

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

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



Key Metrics

(min EUR, %)	As of 30/09/2023	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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	16,389	16,619	16,483	16,664	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	16,389	16,619	16,483	16,664	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



| European | Bunking | 2024 EU-wide Transparency Exercise | Capital | Skandinaviska Enskida Banken - gruppen

		erroin EUR. 16.)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	great EUR, %) OWN FUNDS	17,419	17,996	18,314	18,463	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,065	15,354	15,185	15,383	C 01.00 (r0020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,341	1,167	1,123	1,134	C 01.00 (x0030,c0010)	Atticles 26(1) points (a) and (b), 27 to 26, 26(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	10,811	11,152	10,900	11,034	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	1,992	1,813	2,156	2,284	C 01.00 (x0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	A1.4	Other Reserves	3,235	3,380	3,446	3,483	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minothy interest given recognition in CETs capital	0	0	0	0	C 01.00 (r0230,c0010)	Artische B4 of CRIPR
	A1.7		-210 -462	-178	-167	-177	C 01.00 (r0350,c0010)	Addicine 32 to 35 of and 35 (1) point (j) of CRR Addicine 42 to 35 of and 35 (1) point (j) of CRR. Addicine 4(113), 36(1) point (b) and 37 of CRR. Addicine 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A1.8	(-) Intangible assets (inclusing Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated		-487	-480		C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	
	A1.9	DTLs	-2	0	0	0	C 01.00 (r0370,c0010)	Articles 35(1) point (c) and 38 of CRR
	A1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Addicise 35(1) point (4), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	-1,631	-1,484	-1,785	-1,884	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0410,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Articles 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		0	0	0	0	C 01.00 [0450,c0010] + C 01.00 [0460,c0010] + C 01.00 [0470,c0010] + C 01.00 [0671,c0010]+ C 01.00 [0472,c0010]	Actions 4,100, 30(1) point (x y and so but or vary-crosson 30(1) point (x) as 4,1 point (x) as 4,2 point (x) and 258 of CRR kitcles 30(1) point (x) (x) and 258 of CRR kitcles 30(1) point (x) (x) and 153(0) of CRR kitcles 30(1) point (x) (y) and 150(4) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Articles 3E(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h): 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 35(1) point (c) and 36; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 48(1) point (Ir); 49(1) to (3) and 79 of CRR
Transitional period	A1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A		-9	-9	-8	-4	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (40514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (I) CRR
	A1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1 (1.11.6 * 1.11.8 * 1.11.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (+0240,c0010)	Articles 479 and 489 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (49520,c0010)	Articles 450 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,324	1,266	1,298	1,281	C 01.00 (40530,c0010)	Article 61 of CFPR
	A2.1	Additional Tier 1 Capital instruments	1,324	1,266	1,298	1,281	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from 12 items over 12 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (40600,c0010) + C 01.00 (40700,c0010) + C 01.00 (40740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A2.4	Approximation 1 trail states and appointments TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,389	16,619	16,483	16,664	C 01.00 (40730,c0010) C 01.00 (40015,c0010)	Assicte 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional asjustments)	1,030	1,377	1,831	1,800	C 01.00 (0750,c0010)	Assicie 71 of CRR
	A4.1	Tier 2 Capital instruments	1,000	1,362	1,845	1,854	C 01.00 (49760,c0010) + C 01.00 (19890,c0010) C 01.00 (49910,c0010) + C 01.00 (19920,c0010) +	
	A.4.2		30	15	-14	-55	C 01.00 (4950,c0010) + C 01.00 (4960,c0010) + C 01.00 (4950,c0010) + C 01.00 (4955,c0010) + C 01.00 (49570,c0010) + C 01.00 (49574,c0010) +	
	A.4.3		0	0	0	0	C 01.00 (19978,c0010) C 01.00 (19860,c0010) + C 01.00 (19908,c0010) + C 01.00 (19908,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	79,714	80,389	80,390	81,014	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 95 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.90%	19.10%	18.89%	18.99%	GA3(1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.56%	20.67%	20.50%	20.57%	GA3(3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	21.85%	22.39%	22.78%	22.79%	GAG (5)	
CET1 Capital	D.3	COMMON EQUITY TER 1 CAPITAL (fully loaded)	15,065	15,354	15,185	15,383	[A1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+NNJA.4+A.2.2-A.4.3,0],0]]	
Fully loaded CET1 RATIO (%)							A 2.4+MN(A.4+A.2.2+A.4.3,0),0)] [D.1)(B-8.1)	•
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (tully loaded)	18.90%	19.10%	18.89%	18.99%		
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0040)	
The full-to reled CET1 cate is no oction to	calculated bas	sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	f the reporting date are not taken into	a account in this colouistics				



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁴	55,422	56,075	56,319	57,004	C02.00 (n0440, c0010) (-C 07.00 (n0690, c0220, s601) + C 07.00 (n1110, c0220, s601) + C 07.00 (n0130, c0220, s601) + C 08.00 (n0130, c0220, s601) + C 08.00 (n0140, c0220, s601) + C 08.00 (n0140, c0220, s601) + C 08.00 (n0140, c0220, s602) + C 08.00
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) [†]	2,164	2,179	2,225	2,157	C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) + C 08.01 (10040, s00280, s002) + C 08.01 (10040, s00280, s002)
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 (v0530, 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 (6010, c0601)*12.5+C 20.00 (6010,c0450)*12.5+MAX(C 24.00(6010,c0090),C 24.00(6010,c0100),C 24.00(6010,c0100)*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 (r0000, 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.



(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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	16/2024		
			Fair value hierarch				Fair value hierarchy				Fair value hierarch			1	Fair value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Carrying amount Level 2 Level 3		Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	56,637				37,528				60,238				62,217				IAS 1.54 (I)
Financial assets held for trading	50,852	10,600	40,225	26	44,740	7,912	36,792	36	56,129	11,688	44,408	33	56,302	11,254	45,013	35	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	27,502	24,442	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)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	181,039				184,036				182,582				183,260				IFRS 7.8(f); 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				6,526				7,075				7,447				
TOTAL ASSETS	323,021				287,290				318,588				324,439				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23				As of 31/12/2023							As of 31/0	3/2024					As of 30/1	06/2024			
		Gross carry	ring amount ⁽²⁾		Acc	cumulated impairme	ıt ⁽²⁾	Gr	oss carrying amour	nt ⁽²⁾	Accu	Accumulated impairment (2)		Gross carrying amount (2)			Accı	mulated impairme	nt ⁽²⁾	Gros	s carrying amount	Ф	Accumulated impairment (2)			
Breakdown of financial assets by instrument and by counterparty sector		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	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	in credit risk since	risk since initial	Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	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 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		1,146	0	0	0	0	0	1,208	0	0	0	0	0	1,286	0	0	0	0	0	1,160	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	173,836	6,150	413	-160	-158	-206	175,906	6,874	602	-141	-183	-247	174,328	6,950	558	-133	-181	-244	174,539	7,553	552	-133	-182	-244	Annex V.Part 1.32, 44(a)

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

^[9] From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

(marcon)					•
		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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(I)
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



Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
Silori positions	Debt securities	1,539	1,274	1,892	3,294	Annex V.Part 1.31
	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)
Dancaita	of which: Current accounts / overnight deposits	8,446	2,314	5,386	6,224	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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	



Market Risk

Skandinaviska Enskilda Banken - gruppen

Ī	SA					I)	1									IM						
			VaR (Memorand	(Memorandum item) STRESSED VaR (Memorandum item) INCREI MIGRATIO				INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (M	emorandum item)	INCREMENTA AND MIGRA CAPITAL	TION RISK			RGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	/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 Of which: General risk	56	31	6	1	20	2							1 1	2	12 12	5						
Of which: General risk Of which: Specific risk	11	8 22	6	1	20	2							4	2	12							
Foreign exchange risk	2	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	1,746
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	/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	i	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	96	27	0	0	0	0	0	1,764	36	8	97	39	0	0	0	0	0	1,653

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

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Stand artised Agenceth As of 36/19/2023 As of 32/12/2023													
					Standardised Ap	proach										
			As of 30/09/2	023			As of 31/	12/2023								
	(minSUR, %)	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions							
	Central governments or central banks	537	537	380		397	397	202								
	Regional sovernments 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 Ordanisations	0	0	0		0	0	0								
	Institutions	613	426	24		679	519	21								
	Corporates	853	479	451		965	452	433								
	of which: SME	353	114	91		452	76	59								
	Retail	2,109	1,507	1,044		2,164	1,591	1,104								
Consolidated data	of which: SME	635 664	543 656	322 214		631 505	565 496	335 169								
	Secured by mortalises on immovable property	199	656 198	214 54		505	496	169								
	of which: SME	10		10		11		12								
	Exposures in default Items associated with particularly high risk	31	31	46		24	24	36								
	Covered bonds			0		0	0									
	Claims on institutions and corporates with a ST credit assessment					0										
	Collective investments undertakings (CIU)	59	59	59		41	41	41								
	Equity	1,345	1,345	2,608		1,451	1,451	2,811								
	Other exposures	1,767	1,767	1,414		1,835	1,835	1,403								
	Standardised Total 2	8,181	7,005	6,290	15	8,393	7,136	6,384	12							

Standardised Approach
** Starting from the 2022 earchise, value adjustements and provisions for the constitution data include general credit risk adjustments, for the consistency with the data per country or counterparty

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR, %)	Original Exposure ^s	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	239	239	0		141	141	0	
	Resional sovernments 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 Ordanisations	0		0			0		
	Institutions	175	175 212	211		205 374	205 230		
	Corporates	339	212	211		374	230	230	
	of which: SME	993	850	611		1.038	931	667	
	Retail of which: SME	205	168	100		222	201	120	
SWEDEN	Secured by mortificies on immovable property	253	252	83		229	229	76	
	of which: SME	73	72	20		51	51	14	
	Exposures in deficult			4	,	- 4		4	
	Items associated with particularly high risk	31	31	46		26	24	35	-
	Covered bonds			0			0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRII)	59	59	59		41	41	41	
	Equity	1,033	1,033	2,297		1,109	1,109	2,409	
	Other exposures	1,277	1,277	1,212		1,334	1,334	1,209	
	Standardised Total ²				3				2

					Standardised App	proach						
			As of 30/09/2	023			As of 31.	12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minSUR, 65) Central governments or central banks											
	Central governments or central banks Regional governments or local authorities											
	Public sector entities	0		0			0					
	Multilateral Development Banks	0		0			0					
	International Organisations			0			0					
	Institutions	3	3	1		3	3	1				
	Corporates	29	29	27		42	34	32				
	of which: SME	6	6	5		6	5	4				
	Retail	93	26	20		88	24	18				
FINLAND	of which: SME	2	2	1		2	2	2				
THEATED	Secured by mortifailes on immovable property	2	2	1		3	3	1				
	of which: SME						0					
	Exposures in default				0							
	Items associated with particularly high risk											
	Covered bonds Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CIU)	0		0			0					
	Conscive investments undertainings (CIO) Equity	47	47	47		74	74	74				
	Other exposures	3	3	3		32	32	32				
	Planetardiane Tabu ²											

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
	(min EUR, No.)	Original Exposure [®]	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control genomente e restrictuels Andre serve entre serve Andre serve entre serve Andre serve entre Andre serve entre Andre serve entre Andre serve And	0 0 0 0 22 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 22 2 2 1 1 0 0 0 0	0 0 0 0 4 0 0 1 1 0 0 0 0 0 0		0 0 0 20 2 2 1 1 0 0 0 0 1 1	0 0 0 0 220 0 0 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 0 0 1 1 0 0 0 0 0	0
	Standardised Total ²				0				,

		(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	ose for securitisation exposures but	includes general creditrisk adjustr	ments.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central dovernments or central banks Resional sovernments or local authorities Public sector entities	2 0 192	2 0 192	0 38		0 320	3 0 320	0 64	
	Multilateral Development Banks International Organisations Institutions	0 17	0 17	0		0 34	0 34	0	
	Corporates of which: SME Retail	5 5	5 7	4 5		4 4 9	4 5	3 3	
GERMANY	of which: SME Secured by mortgages on immovable property of which: SME	7	7 0	0 2 0		0 7 0	7 0	0 2 0	
	Exosures in default Items associated with particularly high risk Covered bends	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRR)	0	0	0		0	0	0	
	Coulty Other exposures	6 24	6 24	6 24		6 4	6	6	
	Standardised Total ²								

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	akaliuliaviska Eliskilua Balikeli - gruppeli								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ¹	Esposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(minSUR, 66) Central governments or central banks								
	Central governments or central banks Regional governments or local authorities	0							
	Public sector entities	,	,			· ·			
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		3	3	1	
	Corporates	91	81	72		90	79	70	
	of which: SME	47	37	29		52	41	33	
	Retail	112	94	70		111	92	69	
NORWAY	of which: SME Secured by morbialist on immovable property	-	70	24				26	
	of which: SME	~ 4	, , , , , , , , , , , , , , , , , , ,	1				1	
	Exposures in default	0		0	0	o o	0	i i	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	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 (CIUI)	0	0	0				0	
	Equity	0 10		25		34	94	24	
	Other exposures Standardised Total ²		32	25		34			
		Criginal exposure, unlike Exposure value, is re							

			подпительной двер у подпительной при подпительной подпите								
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31/	12/2023			
		Original Exposure ^s	Exposure Value ¹	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0	٥	0		0	0	٥			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	7	7	1		4	4	1			
	Corporates	77	77	69		57	57	51			
	of which: SME	18	18	14		14	14	11			
	Retail	4	45	32		39	36	26			
DENMARK	of which: SME	40	45	32		38	36	26			
	Secured by mortilates on immovable property of which: SME			3							
	of which: SME Exposures in default	0					0				
	Items associated with particularly high risk				· ·						
	Covered bands	0		0							
	Claims on institutions and corporates with a ST credit assessment	0		0							
	Collective investments undertakings (CIU)			0							
	Equity		5	5		2	2	2			
	Other exposures	55	55	11		62	62	12			
	Standardised Total ²				,						

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
	(min EUR, No	Original Exposure ^s	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions 2
LITHUANIA	Central memorination or minimization Annual Conference of the Con	0 0 0 0 1 1 1 1 2 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 10 85 85 80 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 131 134 8 33 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total	231	231	74	1	219	219	60	1

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments an provisions ²			
	(minEUP, %)											
	Central dovernments or central banks Regional governments or local authorities	0										
	Resional sovernments or local authorities Public sector entities	0										
	Multilateral Development Banks											
	International Organisations	0		0			0					
	Institutions	154	154	a a		212	212	4				
	Corporates	30	28	24		32	0					
	of which: SME	30	28	24		32	0					
	Retail	152	22	17		165	22	17				
UNITED KINGDOM	of which: SME	1	0	0		1	0	0				
UNITED KINGDOM	Secured by mortilaities on immovable property	92	92	32		85	86	30				
	of which: SME	2	2	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bands	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		٥	0	0				
	Collective investments undertakings (CRII)	0	0	0		٥	0	0				
	Equity	0		0		0	0	0				
	Other exposures			0		0	0	0				
	Standardised Total ²				1				1			

		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ористипа и рустиниции Солову и Солову и Солови рису и Солови Соло								
					Standardised Ap	proach					
			As of 30/09/2	1023			As of 31	/12/2023			
		Original Exposure ^s	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)										
	Central dovernments or central banks Regional governments or local authorities			0		,	0				
	Regional governments or local authorities Public sector entities			0		,	0				
	Multilateral Development Banks										
	International Ordanisations			0			0				
	Institutions	0	0	0		40	0	0			
	Corporates	61	0	0		60	0	0			
	of which: SME	60	0	0		60	0	0			
	Retail	237	184			196	185	107			
ESTONIA	of which: SME	225	181	104		184	181	104			
LUIONIA	Secured by mortifales on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0		1			0	0			
	Items associated with particularly high risk						0				
I	Covered bonds					· ·					
	Claims on institutions and concerates with a ST credit assessment Collective investments undertakings (CIU)			0			0				
I	Collective investments undertakings (CIU) Equity										
	Other exposures	76	78	41		80	20	40			
	Standard Intal ²				2						

			Standardised Approach								
			As of 30/09/2	023			As of 31.	12/2023			
	(min EUR, No.)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
LUXEMBOURG	Central resourcements or critical bands indical commonster of an administrative control of a common or c	0 0 0 1124 66 64 4 0 0 0 0 0 0 0 0	0 0 0 0 4 1 1 1 1 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0		30 0 0 0 1277 53 53 5 0 0 0 0 0 0	20 0 0 0 0 2 1 1 1 1 0 0 0 0 0	0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²	⁽⁴⁾ Original exposure, unlike Diposure value, is n			1						

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach									
				03/2024			As of 30s	06/2024				
	(min DUR, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions			
	Central dovernments or central banks	514	514	308		532	532	294				
	Regional governments or local authorities Public sector entities	310	320	0		349	349					
	Public sector entities Multilateral Development Banks	310	310	02		349	312	,0				
	International Organisations					0		0				
	Institutions	672	551	26		974	755	76				
	Corporates	975	479	455		279	470	443				
	of which: SME	421	87	65		483	22	77				
	Retail	2,260	1,583	1,095		2,234	1,624	1,119				
Consolidated data	of which: SME	701	586	348		718	629	373				
Consolidated data	Secured by mortalistes on immovable property	503	495	166		543	535	182				
	of which: SME	69	69	19		72	72	20				
	Exposures in default	11	20	12	2	10						
	Items associated with particularly high risk	30	30	45		45	45	68				
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0								
	Collective investments undertakings (CIU)	42	42	42		41	41	41				
	Coulty Equity	1.476	1.476	2,829		1534	1.534	2,958				
	Other exposures	1,809	1,869	1,358		2,039	2.039	1,600				
	Standardised Total 2	8,662	7,358	6.400	11	9.281	7.932	6,820	- 11			

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(relo DJR, %)	Original Exposure*	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Rhk exposure amount	Value adjustments and provisions ²
SWEDEN	Control announcement or control leads proportion of the control of a distribute announcement of the control o	246 0 0 0 0 188 382 12 1,033 243 246 5 5 0 0 0 4 2 1,000 0 0 0 1,000 0 0 0 0 0 0 0 0 0 0 0	246. 0 0 0 0 0 188. 242. 242. 225. 225. 236. 0 0 0 42. 1,000	0 0 0 0 4 242 242 129 129 13 14 15 6 6 10 10 10 10 10 10 10 10 10 10 10 10 10	0	271 0 0 0 1 185 275 275 233 233 233 233 24 6 6 6 6 6 6 6 6 6 6 7 7 7 7 8 6 8 6 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	271 0 0 0 0 0 0 105 243 233 234 233 6 45 6 5 9 0 9 41 1,130	0 0 0 0 0 4 241 241 151 78 666 6 0 0 0 4 4 14 24 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	1
	Other exposures	1,357	1,357	1,191		1,473	1,473	1,409	

					nquius et sur recours general circ				
					Standardise	ed Approach			
			As of 31	/63/2024			As of 30	1/06/2024	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Esposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²
FINLAND	Control assessment or entret laints from a control and a distribute from a control and a control from from a control fro	0 0 0 4 4 6 5 2 2 3 0 0 0 0 0 0 4 7 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 4 25 27 2 3 0 0 0 0 0	0 0 0 1 3 4 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 3 3 5 110 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 5 5 2 2 3 0 0 0 0 0 0 2 3 0 0 0 0 0 0 0 0 0		
	Standardised Total ²		-		۰				,

	•				Standardise	d Approach						
				/63/2024			As of 30	/06/2024				
	stede EUR. No	Original Exposure ^b	gind Expenses Value [*] Disk expenses amount Yales adjustments and Original Expenses [*] Expenses Value [*] Rask expenses amount protections [*] Original Expenses [*] Expenses Value [*] Rask expenses amount protections [*]									
UNITED STATES S	control generations or certain bases from a final control of the state	0 0 0 22 2 0 1 0 0 0 0 0 0 1 0 0	0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0	0 0 0 28 0 0 0 1 0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			

		(2) Total value adjustments and pro							
	•				Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min EUR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expessure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
Restor Public MARIN Marin Marin Marin Marin GERMANY	of amountment or an orbit banks of amountment or an orbit banks orbit ba	2 0 0 0 0 0 6 56 2 1 2 2 0 0 0 0 0 0 0 0	3 0 310 0 56 5 3 7 0 0 0 0 0 0 0 0	0 0 1 1 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	4 0 0 349 0 0 0 32 32 3 3 3 3 3 3 3 3 4 4 4 4 4 4 4 4 4 4 4 4	4 0 249 0 0 22 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 2 2 7 7 0 0 0 0 0 0 1 1 2 2 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	,

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(minU.R. %)	Original Exposure ^L	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NORWAY	Control accessment or esterollaries Parlis section of a distribute Parlis section of a distribute Parlis section of the distribute Internation of control access Internation Internation of control access Internation Interna	0 0 0 4 4 25 54 108 0 75 75 0 0	0 0 0 0 4 84 43 20 0 0 0 0 0 0 0 0	0 0 0 1 24 24 67 67 67 67 67 67 67 67 67 67 67 67 67	۰	0 0 0 0 5 5 29 57 111 0 0 0 0 0 0 0	0 0 0 0 4 4 85 65 0 0 0 33 11 1 0 0	0 0 0 1 78 26 68 68 0 0 0 0 0	
	Contractions Total ²				2	militation techniques (e.e. substitut			2

		() искомыва временета или реченов рег с читу ос совитералу оссоля того не искользоване довжена в искользоване с овате на организации в \$ Sandardised Approach												
					Standardis	ed Approach								
			As of 31	03/2024			As of 30	106/2024						
	(mb EUP, N)	Original Exposure ¹	Exposure Value ¹	Risk esposure amount	Value adjustments and provisions ²	Original Expenses ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
DENMARK	Comit of memorish crother lands Fields with or and attribute Fields with or anne. Fieless with or anne. Fields with or anne. Fields with or anne. Fi	0 0 0 5 72 73 46 45 40 0 0 0 0	0 0 0 0 5 75 12 44 43 4 0 0 0 0 0 0 0 0 0 0 1 5 1 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 1 1 6 5 6 4 31 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 6 74 18 43 4 4 4 0 0 0 0 0 0	0 0 0 0 6 74 18 43 4 4 0 0 0 0 0 12 12 13 14 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 0 1 1 64 23 3 1 1 0 0 0 0 0 1 2 2 1 1 2 1 2 1 2 1 2 1	0					
	Standardised Total ²				2									

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(title DUR, No	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Commit amountment or intributions Admit admits and admits Admit admits and admits Admit	0 0 0 1 1 4 0 117 8 0 0 0 0 0 0	0 0 0 0 0 0 3 3 82 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 3 22 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠	0 0 0 0 0 0 0 117 0 0 0 0 0 0	0 0 0 0 0 0 4 0 9 11 85 0 0 0 0 0 0	0 0 0 0 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0	
L	Standardised Total ²				1				0

					Standardis	ed Approach			
				03/2024			As of 30	/06/2024	
	(minU.R. No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value *	Risk exposure amount	Value adjustments and provisions ²
	Central deversements or central tables Anthrian decomments or to that authorities Public sective entities Public sective entities Public sective entities Ordenborren Leasterings Ordenborren Or	0 0 0 0 223 32 185	0 0 0 0 223 0 26	0 0 0 5 0 20		0 0 0 0 402 343 333 261	0 0 0 0 0 022 2 2 27	0 0 0 0 5 2 1	
UNITED KINGDOM	of colors, but colors an immersible presents of colors o	1 81 0 0 0 0 0	811 0 0 0 0 0 0 0	233 0 0 0 0 0 0	۰	92 0 0 0 0 0 0 0	220 0 0 0 0 0	255 0 0 0 0 0 0	

					Standardis	ed Approach			
			As of 31	03/2024			As of 30:	106/2024	
	(mis DUR, N)	Original Exposure ⁵	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Resional sovernments or local authorities Public sector entities Multilateral Development Banks	0 0	0 0	0 0 0		0 0	0 0 0	0 0 0	
	International Organisations Institutions Corporates of which: SMI	0 0 61 60	0 0 1	0 0 1		0 0 101 100	0 0 2 1	0 0 1 1	
ESTONIA	Retail of which: 3545 Secured by mertalairs on immovable property of which: 5545	230 221 0 0	280 279 0	104 103 0		189 181 0	179 178 0	203 0 0	
	Exposures in default Hems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0	۰	0	0 0 0	0	
	Collective investments undertables (CIU) Equity Other exposures Examinational State?	0 2 84	0 2 84	0 2 41		0 3 92	0 3 92	0 3 36	

Central convenients in facilities (convenients paints) and the paints and the central paint	(2) Totaliva	(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures that includes general credit risk adjustments.											
Resional severaments : Public sector entities Multilateral Developme					Standardise	d Approach							
Resional severaments : Public sector entities Multilateral Developme			As of 31/0	13/2024			As of 30:	06/2024					
Region of governments of Public sector entities Hultilateral Developme	Grigo EUR. No	riginal Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Rbk exposure amount	Value adjustments and provisions ²				
I statistates Concessed of adults 1945 LUXEMBOURG Secured by moltaces of adults 1945 Secured by moltaces of adults 1946 Secured by mol	ments or central season and the season of the season control of th	37/ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		36 0 0 265 265 26 20 20 0 0 0 0 0 0	36 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 1 1 0 0 0 0	0				

Credit Risk - IRB Approach

Skandinovieka Enekilda Bankan - munna

			IRB Approach											
					As of	30/09/2023					As of	31/12/2023		
			Original E	Original Exposure - Risk exposure amount Value Original Expo- Value - adjustments							Exposure Value ²		amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Valide		Of which: defaulted	and provisions
	Central banks and central government to the contract banks and contract banks and contract banks and contract banks and contract banks are contract banks and contract banks and contract banks are contract banks and contract banks and contract banks are contract banks and contract banks and contract banks are contract banks are contract banks and contract banks are contract banks and contract banks are contract banks are contract banks and contract banks are contract banks are contract banks and contract banks are contr	ents	86,910	0	89,132	1,858	0	0	54,735	0	56,860 26,089	1,544	0	0
	Corporates		33,324 163,462	24	27,140 135,692	5,494 37,326	56	473	32,114 164,452	25 647	26,089 136,426	5,122 38.361	245	18 523
		ich: Specialised Lending	4.087	25	3,669	1,536		14	3,323	26	2,979	1.133	240	12
	Corporates - Of Wh		26,946	87	25.604	4.601	25	108	26,489	86	25.213	4.528	21	111
	Retail		67.219	150	64,559	6.581	96	163	68,907	151	65.918	6.797	102	167
	Retail - Secured or	real estate property	59,566	60	57,668	4,478	38	53	61,073	65	58,870	4,633	44	55
Consolidated data	Re	tail - Secured on real estate property - Of Which: SME	974	4	942	211	6	3	1,261	4	1,226	274	6	2
Consolidated data		tail - Secured on real estate property - Of Which: non-SME	58,592	56	56,726	4,268	32	50	59,812	61	57,644	4,359	38	53
	Retail - Qualifying		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Reta		7,653	90	6,891	2,103	58	111	7,833	86	7,048	2,164	58	113
		tail - Other Retail - Of Which: SME	1,066	17	957	523	23	17	1,171	16	1,036	589	22	22
		tail - Other Retail - Of Which: non-SME	6,588	73	5,934	1,579	35	94	6,663	70	6,012	1,574	36	91
	Equity		0		0	0	0			0	0		0	
	Other non credit-obligation assets					0						0		
	IRB Total ²					51,259						51,824		

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

q issue local code into include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation and educations. These have been selected under the followisher fulls: Countries of countries are countries of countries of countries are countries of the accumulation.

							IRB Ap	proach					
				As o	30/09/2023					As of	31/12/2023		
		Original	Original Exposure Exposure Risk exposure amount Value Exposure adjustments adjustments						Original Exposure ¹ Exposure Value ¹		Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	25,962 7,387	0	26,399 6.567	338 873	0	0	16,625 7,041	0	17,067 6.176	249 779	0	0
	Institutions Corporates	7,387	161	6,567 58,183	873 11.300	56	217	7,041 68.282	206	6,176 59,696	779 11.916	201	255
	Corporates - Of Which: Specialised Lending	377	161	315	103	0	21/	432	396	362	128	201	0
	Corporates - Of Which: SME	19.786	41	19.115	2.255	25	61	19,527	39	18.922	2.252	15	65
	Retail	55,823	97	53,688	4,194	31	103	57,466	98	54,998	4,450	38	108
	Retail - Secured on real estate property	51,425	33	49,624	3,121	13	23	52,856	37	50,748	3,290	18	25
SWEDEN	Retail - Secured on real estate property - Of Which: SME	698	3	690	90	4	1	987	3	976	155	5	1
SWEDEIN	Retail - Secured on real estate property - Of Which: non-SME	50,727	30	48,934	3,030	9	22	51,869	33	49,771	3,135	14	24
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,399	65	4,084 578	1,073	19	80	4,610 774	62	4,250 672	1,161	20	83
	Retail - Other Retail - Of Which: SME	658 3.741	13 51	3,486	218 855	11	72	3.837	13	3,578	299 862	11	14 70
	Retail - Other Retail - Of Which: non-SME Equity	3,741	51	3,486	855	8	72	3,837	49	3,578	862	9	70
	Equity Other non credit-obligation assets				U							0	-
	IRB Tenal	_											
	THE TOOK				and tables into annual and of								

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ²	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s and central governments	878		1,056	48	0	0	787	0	972	37	0	0
	Institutions Corporates		778 14.391	0	735 11.607	186 2.415	0	23	678 14.464	0	654 11.641	143 2.475	0	1 29
	Corporates	Corporates - Of Which: Specialised Lending	14,391 465	1	378	2,415 119	0	23	382	1 0	11,641 324	2,475		29
		Corporates - Of Which: SME	1,353		1.170	144			1.296		1.091	115		
	Betail	Colporates - Of Williams	1,35.3	2	1,170	112	11	2	1,296	2	1,091	97	11	2
	PAR SAIN	Retail - Secured on real estate property	20		20	1			19	,	19	2		
		Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0			
FINLAND		Retail - Secured on real estate property - Of Which: non-SME	20		20	3	0	0	19	0	19	3	0	
		Retail - Qualifying Revolving	0		0	0	0	0		0	0	0		
		Retail - Other Retail	167	7	163	110	11	6	123	7	125	95	11	6
		Retail - Other Retail - Of Which: SME	85	1	98	78	3	2	81	1	93	74	3	2
		Retail - Other Retail - Of Which: non-SME	81	6	64	32	8	4	41	6	33	21	8	4
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non cr	edit-obligation assets												

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ³		Of which: defaulted	and provisions
		s and central governments	27,645		27,645	299	0	0	9,893	0	9,893	123	0	0
	Institutions		2,020	0	1,944	426	0	0	2,124	0	2,077	446	0	0
	Corporates		3,677		2,997	831	0	2	3,156	0	2,577	873	0	2
		Corporates - Of Which: Specialised Lending	0		0	0	0	0		0	0		0	
	Retail		86		2				3	0	2		0	
	Retail				65	6			72 67	0	69	7	0	
		Retail - Secured on real estate property	61		61	6		0	67		65	6	0	
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	61		61				67		65			
		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	61		61	6	0	0	67	0	65		0	
		Retail - Other Retail												
		Retail - Other Retail - Of Which: SME								0		:		
		Retail - Other Retail - Of Which: non-SME	5		5	1	0	0	5	0	4	1	0	
	Equity	Relati-Other Relati- Of Which; hon-sere											0	
		edit-obligation assets	_	_	Ů	_	_	, i	_	Ů			, i	
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2023					As o	31/12/2023		
		Original 8	ixposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	13,874	0	15,010	208	0	0	15,669	0	16,770	224	0	0
	Institutions	4,044	23	2,606	805	0	16	3,752	24	2,363	776	0	16
	Corporates	14,004	63	10,961	4,494	0	66	14,332	87	11,303	4,531	0	71
	Corporates - Of Which: Specialised Lending	1,082	0	996	587	0	1	604	0	574	262	0	0
	Corporates - Of Which: SME	444	1	362	271	0	16	562	1	474	331	0	16
	Retail	32	0	31	3	0	0	34	0	34	4	0	0
	Retail - Secured on real estate property	29	0	29	3	0	0	31	0	31	3	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GENMANT	Retail - Secured on real estate property - Of Which: non-SME	29	0	29	3	0	0	31	0	31	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
1	IRB Total												

Credit Risk - IRB Approach

		IRB Approach													
				As of	30/09/2023					As of	31/12/2023				
		Original E	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	pposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments		
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions		
	Central banks and central governments	167	0	205	6	0	0	29	0	66	4	0	0		
	Institutions	1,922	0	1,651	164	0	0	1,672	0	1,398	140	0	0		
	Corporates	12,383		10,031	2,458	0	15	12,799	0	10,365	2,546	0	16		
	Corporates - Of Which: Specialised Lending	493		467	142	0	0	446	0	412	131	0	3		
	Corporates - Of Which: SME Retail	918 1.682	10	790 1,427	165 450	13	1 10	950 1,689	0	834 1.431	162 433	0 12	1		
			10		450	13	10		9		433		9		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	52		51	8	0		52	0	52	8	0			
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	52		51				52		52		0			
	Retail - Qualifying Revolving	52		51	0			52		52		0			
	Retail - Other Retail	1.630		1.376	442	13	0	1.636		1.379	425	12			
	Retail - Other Retail - Of Which: SMF	108		1,376	150	4		1,030		99	141	3			
	Retail - Other Retail - Of Which: non-SME	1.522		1.270	292		3	1.534	2	1.280	285	3	3		
	Resear - Other Resear - Of Which: non-SME Equity	0		1,270	0	0	0	0	ó	1,280	0	0			
	Other non credit-obligation assets	_	_	-	-	_	Ů			,	-	,			
	IRB Total														

(1) Original exposure	, unlike Exposure vi	ilue, is reported befo	ne taking into account any ef	lect due to credit con	rversion factors or co	edit risk mitigation t	echniques (e.g. sub	stitution effect

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
DENMARK	Course Labora de comit y promomento institucione Compositore Confessione Conf	2,949 1,986 11,729 39 182 389 12 0 12	0 6 0 6 5	2,983 1,712 8,874 38 205 336 12 0 12 0	40 303 2,568 4 38 189 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 24 0 8 7 0	967 1,958 11,575 114 193 391 15 0	0 47 0 6 5 0	981 1,722 8,743 84 213 338 14 0 14	17 248 2,582 43 32 190 2 0	0 0 37 0 0 8 0	0 27 0 7 7 0 0
	Readi: Other Metall Readi: Other Metall Readi: Other Metal: Other Metal: Off Which: 595E Readi: Other Metal: Off Which: 695E Readi: Other Metal: Off Which: 696-595E Other Metal: Off Which: 696-595E Other Metal: Other Metal: Other Metal: Off Which: 696-595E Readi: Other Metal: Other M	377 1 376 0	5 0 5	323 2 322 0	188 1 187 0	8 0	7 0 7 0	376 1 375 0	5 0 5	323 2 322 0	188 1 187 0	8 0 8 0	7 0 7 0

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

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2,661	0	2,693	251	0	0	4,520	0	4,554	391	0	0
	Institutions Corporates	4,945	21	4 322	2.669		25	5.034	15	4 402	2.828		29
	Corporates - Of Which: Specialised Lending	117	21	107	64		25	188	2	170	115	0	29
	Corporates - Of Which: SME	799	7	712	434	0	2	771	5	686	422	0	1
	Retail	3,740	12	3.672	776	12	13	3,776	12	3,709	769	12	14
	Retail - Secured on real estate property	3,373	11	3,345	674	8	12	3,404	11	3,379	665	9	12
LITHUANIA	Retail - Secured on real estate property - Of Which: SME	75	0	64	35	0	1	76	0	65	33	0	0
LITHUANIA	Retail - Secured on real estate property - Of Which: non-SME	3,298	10	3,281	639	8	11	3,328	11	3,314	631	8	12
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	367	1	327	102	4	1	372	1	330	104	4	2
	Retail - Other Retail - Of Which: SME	46	1	37	14	4	0	47	0	37	14	4	
l	Retail - Other Retail - Of Which: non-SME	321	1	200	88		1 1	325	1	293	90	0	1
	Equity Other non credit-obligation assets				0		0		0	0			
	IRB Total		1										1

							IRB App	proach					
				As of	130/09/2023					As o	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	oposure ¹	Exposure Value ¹	Riskexposure	emount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	5,405	0	5,731	213	0	0	651	0	983	54	0	0
	Institutions	2,521	0	2,319	304	0	0	2,515	0	2,388	310	0	0
	Corporates	7,715	23	5,479	2,155	0	17	7,666	23	5,500	2,211	0	14
	Corporates - Of Which: Specialised Lending	1,002	22	897	301	0	11	918	23	829	259		11
	Corporates - Of Which: SME	81	0	74	29	0	0	219	0	206	91		1
	Retail	85	0	84	12	0	0	87	0	87	13	0	0
	Retail - Secured on real estate property	82	0	82	12	0	0	84	0	84	12	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GINTED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	82	0	82	12	0	0	84	0	84	12	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

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

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	1,804	0	1,806	146	0	0	1,946	0	1,954	154	0	0
	Institutions	0		0	0	0	0		0	0	0	0	
	Corporates	4,000	10	3,553	2,235	0	14	3,950	9	3,564	2,192	0	14
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1 845	1	780	0 476	0	0	1 826	1	1 762	0 456	0	
	Corporates - Of Which: SME Retail	3.655	7	780 3.571	476 388	16	10	3,682	6	762 3,604	456 386	16	6
		3,655	9	3,571	388 287	16	10	3,882	9	3,604	386 285	16	9
	Retail - Secured on real estate property Rotail - Secured on real estate property - Of Which: SME	3,120 100	7	3,084	287 43	14	7	3,145	7	3,114	285 42	14	7
ESTONIA	Retail - Secured on real estate property - Of Which: non-SME	3.020		2.991	245	13		3.047	2	3.023	243	13	
	Retail - Qualifying Revolving	0,020		0	0	0	0	0,047	0	0	0	0	
	Retail - Other Retail	535	1	488	101	2	3	537	1	410	101	2	2
l	Retail - Other Retail - Of Which: SME	116		98	39	0	1	114	0	95	37	0	1
l	Retail - Other Retail - Of Which: non-SME	418	1	390	62	1	2	423	1	395	63	1	1
l	Equity	0		0	0	0	0	0	0	0	0	0	
l	Other non credit-obligation assets												
	IRB Total												

Grand for the control of the control		IRB Approach													
Institutions Corporates				As of	30/09/2023					As of	31/12/2023				
Institutions Corporates		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments		
Institutions Corporates	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ³		Of which: defaulted	and provisions		
Corporates	anks and central governments	340		340	12	0	0	201	0	201	7	0	0		
		4,126		3,481	777	0	0	4,287	0 31	3,710	674	0	0		
Retail		4,085	31	3,512	1,066		31	4,108	31	3,494	1,013	0	31		
Retail	Corporates - Of Which: Specialised Lending	89		80	18	0	0		0		0	0	0		
		1,129		1,160	291	0	0	872	0	894	221	0	0		
		5		5				5	0	5	1	0			
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	5		5	0	0		5	0	5		0	0		
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail Retail - Other Retail - Of Which: SMF			0			0		0	0	,				
	Retail - Other Retail - Of Which: non-SME			0			0			0	ž.				
Equity	RAGAL - Other RAGAL - OF WHICH: Horr-SPEE			0						0					
	credit-obligation assets							_							
IRB Total													I		

Credit Risk - IRB Approach

								IRB Ap	proach					
												30/06/2024		
			Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
				Of which:	Value		Of which:	and provisions		Of which:	Value		Of which:	and provision:
		(min EUR, N)		defaulted			defaulted			defaulted			defaulted	
	Central ban	ks and central governments	75,356	0	77,397	1,750 5,239	0	0	80,431	0	82,428 26,287	1,756 5.537		0
			32,327	26	26,284		5	20	32,169	26			5	490
	Corporates		163,711	701	136,004	38,439	213	515	162,094	698	134,709	38,234	121	490
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,308 26,150	36 111	2,979 24,700	1,140 4,546	90	21	3,294 25,518	36 95	2,959 24,291	1,143 4.776	78	22 85
	Retail	Corporates - Or Writch: SME	67.298	159	63,865	6,667	112	154	68,680	166	64.887	6.757	111	142
	MATLAN	Retail - Secured on real estate property	59.864	75	56,990	4.556	52	52	61,100	82	58.076	4.679	54	142
		Retail - Secured on real estate property - Of Which: SME	1.316	,,,	1.281	288	0.	2	1.363	4	1.328	306		2
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	58,348	69	55.709	4.268	44	50	59,736	78	56,749	4.373	48	
		Retail - Qualifying Revolving	0	0.2	0	0	0	0	0.00	0	0	0	0	0
		Retail - Other Retail	7.634	84	6.875	2.112	59	103	7.581	84	6.811	2.078	58	97
		Retail - Other Retail - Of Which: SME	1,185	20	1,056	599	25	22	1,161	19	1,026	579	23	19
		Retail - Other Retail - Of Which: non-SME	6,450	64	5,819	1,513	34	81	6,420	64	5,784	1,499	35	77
	Equity			0	0	0	0		0	0	0	0		
	Other non c	redit-obligation assets				0						0		
	IRB Total ²					52,094						52,284		

							IRB Ap	proach					
											30/06/2024		
		Originat	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Vatue adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments	11,501	0	11,895	241	0	. 0	13,950	0	14,131	219	0	0
	Institutions Corporates	6,700 65,604	426	5,814 57,038	748 11.580	190	242	6,817 65,764	0 421	5,936 57,384	733 11.762	99	232
	Corporates - Of Which: Specialised Lending	415	420	353	11,580	190	242	405	921	351	11,762	20	0
	Corporates - Of Which: SME	18,743	62	17.987	2.250	89	58	18.862	55	18.207	2.428	27	48
	Retail	55,874	105	52.952	4.309	47	98	57,069	113	53,802	4.348	50	94
	Retail - Secured on real estate property	51,413	44	48,846	3,187	23	22	52,655	52	49,751	3,268	26	20
SWEDEN	Retail - Secured on real estate property - Of Which: SME	1,040	5	1,030	167	8	1	1,085	4	1,074	181	6	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	50,373	38	47,816	3,020	15	21	51,570	48	48,677	3,087	21	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,461	61 17	4,105 686	1,122 306	23	76	4,414 754	61	4,050	1,080	24	74
	Retail - Other Retail - Of Which: SME	784 3.677	44	3,419	306 816	14	15 61	754 3,660	16 45	651 3,399	284 795	14	13 60
	Retail - Other Retail - Of Which: non-SME Equity	3,677	44	3,419	816	9	61	3,660	45	3,399	795	10	60
	Other non credit-obligation assets		0			0							
	IRB Total												
	IND IVIE												

								IRB Ap	proach					
						31/03/2024					As of	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		ks and central governments	825	0	1,005	38	0	0	23,795	0	23,981	257	0	0
	Institutions		607	0	584	142	0	0	640	0	614	150 2.497	0	1
	Corporates		14,495	1	11,707	2,458		27	14,373	1	11,705			33
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	385 1.260		326 1.061	102 112			369 677	0	313 595	107 80		5
	Retail	Corporates - Of Which: SME	1,260	1	1,061	97	12	2	136	1	138	94	11	6
	Metall	Retail - Secured on real estate property	18	,	18	97	12		130	,	136	24	- 11	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0		0		0	0	0	0		0
FINLAND		Retail - Secured on real estate property - Of Which: non-SME	18	0	18	3	0		19	0	19	3		0
		Retail - Qualifying Revolving	0	0	0		0		0	0	0	0		0
		Retail - Other Retail	121	7	123	94	11	6	117	7	118	90	11	6
		Retail - Other Retail - Of Which: SME	82	1	94	74	4	2	80	1	90	72	3	2
		Retail - Other Retail - Of Which: non-SME	38	6	30	20	8	4	36	6	28	18	8	4
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non co	redit-obligation assets												
	IRS Total													

								IRB Ap	proach					
					As o	31/03/2024					Aso	f 30/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s and central governments	26,077	0	26,077	281	0	0	28,695	0	28,695	305	0	0
	Institutions		2,077 3.388	0	2,032	426	0		2,267 3,391	0	2,163 2,691	456		0
	Corporates		3,388	0	2,568	883		1	3,391		2,691	924		1
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0		0		0	0		0		0
	Retail	Corporates - Or Winds: SME	73	0	67		0		75	0	69			0
	- Contract	Retail - Secured on real estate property	69		63	6			71	0	65			
		Retail - Secured on real estate property - Of Which: SME	0.3	0	0.3	0	0		0	0	0.3	0		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	69	0	63	5	0		71	0	65	5		0
		Retail - Qualifying Revolving	0	0	0	o o	0	ō	0	0	0	0		0
		Retail - Other Retail	5	0	5	1	0	0	5	0	4	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
		Retail - Other Retail - Of Which: non-SME	5	0	4	1	0	0	5	0	4	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		edit-obligation assets												
	199 Total													

							IRBAp	proach					
				As of	31/03/2024					As of	130/06/2024		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original E	isposure ²	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	23,604	0	24,717	301	0	0	4,569	0	5,843	129	0	0
	Institutions	4,118	24	2,615	819	0	17	3,889	25	2,576	827	0	21
	Corporates	14,551	87	11,693	4,648	0	69	13,650	57	10,826	4,474	0	49
	Corporates - Of Which: Specialised Lending	594	0	564	249	0	0	566	0	540	238	0	0
	Corporates - Of Which: SME	798	0	672	361	0	14	806	0	698	447	0	15
	Retail	33	0	33	4	0	0	37	0	37	5	0	0
	Retail - Secured on real estate property	31	0	31	4	0	0	35	0	35	4	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME	31	0	31	4	0	0	35	0	35	4	0	0
	Retail - Qualifying Revolving		0	0	0	0		0	0		0		0
	Retail - Other Retail	2	0	2	1	0		2	0	2	1		0
	Retail - Other Retail - Of Which: SME		0	0	0	0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME	2		2	1	0		2	0	2	1		0
	Equity Other non credit-obligation assets		0	0		0		0	0		0		0
	IRB Total												

Credit Risk - IRB Approach

							IRBAp	proach					
				As of	31/03/2024						30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	7.00		Of which: defaulted	and provisions		Of which: defaulted	****		Of which: defaulted	and provisions
	Central banks and central governments	291	0	326	6	0	0	130	0	165	5	0	0
	Institutions Corporates	1,747 12,745	0	1,507 10.258	149 2.560	0	15	1,693 12,673	16	1,441	152 2.485	0	17
	Corporates - Of Which: Specialised Lending	442		410	130	0	2	387	16	356	108		2
	Corporates - Of Which: SME	799	1	695	119		,	857	1	738	124		1
	Retail	1.635	8	1,396	423	11		1.621		1.381	429	11	8
	Retail - Secured on real estate property	50	1	49	8	0		51	1	50	8	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	50	1	49	8	0	0	51	1	50	8	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,585	7	1,347	415	10	8	1,570	7	1,331	421	10	7
	Retail - Other Retail - Of Which: SME	105	1	103	145	3	3	108	1	107	150	3	3
	Retail - Other Retail - Of Which: non-SME	1,480	6	1,244	269	7	5	1,462	6	1,225	271	7	5
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total	_											

							IRB Ap	proach					
				As o	131/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ²	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2,581 1,843	0	2,590 1,690	33 246	0	0 0	355 1,596	0	387 1,452	39 207	0 0	0
	Corporates Corporates - Of Which: Specialised Lending	11,260 113	43 0	8,677 84	2,554 42	20 0	28 0	11,139 112	43 0	8,437 82	2,434 29	21 0	28 0
	Corporates - Of Which: SME Retail	119 387	6 5	140 335	21 188	8	7 6	97 389	6	115 335	29 187	8	7 6
DENMARK	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	14 0	0	13	2 0	0	0	17	0	16 0	0	0	0
DENMARK	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revelving	14 0	0	13 0	0 0	0	0	17 0	0	16 0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME	373 1	5	321 2	186 1	8	6 0	372 3	5	319 3	184 2	8 0	6 0
	Retail - Other Retail - Of Which: non-SME Equity	371 0	5	320 0	185 0	8	6 0	369 0	5	316 0	182 0	7 0	6 0
	Other non credit-obligation assets												

								IRB Ap	proach					
						31/03/2024						f 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s and central governments	3,940	0	3,969	351	0	0	3,201	0	3,223	309	0	0
	Institutions		1	0	1	0	0		1	0		0		0
	Corporates		5,023	15	4,391	2,845	0	30	5,207	9	4,542	2,978		27
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	185 715	2	169 636	137	0	6	315 706	1	269 631	194	0	3
	Retail	Corporates - Or Windr: SME	3.807	13	3.738	777	15	14	3,892	13	3.821	403 805	16	12
	PARTABL	Retail - Secured on real estate property	3,430	12	3,738	674	12	19	3,498	12	3,621	697	13	11
		Retail - Secured on real estate property - Of Which: SME	77		65	34	0		79	0	68	38	0	
LITHUANIA		Retail - Secured on real estate property - Of Which: non-SME	3,353	11	3,335	640	12	12	3,419	11	3.401	659	13	10
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	377	1	338	103	4	2	394	1	353	109	3	1
		Retail - Other Retail - Of Which: SME	45	0	36	12	3	0	48	0	39	11	2	0
		Retail - Other Retail - Of Which: non-SME	332	1	302	92	0	1	345	1	314	98	0	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non cr	edit-obligation assets												
	IRR Total													

								IRBAp	proach					
					As o	31/03/2024					Aso	30/06/2024		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		Imin EUR. No		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central ban	iks and central governments	1,202	0	1,504	71	0	0	313	0	617	42	0	0
	Institutions		2,609	0	2,451	300	0	0	2,607	0	2,246	438	0	13
	Corporates		7,965	24	5,815	2,327	0	21	7,884	39	5,677	2,259	0	21
			936	23	844	270	0	11	907	24	824	257	0	11
			221	0	209	92	0	1	191	0	177	92	0	1
	Retail		84	0	84	14	0	0	93	0	89	14	0	0
		Retail - Secured on real estate property	80	0	80	13	0		90	0	86	13	0	0
UNITED KINGDOM			0	0	0	0	0	0	0	0	0	0	0	0
ONTILD KINODOM			80	0	80	13	0		90	0	86	13		0
		Retail - Qualifying Revolving	۰	0	0	0	0		0	0		0		0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	4	0	4	1	0		3	0	3	1		0
				0						0				0
	Equity	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0		3	0	2	1		0
		redit-obligation assets		0	0					0				
		reon-edigation assets												_
	IRB Total													

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	1,905	0	1,913	153	0	. 0	1,918	0	1,922	152	0	0
	Institutions Corporates	4.021	11	3,641	2.283	0	13	4.056	18	3.712	2.283		11
	Corporates - Of Which: Specialised Lending	4,021	- 11	3,541	2,263		13	4,056	10	3,712	2,203		11
	Corporates - Of Which: SME	862	8	797	484	0	5	891	3	836	515		2
	Rotal	3.700	9	3,616	391	15		3.754		3.668	396	12	7
	Retail - Secured on real estate property	3.164	8	3,128	291	13	7	3.224	7	3.185	297	11	5
ESTONIA	Retail - Secured on real estate property - Of Which: SME	96	0	88	40	0	0	95	0	88	41	0	0
ESTONIA	Retail - Secured on real estate property - Of Which: non-SME	3,068	8	3,040	250	13	7	3,129	7	3,097	256	11	5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	535	1	488	100	2	2	530	1	483	98	1	1
	Retail - Other Retail - Of Which: SME	115	0	96	37	0	1	115	0	96	36	0	0
	Retail - Other Retail - Of Which: non-SME	420	1	392	62	1	1	415	1	387	62	1	1
	Equity		0	0		0	٥	0	0	٥	0	۰	0
	Other non credit-obligation assets												
	IRB Total				1 before taking into accoun								

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	231	0	231	9	0	0	339	0	339	13	0	0
	Institutions Corporates	4,530 4.826	32	3,906 4,294	681 1.057	0	32	4,711 4.683	33	4,011 4,149	691 1.034		32
	Corporates - Of Which: Specialised Lending	4,020	32	4,294	0		32	4,563	33	4,149	1,034		0
	Corporates - Of Which: SME	1.388		1,385	254			1.285		1,296	213		0
	Corporasis - Or Winter: SALE Retail	1,300	0	1,305	1	0		7	0	1,290	1		0
	Retail - Secured on real estate property	6	0	5		0		,	0	6			0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0	0	ō	0		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	6	0	5	0	0	0	7	0	6	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						Skand	linaviska Enskilda Banken	- gruppen						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	Nominat	Provisions	amount
[0-3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	0 0 2 0 0 124 111 117	0 0 2 0 0 124 11 137	0 0 2 0 0 0 11 13		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 124 0 124	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	7 2 2 140 0 32 72 5 9 299	7 1 34 0 0 0 60 0	0 1 0 0 0 66 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 11 0 0 0 0	7 11 0 4 63 50 145 281	289 394 5 522 746 1,352 1,012 4,319	10	316 132 175 103 196 243 2,410 3,576	0	0 0 0 0 0	2
[0 - 3M] [3M - 1Y] [13M - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	229 2 15 21 15 90 229 2 2 3 27	2 8 15 21 90 229 2 367	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 8 15 21 90 229 2 367	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 20 0 0 23 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	61



General governments exposures by country of the counterparty

						Skand	linaviska Enskilda Banken	- gruppen						
				_			As of 31/12/2023		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance she	et exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	Nominat	Provisions	amount
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland	6 4 3 5 5 11 11 9 9 2 12 12	0 0 40 40 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 6 12 10 92 123	17 5 27 31 24 38 20	731 545 286 371 588 415 259	6 11 15 8 36 14 41 131	375 265 580 534 942 197 371	0 0 150 0		
[0 - 3M[France	6 3 10	0 63 77 106 106 107 107 107 107 107 107 107 107 107 107	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	54 22 6 6 6	2,056 956 0 0 0 0 0 3,011	32 9 0 0 0 0	937 248 0 0 0 0 0 0	0		16
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	188 211 5	54 54 3 3 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 183 136 0 0 0 0 319	() () () () () () () () () ()	2 0 179 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5 68
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0 - 3M[Italy													



General governments exposures by country of the counterparty

		Skandinaviska Enskilda Banken - gruppen AS of 31/12/2023												
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country (Parker	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net		Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
residuat Maturity	Country / Region	financial assets	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[0				
[0-39] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	8: 8: 7: 9: 3:	7 7 7 7 1 81 80 80 7 7 7 9 8 8 31 31 8 8 28 5	0 0 1 1 4		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 3 60 38 1 31	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 3 5 1 0		
[0-3M[[3M-4Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	33 6: 18: 30: 222	5 1 31 61 181 3 303 7 227	0 0 9 3 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	191 6 6 19 36 90	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 0 1 10		50
Total 10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Luxembourg	800	808 0 0 0 0 0 0	12 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	157 0 0 0 0 0	0 0 25 20 6	0 0 742 302 124 329	0 3 6 24 6 23 16	0 50 184 416 45 381 471	0		119
[10Y - more Total	-		0	0		0	0	23	202 1,698	2	47 1,595	0		0
[0-3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M[[3M-4Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland		0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
Total [0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y[[10Y - more Total	Portugal		0	a	(0	0	o	0	0	0	0	(0
Total [0-3M] [13M-1Y [13Y-2Y [2Y-3Y] [3Y-5Y] [5Y-10Y [10Y-more Total	Romania													



General governments exposures by country of the counterparty

						Skand	linaviska Enskilda Banken	- gruppen						
							As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance she	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more	Spain													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	526 22 928 555 656 336 2.366	526 13 928 55 231 261 220 10 92 2189 22189	483 1 881 124 210 219 10		0 0 0 0 0	43 12 47 38 25 1 0	175 32 80 12 51 71 34	10,609 9,257 8,557 7,591 9,573 5,441 307 51,335	553 368 60 33 63 106 4 1,187	12,482 13,393 11,019 11,482 10,035 3,960 164 62,535	215 60 65	0 0 0 0 0 0	52
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1 0 0 0 0 17 0 18	85 0 0 0 0 126 0	0 0 0 14 0 0	0 0 0 315 0 0	324 0 0 0 0 0 0	0 0 0 0 0	1
[0-3M] [3M-1Y] 11Y-2Y] 12Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0.
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	16 18 55 144 77 93 363 22 682	10 16 16 16 17 17 17 17 17 17 17 17 17 17 17 17 17	9 16 45 71 79 363 20		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 5 0 0 0	2 0 1 2 1 0 0	261 4 20 39 11 50 0	26 0 1 1 1 1 1 0	778 9 27 19 9 0	0 0 0 0 0	0	



General governments exposures by country of the counterparty

			Skandinaviska Enskilda Banken - gruppen As of 31/12/2023												
							As of 31/12/2023								
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet		
												Off-balance sh	neet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure	
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	amount	
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more Total	Australia			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	11	7 456 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	359 0 0 0 0 0 0	0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	10	406 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0			
10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more	Hong Kong			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		53 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0			
[0 - 3M[Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	91	98 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	(7) 15: 10) 64 25:	791	1	136 0 83 392 920 45 143 1,719	0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	111 0 0 0 0 0	298 0 0 0 0 0 0				
10 10 10 10 10 10 10 10	Switzerland			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Total [0 - 3M[1 3M - 1Yf 1 1Y - 2Yf [2Y - 3Y[[3Y - 5Yf [5Y - 10Y] [10Y - more Total	Other advanced economies non EE/	A		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 144	0 2 0 0 0 0	0 317 0 0 0 0 0	234 0 0 0 0 0			



General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

			Skandinaviska Enskilda Banken - gruppen As of 31/12/2023												
							As of 31/12/2023			_		_	_		
						Dire	ct exposures								
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet		
												Off-balance sh	neet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives witi	h negative fair value			Risk weighted exposure	
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 I value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount	
[0 - 2M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Other Central and eastern Europe		0 0	0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	000000000000000000000000000000000000000		0			
[5Y - 10Y [[10Y - more Total	Coditions from EEX		0 0	0		0 0	0		0 0	0	(0		0	
[0 - 3M[Middle East	312	0 0 0 0 5 315 0 0 0 325	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 315 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		768 0 0 0 23 0 0		37	
10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more	Latin America and the Caribbean	V	5.0				0.0					150			
[3M - 3M] [3M - 1Y] [1Y - 2Y] [3Y - 5Y] [10Y - more	Africa	6	0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		52 5 68 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 0	16 () () () () ()	0			
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		5 120 378 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12 16 0 0 0 0 0	566	0 0 0			

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

						Skand	linaviska Enskilda Banken	- gruppen						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria													
TO-3M	Belgium	00 0 1 1 1 14 25 227	50 0 1 1 0 0 141 25 217	50 0 1 1 0 0 21 25 96	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 120 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	16 27 40 386 46 113 5 642	16 27 40 396 0 78 4 562	1 27 0 396 0 78 4 507		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 0 15 0 0 0 0	7 0 1 5 60 52 137 250	830 0 183 585 868 1,549 1,137 5,152		1,411 137 99 172 560 302 2,081 4,762	0	0 0 0 0 0	19
[0 - 3M] [3M - 1Y] [12Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	20 6 22 22 81 20 1 1 30	2 6 21 27 81 220 1 1 357 357	0 0 0		0 0 0	2 6 21 27 81 220 1	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 8 4 0	4 29 12 0 22 14 1 82	0	62



General governments exposures by country of the counterparty

				Skandinaviska Enskilda Banken - gruppen										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Finland	44 -4 -6 -6 -4 -4 -5 -7 -7	0 42 7 65 1 45 54	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 12 1 45 54 120	11 33 44 11 16 33 21	594 280 364 149 631 489 252 2,760	5 20 1 10 34 16 41 127	469 569 396 310 1,080 195 3688 3,387	0 150		12
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	1 30 4 22 2	0 0 130 45 25 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	139 31 0 0 0 0 0	1,841 512 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		16
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	244 200 201	9 245 203 205 0 0 0 662	77 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 154 133 45 0 0 0	6 11 11 6 6	1 88 88 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		77
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy													



General governments exposures by country of the counterparty

				Skandinaviska Enskilda Banken - gruppen As of 30/06/2024											
							As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet		
												Off-balance sh	neet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure	
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	amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	4. 4. 8. 7. 7. 2. 2. 2.	0 44 48 48 5 7 77 5 9 29	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 38 30 30 1 29 128	6	56 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	26 0 0 0 0 0 0	1 1 0 3 4 5 0		0 60	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	22 44 77 144 330 37 37	22 40 79 8 148 330 2 372 0	0 1 1 1 1 0 4		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 17 11 40 83 0	6	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7 0 1 14 17 0		148	
[0 - 3M[Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6 22 6 3 18	0 0 725 18 3 340 386 542 3 192 2,204	6	50 329 245 0 241 66 47 979	0 0			
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands														
[0 - 3M [Poland		0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal						v								
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania														



General governments exposures by country of the counterparty

			Skandinaviska Enskilda Banken - gruppen As of 30/06/2024 Direct exposures												
							As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet		
												Off-balance she	et exposures		
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure	
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	amount	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Stovakia														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	276 82 2 266 767 474 1,638 4 3	542	263 788 25 15 274 540 109 2,013		0 0 0	7 10 59 30 30 2 0	72 58 26 17 64 45 28	10,336 18,444 8,094 7,809 10,326 4,591 496 60,094	154 171 31 35 46 78 6	10,420 12,106 10,950 3,861 72	116 2 192	0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	United Kingdom	**************************************	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,0.13 0 0 0 0 0		0 0 0	0 0 0 0 0	20 0 0 0 26 4	133 0 0 0 0 431 131	1 0 0 0 0	02,691 233 0 0 0 0 0 0 0	470 0 0 0 0 0 0 0	0 0 0 0	97	
105a [0 - 3M] [3M - 17] [17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more	Iceland	(0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	31 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	233 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	3	
Total [0-3M[[3M-11] [13V-21] [17-21] [27-37] [37-57] [57-107] [107-more Total	Liechtenstein		0	0		0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway	294 244 194 88 31 285	275 2 236 4 1194 9 89 1 31 2 279 90	274 236 187 89 31 279 90		0 0 0 0 0	1 0 6 0 0	0 1 2 1 0 0	40 20 34 14 5 5	0 0 1 1 1 2 1	22 9 36 36 56 11 26	0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Total	1	1,222	90	1,186		0	7	5	153	5	196	0	0	2	



General governments exposures by country of the counterparty

						Skan	dinaviska Enskilda Banken	- gruppen						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0	40 0 0 0 0 0	1,408 0 0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada		0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more	Hong Kong		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		822 0 0 0 0 0 0	8 0 0 0 0	775 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Japan		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	102	102 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6 6 23- 3 3 180 311 844	339 1,149 5 5 887	0	0 221 405 68 479 0 0	0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		0 0 0	0			0		434 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 10 10 10 10 10 10 10	Switzerland		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0	0 0 0 0	0 119 0 0 0 0 0	0 0 0 0		
Total [0 - 3M[1 3M - 1Yf 1 1Y - 2Yf [2Y - 3Y[[3Y - 5Yf [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 384 0 0 0 0 0	0 0 0 0 0	119 105 0 0 0 0 0	27 0 0 0 0 0		



General governments exposures by country of the counterparty

	Skandinaviska Enskilda Banken - gruppen												
						As of 30/06/2024							
					Dire	ect exposures							
(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ce sheet	
				Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	h negative fair value	Off-balance sh	eet exposures	_
					ı	I							Risk weighted exposure amount
Country / Region	Total gross carrying amount of non-derivative financial assets			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	amoun
Other Central and eastern Europe countries non EEA	0 0 0 2 0	0 0 0 2 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0		
Middle East	20 0 0 20 20 0	2 0 0 0 0 0 294 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 294		0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	747 0 0 0 0 15 0 0		
Latin America and the Caribbean	429	229	v			250			v		761		33
Africa	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100 0 0 0 220 0	0 0 0 0 3 0	0 0 0 88 0	0 0 0		
Others	0 0 5 7 0 0	0 5 7 0 0	0	0 0 0	0 0 0	0 0 0 0 0	9 5 6 7 0 0 0 0 0	690 588 0 0 0	3 12 8 0 0 0	952 490 0 0	0 0 0		
	Country / Region Other Control and eastern Europe Countries non EEA Hedde East Latin America and the Caribbean Africa	Country / Region Total gross carrying amount of non-derivative financial assets Other Central and eastern Europe countries non EEA Middle East Africa Others	Country / Region Total gross carrying amount of non-derivative financial assets [net of short positions] Other Central and seatem Europe Countries non-tEA Other Central and seatem Europe Countries non-tEA Other Central and seatem Europe Countries and the Curibbean Middle East Descriptions Africa Africa Total carrying amount of non-derivative financial assets [net of short positions] Other Central and seatem Europe Countries non-tEA Other Central and seatem Europe Countries non-tension and Countries n	Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Other Ceatral and eastern Europe countries son EEA Other Ceatral and eastern Europe Countries on EEA Addica Latin America and the Caribbean Addica Others Others Total carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets held for trading and the countries of the countries on EEA Total carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets held for trading and the countries on EEA Total carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets held for trading and the countries on EEA Total carrying amount of non-derivative financial assets (net of short positions) Other Ceatral and eastern Europe Total carrying amount of non-derivative financial assets (net of short positions) Other Ceatral and eastern Europe Total carrying amount of non-derivative financial assets (net of short positions) Other Ceatral and eastern Europe Total carrying amount of non-derivative financial assets (net of short positions) Other Ceatral and eastern Europe Total carrying amount of non-derivative financial assets (net of short positions) Other Ceatral and eastern Europe Total carrying amount of non-derivative financial assets (net of short positions) Other Ceatral and eastern Europe Total carrying amount of non-derivative financial assets (net of short positions) Other Ceatral and eastern Europe Total carrying amount of non-derivative financial assets (net of short positions) Other Ceatral and eastern Europe Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of no	Country / Region Total gross carrying amount of non-derivative financial assets (ret of short positions) Total carrying amount of non-derivative financial assets (ret of short positions) Other Central and eastern Europe countries non EEA Middle East 281 292 293 Actica Others Others Others Total carrying amount of non-derivative financial assets held of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets held for trading of which: Financial assets held	Country / Region Total goess carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Of which: Financial assets beld for trushing Other Central and eastern Europe countries sen EEA Total carrying amount of non-derivative financial assets (est of short positions) Of which: Financial assets beld for trushing Of which: Financial assets designated at fair value through other comprehensive income Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or loss Of which: Financial assets designated at fair value through profit or l	(min EUR) Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed of a part of the carrying amount of non-derivative financial assets bed of which: Financial assets bed	Country Region Total gross carrying amount of one-derivative financial assets by accounting postable Country Region Total gross carrying amount of one-derivative financial assets (out of short positions)	Country / Region Total grass currying amount of modelstrature fractions and sets Total country (amount of models from the fraction) Total grass currying amount of modelstrature of each product access to effect of positions of each product access to effect of each product access to effect of each product access to effect to each product access to effect to each product of each pro	Country / Region R	Principal Prin	Production Pro	County Plagin County Plagi

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 least receivables". Country of treatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to botal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures Skandinaviska Enskilda Banken - gruppen

									Skallulliaviska Eliski	0PF								
					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal a	nount		Accumulated impairs credit risk and provisi	ent, accumulated negative cha	anges in fair value due to			Gross	carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chi	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning 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 ¹		On performing exposures ²	On non-perforn	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵	
Cash balances at central banks and other demand deposits	56,419	0		0			0		0 0	37,318	9	0	0		0 0	0		
Debt securities (including at amortised cost and fair value)	27,982	0					0		0 0	14,965	5 0	0			0 0	0		
Central banks	20,926	0		0			0		0 0	7,422	2 0	0	0		0 0	0		0 0
General governments	1,401	0		0			0		0 0	1,416	9 0	0	0		0 0	0		0
Credit institutions	4,423	0		0			0		0 0	4,828	в о	0	0		0 0	0		0 0
Other financial corporations	998	0		0			0		0 0	1,030	0	0	0		0 0	0		0
Non-financial corporations	234	0		0			0		0 0	266	9 0	0	0		0 0	0		0 0
Loans and advances(including at amortised cost and fair value)	180,652	130	668	541	411	303	285	20	6 230	183,649	217	821	687	60	317	319	24	7 350
Central banks	270	0		0			0		0	144	• 0	0	0		0 0	0		0
General governments	1,681	0		0			0		0	1,871	. 0	0	0		0 0	0		0
Credit institutions	9,013	4	1	1			0		0	6,936	69	1	1		1 0	0		0
Other financial corporations	13,414	1	25	23	23	4	14	1	4 0	15,506	4	19	19	1	19 4	14	1	4 0
Non-financial corporations	93,155	25	420	363	230	218	201	12	6 117	93,827	7 27	558	504	45	29 228	238	17	0 214
of which: small and medium-sized enterprises	28,735	13	75	66	66	71	23	2	1 45	29,244	7	77	71	1	71 67	24	2	2 48
of which: Loans collateralised by commercial immovable property	18,447	5	32	29	25	49	8		8 23	18,540	1	26	25	5	25 38	7		7 18
Households	63,119	100	224	154	158	81	70	6	5 113	65,361	117	242	163	15	52 85	67	6	2 135
of which: Loans collateralised by residential immovable property	56,695	79	118	66	60	27	19	1	7 99	58,718	97	141	81	6	34 30	20	1	7 120
of which: Credit for consumption	3,612	15	82	77	75	48	47	4	5 3	3,823	3 17	79	74	2	72 47	45	4	3 3
DEBT INSTRUMENTS other than HFT	265,053	130	668	541	411	303	285	20	6 230	235,931	1 217	821	687	60	317	319	24	7 350
OFF-BALANCE SHEET EXPOSURES	84,736		36	36	38	75	6		6 5	84,556	5	131	129	12	29 69	15		5 7

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

institutions apportises the unumbative amount of expected cried takes since in milk acceptance in mining contract in the contract and acceptance in the con

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

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 perior



Performing and non-performing exposures Skandinaviska Enskilda Banken - gruppen

					As of 31/03/2024									As of 30/06/2024				
		Gros:	s carrying amount/ Nominal a	imount		Accumulated impairs credit risk and provis	nent, accumulated negative ch	anges in fair value due to			Gros	s carrying amount/ Nominal a	nount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	inges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming 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 ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		,		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	60,013	3 0		0 0					0	61,95	0		0		0 0	0	-	0
Debt securities (including at amortised cost and fair value)	13,100	3 0							0	15,600	0				0 0	0		•
Central banks	5,427	7 0		0 0					0	8,10	0		0		0 0	0		0
General governments	1,678	6 0		0 0					0	1,84	0		0		0 0	0		0
Credit institutions	4,75	7 0		0 0					0	4,456	0		0		0 0	0		0
Other financial corporations	980	0 0	0	0 0			0		0	948	0		0		0 0	0		0
Non-financial corporations	263	3 0		0 0					0	250	0		0		0 0	0		0
Loans and advances(including at amortised cost and fair value)	182,093	2 167	788	648	556	304	313	24	320	182,900	145	73	617	55	2 308	297	24	283
Central banks	276	6 0		0					0	21	0		0		0 0	0		0
General governments	1,856	9 0		0					0	1,89	1		0		0 0	0		0
Credit institutions	9,128	8 0	1	1 1	1	1			0	7,20	0		1	:	1 0	0		0
Other financial corporations	14,163	7 1	19	9 15	15	9	13	1:	3 0	15,61	10	19	19	1	9 15	15	1	5 0
Non-financial corporations	93,617	7 38	515	5 448	379	225	236	17	169	93,95	9	44-	413	36	2 225	219	16	114
of which: small and medium-sized enterprises	28,090	0 7	103	83	84	67	28	2	56	29,05	7	100	70	7	7 84	27	2	51
of which: Loans collateralised by commercial immovable property	18,33	1 1	25	9 28	28	50	7	:	7 21	18,66	1	23	18	2	1 58	4		18
Households	63,044	4 128	252	2 179	156	73	63	51	150	64,01	125	27	184	16	9 63	63	5	169
of which: Loans collateralised by residential immovable property	56,604	4 98	156	97	72	2	20	1	136	57,590	103	176	103	8	1 21	20	1	155
of which: Credit for consumption	3,679	9 14	75	5 71	65	7 40	41	31	4	3,72	13	74	70	6	8 39	41	3	3
DEST INSTRUMENTS other than HFT	255,20	8 167	788	648	558	304	313	24-	320	260,456	145	73	617	56	2 308	297	24	283
OFF-BALANCE SHEET EXPOSURES	84,401	8	243	3 241	240	2 60	22	2:	2 53	83,95	3	286	270	27	0 45	31	3	53

(i) first the state tear tear is a communication of the communication of



Forborne exposures

	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 ²				Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0			
General governments	0	0	0	0	0		0	0	0	0	0			
Credit institutions	0	0	0	0	0		0	0	0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	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		119	52	13	12	101			
DEBT INSTRUMENTS other than HFT	856	359						332	240	185	690			
		359	221	186			1,105	332	240	185				
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

Pror the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. TS 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.

("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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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 on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0			
General governments	0	0	0	0	0		0	0	0	0	0			
Credit institutions	0	0	0	0	0		0	0	0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	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		
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	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 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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2022/45-1. Tist on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated hanges in fair value due to credit risk and provisions of its 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Skandinaviska Enskilda Banken - gruppen

The times 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposurer' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the product of the product of