198	54	66	66	19		
	Exposures associated with particular high risk	20	0	0	21	0	0		
	Covered bonds	31	31	46	24	24	36		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	1,345	1,345	2,658	1,431	1,431	2,611			
Equity	1,767	1,767	1,451	1,835	1,835	1,467			
Other exposures	0	0	0	0	0	0			
Standardised total ⁴	8,181	7,990	6,290	8,291	7,285	6,284			

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

² Exposure Value does not include the securitisation portion unless in the results prior to 2012 vintage.

³ Only the most relevant categories are disclosed. These have been selected under the following rule: Categories of counterparty covering up to 5% of total original exposures or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	230	230	0	143	143	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	175	175	4	205	205	5		
	Corporates	212	212	214	230	230	230		
	of which: SME	0	0	0	18	18	0		
	Retail	888	888	831	1,038	882	882		
	Secured by mortgages on immovable property	208	168	100	222	203	126		
	of which: SME	250	250	83	220	220	79		
	Exposures in default	73	73	20	51	51	19		
	Exposures associated with particular high risk	34	31	46	24	24	36		
	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)	59	59	59	41	41	41			
Equity	2,038	2,038	2,038	2,038	2,038	2,038			
Other exposures	1,771	1,771	1,771	1,771	1,771	1,771			
Standardised total ⁴	8,181	7,990	6,290	8,291	7,285	6,284			

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0	0	0	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	29	29	27	43	34	32		
	Corporates	46	46	26	88	24	14		
	of which: SME	0	0	0	0	0	0		
	Retail	21	21	1	21	21	21		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Exposures associated with particular high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	41	41	41	74	74	74			
Other exposures	0	0	0	0	0	0			
Standardised total ⁴	8,181	7,990	6,290	8,291	7,285	6,284			

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	0	0	0	0	0	0		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	21	21	4	26	26	4		
	Corporates	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Retail	21	21	1	21	21	1		
	Secured by mortgages on immovable property	1	1	0	1	1	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Exposures associated with particular high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	1	1	1	1	1	1			
Other exposures	0	0	0	0	0	0			
Standardised total ⁴	8,181	7,990	6,290	8,291	7,285	6,284			

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0	0	0	0		
	Regional governments or local authorities	0	0	0	0	0	0		
	Public sector entities	192	192	38	320	320	64		
	Multilateral Development Banks	0	0	0	0	0	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	17	17	1	34	34	1		
	Corporates	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Retail	17	17	1	17	17	1		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Exposures associated with particular high risk	0	0	0	0	0	0		
	Covered bonds	0	0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0			
Equity	0	0	0	0	0	0			
Other exposures	24	24	24	1	1	1			
Standardised total ⁴	8,181	7,990	6,290	8,291	7,285	6,284			

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4	4	1	1	3	3	1	1
	Corporates	82	82	72	86	78	78	78	78
	of which: SME	47	37	29	52	43	43	33	33
	Real estate	112	94	79	112	92	88	88	88
	of which: SME	13	14	13	13	13	13	13	13
	Secured by mortgages on immovable security	76	79	24	80	71	71	21	21
	of which: SME	4	4	1	4	4	4	1	1
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Closed funds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
DENMARK	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	77	77	69	57	57	57	51	51
	of which: SME	38	35	34	34	34	34	31	31
	Real estate	40	40	25	40	26	26	26	26
	of which: SME	47	45	32	38	38	38	29	29
	Secured by mortgages on immovable security	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Closed funds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LITHUANIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1	1	0	0	0	0	0	0
	Corporates	10	10	10	10	10	10	10	10
	of which: SME	10	10	10	10	10	10	10	10
	Real estate	108	85	50	103	85	85	50	50
	of which: SME	62	60	46	62	62	62	47	47
	Secured by mortgages on immovable security	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Closed funds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	154	154	4	4	212	212	4	4
	Corporates	26	26	24	26	26	26	26	26
	of which: SME	30	28	24	32	24	24	24	24
	Real estate	122	122	12	122	105	105	12	12
	of which: SME	1	1	1	1	1	1	1	1
	Secured by mortgages on immovable security	90	90	32	88	88	88	38	38
	of which: SME	226	183	104	184	183	183	104	104
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Closed funds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ESTONIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	61	61	61	61	61	61	61	61
	of which: SME	61	61	61	61	61	61	61	61
	Real estate	237	184	107	198	198	185	107	107
	of which: SME	226	183	104	184	183	183	104	104
	Secured by mortgages on immovable security	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Closed funds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multinational Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	174	4	1	1	127	9	9	9
	Corporates	64	64	64	64	64	64	64	64
	of which: SME	64	64	64	64	64	64	64	64
	Real estate	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable security	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Closed funds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	544	544	308		522	522	294	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	310	310	62		349	349	79	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	872	851	28		874	874	28	
	Corporates	975	479	455		979	471	443	
	of which: SME	421	87	68		483	98	77	
	Retail	2,562	1,863	1,095		2,583	1,854	1,119	
	of which: SME	793	386	348		718	859	375	
	Secured by mortgages on immovable property	502	465	358		542	528	382	
	of which: SME	69	69	19		72	72	20	
	Exposures in default	11	2	2	2	12	7	7	2
	Items associated with particular high risk	38	30	45		43	45	48	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	42	42	42		42	42	42		
Collective investments undertakings (CIU)	1,474	1,474	2,829		1,534	1,534	2,959		
Equity	2,889	2,889	2,328		2,939	2,939	2,589		
Other exposures	1,662	1,288	1,400	11	1,623	1,400	1,589	11	
Standardised Total ²									

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

(2) Standardised Total does not include the securitisation portfolio unless the results pertain to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected on the following scale: Countries of counterparties covering 10-95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SWEDEN	Central governments or central banks	268	268	0		275	275	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	389	389	4		395	395	4	
	Corporates	382	242	242		375	241	241	
	of which: SME	38	0	0		20	11	9	
	Retail	1,233	853	403		1,249	863	408	
	of which: SME	244	215	129		328	254	151	
	Secured by mortgages on immovable property	236	236	79		223	223	78	
	of which: SME	50	50	14		50	50	14	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	30	30	43		43	43	68	
	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)	42	42	42		42	42	42		
Equity	2,088	2,088	1,400		2,158	2,158	1,514		
Other exposures	1,302	1,302	1,155	3	1,472	1,472	1,400	3	
Standardised Total ²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		4	4	1	
	Corporates	44	36	34		30	30	28	
	of which: SME	16	5	6		6	6	6	
	Retail	106	27	27		115	28	28	
	of which: SME	2	2	2		2	2	2	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	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	48	48	42		42	42	42		
Other exposures	0	0	0		0	0	0		
Standardised Total ²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22	22	4		28	28	4	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	2	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	1		1	1	1		
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total ²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	2	2	0		4	4	4	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	310	310	62		349	349	79	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	96	96	1		32	32	1	
	Corporates	32	5	4		7	7	2	
	of which: SME	3	3	2		2	2	2	
	Retail	11	7	1		11	7	7	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	4	4	4		4	4	4		
Other exposures	0	0	0		0	0	0		
Standardised Total ²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
NORWAY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		4	4	1	
	Corporates	29	84	74		29	88	88	78
	of which SME	54	43	34		57	46	36	
	Retail	104	90	97		111	96	98	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	79	70	24		89	83	31	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
DENMARK	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	75	75	65		74	74	64	
	of which SME	18	18	14		18	18	14	
	Retail	44	44	31		43	43	31	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	43	43	31		44	43	31	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	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	11	11	11		12	12	12		
Other exposures	0	0	0		0	0	0		
Standardised Total²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		0	0	0	
	Corporates	4	3	3		4	4	4	
	of which SME	0	0	0		0	0	0	
	Retail	117	89	37		91	30	10	
	of which SME	84	82	47		82	67	49	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	222	223	9		409	409	8	
	Corporates	32	0	0		34	2	2	
	of which SME	0	0	0		0	0	0	
	Retail	384	294	203		381	207	78	
	of which SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	81	81	0		99	99	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
ESTONIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	65	1	1		105	2	1	
	of which SME	65	0	0		105	0	0	
	Retail	380	380	104		389	100	100	
	of which SME	225	179	100		185	179	100	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²									

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Central governments or central banks	27	27	0		26	26	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	110	5	1		165	4	1	
	Corporates	53	0	0		58	0	0	
	of which SME	53	1	0		50	1	1	
	Retail	0	1	1		0	1	1	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²									

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

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

		IRB Approach				IRB Approach			
		As of 31/03/2024				As of 30/06/2024			
	in EUR, M	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
Central banks and central governments		75,300	0	77,597	1,750	0	0	0	0
Institutions		53,297	26	76,234	5,239	5	25	31,458	26
Corporates		183,712	701	136,004	38,439	213	555	167,084	698
	Corporates - Of Which: Specialised Lending	5,365	56	2,939	1,881	0	23	5,294	56
	Corporates - Of Which: SME	24,150	111	24,700	4,546	90	87	25,538	95
Retail		67,298	139	63,865	6,667	112	154	68,660	186
	Retail - Secured on real estate property	59,044	175	56,609	4,556	52	52	61,200	82
	Retail - Secured on real estate property - Of Which: SME	1,351	6	1,281	288	9	2	1,363	4
	Retail - Secured on real estate property - Of Which: non-SME	58,348	89	55,309	4,268	44	50	59,798	78
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,854	84	6,975	2,112	59	103	7,381	84
	Retail - Other Retail - Of Which: SME	1,365	20	1,056	598	23	22	1,365	19
	Retail - Other Retail - Of Which: non-SME	6,489	64	5,919	1,513	34	81	6,016	64
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³				52,064				52,284	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the reports prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 3% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach				IRB Approach			
		As of 31/03/2024				As of 30/06/2024			
	in EUR, M	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
Central banks and central governments		11,951	0	11,979	241	0	0	11,979	219
Institutions		5,706	9	8,824	748	0	0	6,697	73
Corporates		65,604	426	57,638	11,580	130	242	65,784	421
	Corporates - Of Which: Specialised Lending	435	0	353	138	0	0	495	0
	Corporates - Of Which: SME	18,743	62	17,867	2,220	89	88	18,802	56
Retail		55,874	158	52,912	4,309	47	98	57,689	113
	Retail - Secured on real estate property	51,643	144	48,846	2,187	23	22	53,866	52
	Retail - Secured on real estate property - Of Which: SME	1,040	5	1,030	107	6	1	1,055	4
	Retail - Secured on real estate property - Of Which: non-SME	50,737	38	47,816	3,200	35	21	52,711	48
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,461	61	4,105	1,222	23	76	4,454	61
	Retail - Other Retail - Of Which: SME	784	17	688	308	14	15	754	16
	Retail - Other Retail - Of Which: non-SME	3,677	44	3,418	916	9	61	3,680	45
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³									

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

		IRB Approach				IRB Approach			
		As of 31/03/2024				As of 30/06/2024			
	in EUR, M	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
Central banks and central governments		625	0	1,005	38	0	0	23,795	257
Institutions		607	0	584	142	0	0	640	0
Corporates		14,495	1	13,107	2,658	27	17	14,773	1
	Corporates - Of Which: Specialised Lending	285	0	326	102	0	0	313	107
	Corporates - Of Which: SME	1,268	1	1,095	212	0	0	1,077	1
Retail		139	7	141	97	12	6	138	94
	Retail - Secured on real estate property	18	0	18	3	0	0	19	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	18	0	18	3	0	0	19	3
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	121	7	123	94	11	6	117	7
	Retail - Other Retail - Of Which: SME	82	1	84	74	4	2	80	1
	Retail - Other Retail - Of Which: non-SME	38	6	39	20	4	2	38	6
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³									

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

		IRB Approach				IRB Approach			
		As of 31/03/2024				As of 30/06/2024			
	in EUR, M	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
Central banks and central governments		24,377	0	26,077	251	0	0	24,655	0
Institutions		1,077	0	2,929	426	0	0	2,291	0
Corporates		3,368	0	2,568	883	0	1	3,391	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2	0	0	0	2	0
Retail		73	0	87	6	0	0	75	0
	Retail - Secured on real estate property	69	0	63	5	0	0	71	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	5	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	4	1	0	0	4	0
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³									

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

		IRB Approach				IRB Approach			
		As of 31/03/2024				As of 30/06/2024			
	in EUR, M	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated	
Central banks and central governments		22,864	0	24,517	305	0	0	4,086	0
Institutions		4,118	24	2,651	820	0	17	3,889	25
Corporates		14,551	87	11,899	4,648	0	69	13,650	57
	Corporates - Of Which: Specialised Lending	584	0	564	248	0	0	566	0
	Corporates - Of Which: SME	798	0	672	361	0	14	806	0
Retail		33	0	33	4	0	0	37	0
	Retail - Secured on real estate property	33	0	31	4	0	0	35	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0
	Retail - Qualifying Resolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	1
Equity		0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0
IRB Total³									

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

IRB Approach table for NORWAY, comparing data as of 31/03/2024 and 30/06/2024 across categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

IRB Approach table for DENMARK, comparing data as of 31/03/2024 and 30/06/2024 across categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

IRB Approach table for LITHUANIA, comparing data as of 31/03/2024 and 30/06/2024 across categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

IRB Approach table for UNITED KINGDOM, comparing data as of 31/03/2024 and 30/06/2024 across categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

IRB Approach table for ESTONIA, comparing data as of 31/03/2024 and 30/06/2024 across categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

IRB Approach table for LUXEMBOURG, comparing data as of 31/03/2024 and 30/06/2024 across categories like Central banks and central governments, Institutions, Corporates, and Retail.

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 31/12/2023

Direct exposures													Risk weighted exposure amount					
On balance sheet												Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions				
[0 - 3M]	Austria																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		124	124	0	0	0	0	124	0	0	0	0	0	0	0	0	0	0
[10Y - more]	11	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	137	137	13	0	0	0	124	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Cyprus																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Czech Republic																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Denmark	7	7	0	0	0	0	7	7	289	2	316	0	0	0	0	0	
[3M - 1Y]		2	1	1	0	0	0	0	11	284	13	132	0	0	0	0	0	0
[1Y - 2Y]		140	34	0	0	0	0	11	0	5	2	175	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	4	522	9	103	0	0	0	0	0	0
[3Y - 5Y]		32	0	0	0	0	0	0	0	746	0	136	0	0	0	0	0	0
[5Y - 10Y]		72	60	60	0	0	0	0	50	1,352	18	243	0	0	0	0	0	0
[10Y - more]	5	0	0	0	0	0	0	145	1,012	270	2,410	0	0	0	0	0	0	
Total	258	163	62	0	0	0	13	281	4,315	324	3,175	0	0	0	0	0	0	
[0 - 3M]	Estonia	-2	-2	0	0	0	0	-2	0	0	0	0	15	0	0	0	0	
[3M - 1Y]		8	8	0	0	0	0	8	0	0	0	0	20	0	0	0	0	
[1Y - 2Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		21	21	0	0	0	0	21	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		90	90	0	0	0	0	90	0	0	0	0	23	0	0	0	0	0
[5Y - 10Y]		229	229	0	0	0	0	229	0	0	0	0	12	0	0	0	0	0
[10Y - more]	-2	-2	0	0	0	0	-2	0	0	0	0	0	0	0	0	0	0	
Total	367	367	0	0	0	0	367	0	0	0	0	71	0	0	0	0	0	

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 31/12/2023

		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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		
[0 - 3M]	Slovakia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Slovenia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Spain														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Sweden	526	520	483	0	0	0	43	179	10,009	553	12,482	327	0	
[3M - 1Y]		30	13	1	0	0	0	12	32	9,297	366	13,393	1,006	0	
[1Y - 2Y]		928	928	881	0	0	0	47	80	8,557	60	11,019	215	0	
[2Y - 3Y]		230	231	124	0	0	0	38	12	7,591	33	11,482	60	0	
[3Y - 5Y]		350	261	251	0	210	0	28	51	9,173	63	10,009	66	0	
[5Y - 10Y]	607	220	219	0	0	0	1	71	5,441	108	3,950	1	0		
[10Y - more]	30	10	0	0	0	0	0	34	1,207	4	164	0	0		
Total	2,360	1,189	1,532	0	210	0	167	486	61,335	1,187	82,535	1,555	0		
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	-1	85	0	0	-324	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	14	315	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	17	126	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	18	211	14	315	324	0		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Liechtenstein														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Norway	10	10	9	0	0	0	1	2	261	20	778	0	0	
[3M - 1Y]		16	16	16	0	0	0	0	4	4	0	9	0	0	
[1Y - 2Y]		50	50	45	0	0	0	5	1	20	1	27	0	0	
[2Y - 3Y]		146	71	71	0	0	0	0	2	39	1	19	0	0	
[3Y - 5Y]		79	79	79	0	0	0	0	1	11	1	9	0	0	
[5Y - 10Y]	363	363	363	0	0	0	0	0	50	1	9	0	0		
[10Y - more]	20	20	0	0	0	0	0	0	0	0	0	0	0		
Total	683	699	693	0	0	0	0	6	355	29	851	0	0		

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 31/12/2023

		Direct exposures													Risk weighted exposure amount
(min EUR)		On balance sheet				Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Australia	0	0	0	0	0	0	17	466	1	359	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	200	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	18	666	1	359	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	14	406	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	14	406	0	0	0	0	0	
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	U.S.	98	98	0	0	0	0	0	0	1	130	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	70	1,059	2	83	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	157	761	2	302	0	0	
3Y1 - 5Y]		0	0	0	0	0	0	0	100	791	47	920	0	0	
5Y1 - 10Y]		0	0	0	0	0	0	0	66	192	1	49	0	0	
10Y1 - more	0	0	0	0	0	0	0	293	753	5	143	0	0		
Total	98	98	0	0	0	0	0	644	3,504	59	1,719	0	0	4	
[0 - 3M]	China	0	0	0	0	0	0	0	0	11	298	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	11	298	0	0	0	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	14	2	317	234	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	14	2	317	234	0	0	

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		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		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
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											
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		3	3	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	3	3	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		315	315	0	0	0	0	0	0	0	0	0	0	25	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	315	315	0	0	0	0	0	0	0	0	0	0	25	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	3	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	12	12	0	0	0	0	0	0	0	0	0	0	0	0	
Total		348	348	0	0	0	0	0	0	0	0	0	0	0	25

Notes and definitions

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

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

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

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

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

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

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

Regions

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Slovakia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Slovenia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Spain														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Sweden	270	270	263	0	0	0	0	72	10,230	154	5,136	36	0	
[3M - 1Y]		821	798	798	0	0	0	10	58	18,444	171	16,396	1,191	0	
[1Y - 2Y]		265	200	25	0	0	0	59	26	8,094	31	10,420	116	0	
[2Y - 3Y]		763	105	15	0	0	0	15	17	7,809	35	12,108	2	0	
[3Y - 5Y]		476	331	274	0	0	0	30	64	10,326	46	10,960	192	0	
[5Y - 10Y]	1,635	543	543	0	0	0	2	45	4,591	78	3,861	1	0		
[10Y - more]	4,110	109	109	0	0	0	0	28	496	0	72	0	0		
Total	4,330	2,374	2,812	0	0	0	138	389	60,094	622	62,861	1,997	0		
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	2	133	1	233	470	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	26	431	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	4	131	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	31	696	1	233	470	0		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Liechtenstein														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Norway	294	275	274	0	0	0	1	0	40	0	22	0	0	
[3M - 1Y]		242	236	236	0	0	0	0	1	20	0	0	0	0	
[1Y - 2Y]		194	187	187	0	0	0	6	2	34	1	36	0	0	
[2Y - 3Y]		89	89	89	0	0	0	0	1	14	1	36	0	0	
[3Y - 5Y]		31	31	31	0	0	0	0	0	5	2	66	0	0	
[5Y - 10Y]	282	279	279	0	0	0	0	0	5	1	11	0	0		
[10Y - more]	90	90	90	0	0	0	0	0	35	0	28	0	0		
Total	1,232	1,190	1,186	0	0	0	7	8	153	3	199	0	0		

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[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
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		2	2	0	0	0	0	0	2	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	742	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		294	294	0	0	0	0	0	294	0	0	0	0	0	0	35	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		294	294	0	0	0	0	294	0	0	0	0	0	0	767	0	33
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	220	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	4	320	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0	9	680	12	952	0	0	0	0
[3M - 1Y]		5	5	0	0	0	0	0	7	588	8	490	0	0	0	0	0
[1Y - 2Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		12	12	0	0	0	0	0	16	1,278	20	1,442	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 counterparties with full or partial government guarantees

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Skandinaviska Enskilda Banken - gruppen

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	
mil. EUR																						
Cash balances at central banks and other demand deposits	56,419	0	0	0	0	0	0	0	0	0	37,318	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	27,982	0	0	0	0	0	0	0	0	0	14,969	0	0	0	0	0	0	0	0	0	0	
Central banks	20,926	0	0	0	0	0	0	0	0	0	7,422	0	0	0	0	0	0	0	0	0	0	
General governments	1,401	0	0	0	0	0	0	0	0	0	1,416	0	0	0	0	0	0	0	0	0	0	
Credit institutions	4,423	0	0	0	0	0	0	0	0	0	4,623	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	996	0	0	0	0	0	0	0	0	0	1,030	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	234	0	0	0	0	0	0	0	0	0	269	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	189,662	130	668	541	412	303	285	204	230	183,649	217	821	687	602	317	319	247	356				
Central banks	270	0	0	0	0	0	0	0	0	144	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,681	0	0	0	0	0	0	0	0	1,671	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	9,013	4	1	1	1	0	0	0	0	6,936	69	1	1	0	0	0	0	0	0	0	0	
Other financial corporations	13,414	1	23	23	23	14	14	14	14	15,509	4	19	19	4	14	14	14	14				
Non-financial corporations	93,159	25	420	363	233	218	201	126	117	93,827	27	568	504	429	228	238	170	214				
of which: small and medium-sized enterprises	28,733	13	73	66	66	71	71	21	41	29,244	7	77	71	67	24	24	22	48				
of which: Loans collateralised by commercial immovable property	18,447	1	32	29	29	49	8	8	23	18,540	1	26	25	35	7	7	7	18				
Households	63,119	100	224	154	155	81	70	66	113	65,361	117	242	163	152	86	67	62	133				
of which: Loans collateralised by residential immovable property	56,695	79	118	66	66	19	17	17	99	58,718	97	141	81	64	30	20	17	120				
of which: Credit for consumption	3,612	15	82	77	75	48	47	45	3	3,823	17	79	74	72	47	45	43	3				
DEBT INSTRUMENTS other than HFT	265,063	130	668	541	412	303	285	204	230	235,931	217	821	687	602	317	319	247	356				
OFF-BALANCE SHEET EXPOSURES	84,798	34	36	34	34	74	6	4	4	84,566	131	120	120	69	15	14	7	7				

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

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

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

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Skandinaviska Enskilda Banken - gruppen

	As of 31/03/2024										As of 30/06/2024																																	
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾																												
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures																						
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾			Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾																								
(in € bn)																																												
Cash balances at central banks and other demand deposits	60,013	0	0	0	0	0	0	0	0	0	61,953	0	0	0	0	0	0	0	0	0	0	61,953	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	13,183	0	0	0	0	0	0	0	0	0	15,692	0	0	0	0	0	0	0	0	0	0	15,692	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	5,427	0	0	0	0	0	0	0	0	0	8,109	0	0	0	0	0	0	0	0	0	8,109	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	1,676	0	0	0	0	0	0	0	0	0	1,843	0	0	0	0	0	0	0	0	0	1,843	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	4,757	0	0	0	0	0	0	0	0	0	4,456	0	0	0	0	0	0	0	0	0	4,456	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	980	0	0	0	0	0	0	0	0	0	945	0	0	0	0	0	0	0	0	0	945	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	263	0	0	0	0	0	0	0	0	0	250	0	0	0	0	0	0	0	0	0	250	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	182,202	167	788	648	558	304	313	244	320	182,202	145	737	617	552	308	287	244	283	182,202	145	737	617	552	308	287	244	283	182,202	145	737	617	552	308	287	244	283								
Central banks	278	0	0	0	0	0	0	0	0	218	0	0	0	0	0	0	0	0	218	0	0	0	0	0	0	0	0	218	0	0	0	0	0	0	0	0								
General governments	1,859	0	0	0	0	0	0	0	0	1,897	-1	0	0	0	0	0	0	0	1,897	-1	0	0	0	0	0	0	0	1,897	-1	0	0	0	0	0	0	0								
Credit institutions	9,128	0	1	1	1	0	0	0	0	7,202	0	1	1	1	0	0	0	0	7,202	0	1	1	1	0	0	0	0	7,202	0	1	1	1	0	0	0	0								
Other financial corporations	14,187	1	19	19	19	5	13	13	0	15,613	10	19	19	19	15	19	15	19	15,613	10	19	19	19	15	19	15	19	15,613	10	19	19	19	15	19	15	19								
Non-financial corporations	93,817	38	515	448	379	225	236	171	169	93,956	9	444	413	362	229	219	169	114	93,956	9	444	413	362	229	219	169	114																	
of which: small and medium-sized enterprises	28,000	7	103	83	84	67	28	23	56	28,050	7	100	70	77	84	77	23	61	28,050	7	100	70	77	84	77	23	61																	
of which: Loans collateralised by commercial immovable property	18,331	1	28	28	28	51	7	7	21	18,699	1	22	18	21	58	4	4	18	18,699	1	22	18	21	58	4	4	18																	
Households	63,044	128	252	179	159	75	63	58	150	64,015	125	272	184	168	63	63	58	169	64,015	125	272	184	168	63	63	58	169																	
of which: Loans collateralised by residential immovable property	56,604	98	159	97	72	27	20	17	139	57,590	103	176	103	81	21	20	18	155	57,590	103	176	103	81	21	20	18	155																	
of which: Credit for consumption	3,679	14	75	71	67	42	41	39	4	3,720	13	74	70	68	39	41	39	3	3,720	13	74	70	68	39	41	39	3																	
DEBT INSTRUMENTS other than HFT	255,208	167	788	648	558	304	313	244	320	264,456	145	737	617	552	308	287	244	283	264,456	145	737	617	552	308	287	244	283																	
OFF-BALANCE SHEET EXPOSURES	84,408		241	241	242	60	22	22	63	82,953		288	278	278	45	31	26	63	82,953		288	278	278	45	31	26	63																	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER 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) 2012/1451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - gruppen

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	856	359	221	186	559	123	1,105	332	240	185	690	123
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	35	19	13	13	16	0	35	19	14	14	16	0
Non-financial corporations	729	306	195	161	469	101	950	261	213	160	573	86
of which: small and medium-sized enterprises	199	38	24	15	170		329	41	26	16	270	
Households	92	35	13	12	75	22	119	52	13	12	101	37
DEBT INSTRUMENTS other than HFT	856	359	221	186	559		1,105	332	240	185	690	
Loan commitments given	59	1	3	1	43	0	62	1	6	1	41	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - gruppen

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	1,218	432	264	207	746	157	1,346	401	264	201	778	129	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	34	19	15	13	15	0	34	19	18	15	15	0	
Non-financial corporations	1,049	356	236	182	614	116	1,157	309	232	174	627	71	
of which: small and medium-sized enterprises	308	58	28	17	258		316	55	30	15	256		
Households	136	56	13	12	117	42	155	73	13	13	137	58	
DEBT INSTRUMENTS other than HFT	1,218	432	264	207	746		1,346	401	264	201	778		
Loan commitments given	59	2	4	1	44	0	168	92	12	10	30	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

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

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Skandinaviska Enskilda Banken - gruppen

(mil EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	1,816	8	8	1,816	5	0	1,822	8	8	1,822	4	0	1,810	9	9	1,810	6	0	1,841	10	9	1,841	7	0
B Mining and quarrying	640	42	0	640	10	0	489	40	0	489	10	0	346	40	0	346	10	0	254	0	0	254	10	0
C Manufacturing	10,099	139	117	10,098	133	0	9,618	130	117	9,617	128	0	9,799	118	115	9,779	128	0	9,649	119	119	9,639	119	0
D Electricity, gas, steam and air conditioning supply	7,393	23	23	7,393	15	0	7,654	23	23	7,654	18	0	7,397	23	23	7,397	19	0	7,569	22	22	7,569	16	0
E Water supply	347	0	0	347	0	0	400	0	0	400	1	0	426	0	0	426	1	0	332	0	0	332	0	0
F Construction	1,668	6	6	1,668	9	0	1,514	6	6	1,514	5	0	1,484	6	6	1,484	6	0	1,332	10	10	1,332	9	0
G Wholesale and retail trade	7,234	18	17	7,234	34	0	7,431	53	53	7,431	39	0	7,467	63	63	7,467	40	0	7,759	63	61	7,759	41	0
H Transport and storage	7,331	24	24	7,331	21	0	7,083	21	21	7,083	18	0	7,125	31	31	7,125	20	0	6,894	42	42	6,894	23	0
I Accommodation and food service activities	474	3	3	474	4	0	453	4	4	453	2	0	427	4	4	427	4	0	420	4	1	420	2	0
J Information and communication	4,054	4	4	4,044	8	0	4,140	74	73	4,165	32	0	4,163	53	53	4,165	24	0	4,329	36	36	4,140	27	0
K Financial and insurance activities	10,872	80	66	10,884	69	0	10,956	85	81	10,947	87	0	11,025	99	95	11,016	68	0	11,427	80	79	11,418	64	0
L Real estate activities	31,711	38	35	31,711	69	0	32,708	34	30	32,708	30	0	31,650	39	39	31,650	79	0	32,446	35	31	32,446	81	0
M Professional, scientific and technical activities	6,793	10	6	6,793	33	0	6,821	81	77	6,821	30	0	6,698	29	6	6,698	29	0	6,882	20	5	6,882	27	0
N Administrative and support service activities	1,078	2	2	1,078	5	0	1,017	2	1	1,017	5	0	1,043	1	1	1,043	7	0	1,744	2	2	1,744	4	0
O Public administration and defence, compulsory social security	136	0	0	136	0	0	116	0	0	116	0	0	122	0	0	122	0	0	160	0	0	160	0	0
P Education	367	0	0	367	1	0	350	0	0	350	1	0	345	0	0	345	1	0	346	0	0	346	1	0
Q Human health services and social work activities	720	4	4	720	2	0	582	4	4	582	2	0	847	4	4	847	1	0	843	3	3	843	1	0
R Arts, entertainment and recreation	192	1	1	192	1	0	221	1	1	221	1	0	156	1	1	156	1	0	165	5	1	165	1	0
S Other services	461	16	16	461	9	0	412	1	1	412	17	0	496	1	1	496	18	0	709	1	1	709	15	0
Loans and advances	93,195	420	363	92,984	419	0	93,827	568	564	93,642	469	0	93,617	515	449	93,439	462	0	93,956	444	413	93,758	448	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.