



## 2021 EU-wide Transparency Exercise

<b>Bank Name</b>	Skandinaviska Enskilda Banken - group
<b>LEI Code</b>	F3JS33DEI6XQ4ZBPTN86
<b>Country Code</b>	SE

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

## 2021 EU-wide Transparency Exercise

### Key Metrics

Skandinaviska Enskilda Banken - group

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	CORE CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	13,710	15,160	15,117	15,767	C 01.00 (r020,c010)	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	13,710	15,160	15,117	15,767	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	14,986	16,384	16,394	17,033	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	14,986	16,384	16,394	17,033	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	16,716	18,121	17,162	17,817	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,716	18,121	17,162	17,817	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	70,598	72,308	74,343	74,648	C 02.00 (r010,c010)	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	70,598	72,308	74,343	74,648	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.42%	20.97%	20.33%	21.12%	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	19.42%	20.97%	20.33%	21.12%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.23%	22.66%	22.05%	22.82%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.23%	22.66%	22.05%	22.82%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.68%	25.06%	23.08%	23.87%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.68%	25.06%	23.08%	23.87%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	323,710	321,584	358,581	357,934	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.63%	5.09%	4.57%	4.76%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2021 EU-wide Transparency Exercise

### Leverage ratio

Skandinaviska Enskilda Banken - group

(mln EUR, %)

		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,986	16,384	16,394	17,033	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	14,986	16,384	16,394	17,033	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	323,710	321,584	358,581	357,934	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	323,710	321,584	358,581	357,934	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.6%	5.1%	4.6%	4.8%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	5.1%	4.6%	4.8%	[A.2]/[B.2]	

		(mB EUR, %)						
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	16,716	18,121	17,162	17,817	C 01.00 (0101,010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	13,710	15,160	15,117	15,767	C 01.00 (0102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,782	1,889	1,860	1,904	C 01.00 (0103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	8,898	10,148	10,201	10,740	C 01.00 (0130,010)	Articles 36(1) points (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	272	389	960	1,239	C 01.00 (0180,010)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,648	3,711	3,638	3,677	C 01.00 (0200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,010)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-95	-84	-123	-128	C 01.00 (0250,010)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-617	-591	-538	-547	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 26(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1	-1	-1	-1	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-10	0	0	0	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-168	-300	-880	-1,118	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR, Article 36(1) point (b) and 37(2) of CRR, Article 36(1) point (k) (ii) and 151(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,010)	Articles 4(2), 36(1) point (l), 43 to 46, 49 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,010)	Articles 36(1) point (c) and 38, Article 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,010)	Articles 4(2), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0550,010)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0570,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,010)	Articles 48(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 (0240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0530,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,275	1,224	1,277	1,266	C 01.00 (0300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,275	1,224	1,277	1,266	C 01.00 (0540,010) + C 01.00 (0470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0460,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,986	16,384	16,394	17,033	C 01.00 (0101,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,731	1,737	768	783	C 01.00 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,844	1,854	850	851	C 01.00 (0760,010) + C 01.00 (0460,010)		
A.4.2	Other Tier 2 Capital components and deductions	-114	-117	-82	-68	C 01.00 (0910,010) + C 01.00 (0920,010) + C 01.00 (0930,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0971,010) + C 01.00 (0972,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	70,598	72,308	74,343	74,648	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (0101,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.42%	20.97%	20.33%	21.12%	GA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.23%	22.66%	22.05%	22.82%	GA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.68%	25.06%	23.68%	23.87%	GA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	13,710	15,160	15,117	15,767	[A.1+A.1.3+A.1.11+MIN(A.1+A.1.13+A.1.2+A.2)+MIN(A.4+A.1.2+A.1.2.1)]	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.42%	20.97%	20.33%	21.12%	[D.1]/[B.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	

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

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Skandinaviska Enskilda Banken - group

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	49,672	50,321	50,514	51,326	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
Of which the standardised approach	5,560	5,907	5,943	6,451	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	15,502	15,200	15,389	15,245	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	28,610	29,214	29,181	29,607	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	2,291	2,108	2,078	2,301	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	806	731	913	990	C 02.00 (R440, c010)
Settlement risk	0	0	3	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	214	197	260	195	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	3,217	3,670	5,325	4,100	C 02.00 (R520, c010)
Of which the standardised approach	1,019	871	1,442	1,387	C 02.00 (R530, c010)
Of which IMA	2,198	2,799	3,883	2,713	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,770	5,031	4,906	4,985	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	4,770	5,031	4,906	4,985	C 02.00 (R620, c010)
Other risk exposure amounts	9,628	10,250	10,345	10,750	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	70,598	72,308	74,343	74,648	

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

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

## 2021 EU-wide Transparency Exercise

### P&L

Skandinaviska Enskilda Banken - group

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	3,101	4,229	920	1,863
Of which debt securities income	245	335	74	149
Of which loans and advances income	2,307	3,161	691	1,405
Interest expenses	1,248	1,599	260	514
Of which deposits expenses	213	262	32	65
Of which debt securities issued expenses	829	1,062	166	313
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	96	155	71	133
Net Fee and commission income	1,086	1,557	402	861
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	-11	-15	3	3
Gains or (-) losses on financial assets and liabilities held for trading, net	-150	129	213	338
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	502	365	-60	-70
Gains or (-) losses from hedge accounting, net	-2	-3	-1	-2
Exchange differences (gain or (-) loss), net	0	11	-6	-4
Net other operating income /(expenses)	7	10	3	6
<b>TOTAL OPERATING INCOME, NET</b>	<b>3,381</b>	<b>4,839</b>	<b>1,283</b>	<b>2,614</b>
(Administrative expenses)	1,457	2,053	476	967
(Cash contributions to resolution funds and deposit guarantee schemes)	92	124	35	68
(Depreciation)	125	176	45	92
Modification gains or (-) losses, net	-3	-6	0	0
(Provisions or (-) reversal of provisions)	21	-4	-8	-7
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	29	24	-8	-7
(Other provisions)	-8	-29	0	0
Of which pending legal issues and tax litigation <sup>1)</sup>	0	0	0	0
Of which restructuring <sup>2)</sup>	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	467	580	23	23
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	467	580	23	23
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-2	-1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	10	7	-5	46
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,227</b>	<b>1,914</b>	<b>706</b>	<b>1,517</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>963</b>	<b>1,512</b>	<b>565</b>	<b>1,245</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>963</b>	<b>1,512</b>	<b>565</b>	<b>1,245</b>
Of which attributable to owners of the parent	963	1,512	565	1,245

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

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

**2021 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Skandinaviska Enskilda Banken - group

(mín EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	31,866				32,961				49,689				46,639				IAS 1.54 (i)
Financial assets held for trading	50,962	8,115	42,775	73	44,839	8,333	36,464	42	51,438	13,322	38,077	39	52,613	12,744	39,832	36	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	17,274	10,900	6,063	311	12,974	6,629	6,024	321	18,526	11,845	6,318	362	19,325	13,119	5,652	555	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	165,452				171,767				172,580				175,616				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	355	0	355	0	333	0	333	0	290	0	290	0	136	0	136	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	71				49				20				4				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	3,832				4,207				5,560				5,667				
<b>TOTAL ASSETS</b>	<b>269,811</b>				<b>267,131</b>				<b>298,103</b>				<b>300,200</b>				IAS 1.9(a), IFRS 6

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

(mín EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>																										
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	1,438	0	0	0	0	1,379	0	0	0	0	1,310	0	0	0	0	0	964	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	157,252	6,133	1,590	-98	-95	-768	163,696	6,156	1,484	-97	-120	-731	164,995	5,884	1,332	-94	-157	-690	168,680	5,686	987	-90	-146	-536	Annex V.Part 1.32, 44(a)

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

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

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Skandinaviska Enskilda Banken - group

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	17,142	19,615	19,798	18,920	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,684	1,692	1,612	1,507	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	232,943	225,870	255,947	258,082	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	83	74	75	50	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b); IFRS 9.6.5.8
Provisions	185	170	216	217	IAS 37.10; IAS 1.54(l)
Tax liabilities	769	804	927	1,044	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	1,415	1,857	2,560	2,205	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	14	14	12	12	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>254,234</b>	<b>250,096</b>	<b>281,147</b>	<b>282,036</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>15,577</b>	<b>17,035</b>	<b>16,956</b>	<b>18,164</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>269,811</b>	<b>267,131</b>	<b>298,103</b>	<b>300,200</b>	IAS 1.IG6

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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Skandinaviska Enskilda Banken - group

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		11,807	15,700	11,850	10,171	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,083	1,084	1,186	1,285	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	2,081	1,947	3,171	3,388	Annex V.Part 1.31
Deposits	Central banks	5,073	4,697	4,017	1,567	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	219	3	177	8	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,369	1,692	4,739	3,209	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,008	1,401	4,442	2,927	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	10,880	6,280	12,821	11,914	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	7,647	3,304	9,921	9,315	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	36,255	31,978	47,489	55,216	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	31,540	29,092	40,745	48,725	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	61,015	65,881	66,018	66,260	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	54,198	58,274	58,944	59,717	ECB/2013/33 Annex 2.Part 2.9.1
	Households	35,676	38,154	38,133	40,484	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	32,978	35,447	35,547	37,894	Annex V.Part 1.42(f), 44(c)
Debt securities issued		81,267	77,867	84,038	81,507	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,247	3,173	3,226	2,175	Annex V.Part 1.37
Other financial liabilities		3,346	1,971	3,970	3,556	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>251,852</b>	<b>247,251</b>	<b>277,432</b>	<b>278,558</b>	

## 2021 EU-wide Transparency Exercise

### Market Risk

Skandinaviska Enskilda Banken - group

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	946	782	69	24	111	36							77	22	154	43								
Of which: General risk	12	20	69	24	111	36							77	22	154	43								
Of which: Specific risk	933	762	0	0	0	0							0	0	0	0								
Equities	72	89	8	2	13	4							9	5	13	7								
Of which: General risk	24	42	8	2	13	4							9	5	13	7								
Of which: Specific risk	48	47	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	16	7	50	24							17	3	39	5								
Commodities risk	0	0	10	4	10	3							15	7	9	4								
<b>Total</b>	<b>1,017</b>	<b>871</b>	<b>62</b>	<b>17</b>	<b>113</b>	<b>50</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,198</b>	<b>69</b>	<b>22</b>	<b>155</b>	<b>42</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,799</b>
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	1,316	1,239	72	9	228	78							24	6	183	40								
Of which: General risk	69	34	72	9	228	78							24	6	183	40								
Of which: Specific risk	1,246	1,205	0	0	0	0							0	0	0	0								
Equities	126	148	10	2	18	5							8	3	23	14								
Of which: General risk	51	37	10	2	18	5							8	3	23	14								
Of which: Specific risk	75	111	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	12	2	20	4							10	1	26	2								
Commodities risk	0	0	18	4	16	7							15	8	25	9								
<b>Total</b>	<b>1,442</b>	<b>1,387</b>	<b>83</b>	<b>12</b>	<b>227</b>	<b>79</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,883</b>	<b>31</b>	<b>8</b>	<b>186</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,713</b>

Market risk template does not include CUI 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.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - group

		Standardised Approach						
		As of 30/09/2020				As of 31/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
Consolidated data	(in EUR, %)							
	Central governments or central banks	377	377	39		429	429	96
	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	613	661	66		681	720	72
	Corporates	911	567	529		959	524	469
	of which: SME	230	88	71		228	95	77
	Retail	2,264	1,963	1,274		2,493	1,896	1,346
	of which: SME	413	378	220		435	399	232
	Secured by mortgages on immovable property	351	594	179		393	387	393
	of which: SME	153	153	42		166	164	63
	Exposures in default	8	6	8	1	8	4	5
	Items associated with particularly high risk	0	0	0		0	0	0
	Claims on institutions and corporates with a < 30-day credit assessment	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
Claims on institutions and corporates with a < 30-day credit assessment	5	5	5		5	5	5	
Collective Investments undertakings (CIU)	1,020	1,064	1,064		1,075	1,075	2,070	
Equity	1,351	1,351	1,452		1,733	1,733	1,351	
Other exposures								
<b>Standardised Total<sup>4</sup></b>		<b>7,563</b>	<b>6,613</b>	<b>3,599</b>	<b>13</b>	<b>7,942</b>	<b>7,834</b>	<b>14</b>

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>2</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>3</sup> Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2020				As of 31/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
SWEDEN	(in EUR, %)							
	Central governments or central banks	46	46	0		61	61	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	178	247	247		192	238	221
	Corporates	385	247	247		356	356	221
	of which: SME	157	11	11		11	10	9
	Retail	933	830	584		1,043	662	662
	of which: SME	157	144	85		177	162	96
	Secured by mortgages on immovable property	153	153	49		168	168	144
	of which: SME	55	55	15		58	58	14
	Exposures in default	2	2	2	0	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0
	Claims on institutions and corporates with a < 30-day credit assessment	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
Claims on institutions and corporates with a < 30-day credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	0	0	0		0	0	0	
Equity	889	889	1,889		889	889	1,889	
Other exposures								
<b>Standardised Total<sup>4</sup></b>		<b>1,885</b>	<b>1,885</b>	<b>1,237</b>	<b>3</b>	<b>1,917</b>	<b>1,917</b>	<b>4</b>

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>2</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>3</sup> Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2020				As of 31/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)							
	Central governments or central banks	0	0	0		0	0	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	18	18	1		14	14	0
	Corporates	9	9	9		9	9	21
	of which: SME	7	5	4		7	6	4
	Retail	15	10	7		13	10	0
	of which: SME	0	0	0		0	0	0
	Secured by mortgages on immovable property	24	24	8		21	21	7
	of which: SME	0	0	0		0	0	0
	Exposures in default	2	2	2	0	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0
	Claims on institutions and corporates with a < 30-day credit assessment	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
Claims on institutions and corporates with a < 30-day credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	0	0	0		0	0	0	
Equity	12	12	12		12	12	12	
Other exposures	25	25	16		20	20	20	
<b>Standardised Total<sup>4</sup></b>		<b>25</b>	<b>25</b>	<b>16</b>	<b>0</b>	<b>20</b>	<b>20</b>	<b>2</b>

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>2</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>3</sup> Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2020				As of 31/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(in EUR, %)							
	Central governments or central banks	0	0	0		0	0	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	24	24	5		67	67	13
	Corporates	11	11	0		11	11	0
	of which: SME	11	11	0		11	11	0
	Retail	2	2	2	1	3	2	1
	of which: SME	0	0	0		0	0	0
	Secured by mortgages on immovable property	0	0	0		7	7	2
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	3	3	4		3	3	4
	Claims on institutions and corporates with a < 30-day credit assessment	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
Claims on institutions and corporates with a < 30-day credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	0	0	0		0	0	0	
Equity	55	55	55		36	36	36	
Other exposures	0	0	0		0	0	0	
<b>Standardised Total<sup>4</sup></b>		<b>24</b>	<b>24</b>	<b>5</b>	<b>0</b>	<b>20</b>	<b>20</b>	<b>0</b>

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>2</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>3</sup> Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2020				As of 31/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Value adjustments and provisions <sup>3</sup>
NORWAY	(in EUR, %)							
	Central governments or central banks	0	0	0		0	0	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	1	1	1		1	1	0
	Corporates	89	70	61		86	70	61
	of which: SME	61	43	33		59	46	36
	Retail	143	124	93		150	133	99
	of which: SME	9	9	0		0	0	0
	Secured by mortgages on immovable property	140	134	45		138	133	44
	of which: SME	36	26	7		30	29	8
	Exposures in default	0	0	0	0	1	0	0
	Items associated with particularly high risk	0	0	0		0	0	0
	Claims on institutions and corporates with a < 30-day credit assessment	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
Claims on institutions and corporates with a < 30-day credit assessment	0	0	0		0	0	0	
Collective Investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	37	37	23		35	35	27	
<b>Standardised Total<sup>4</sup></b>		<b>37</b>	<b>37</b>	<b>23</b>	<b>3</b>	<b>35</b>	<b>35</b>	<b>2</b>

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>2</sup> Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>3</sup> Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



















**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Skandinaviska Enskilda Banken - group

As of 31/12/2020

		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Finland	25 0 8 17 10 28 112	25 0 8 17 10 28 112	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 8 17 10 28 112	5 7 21 3 4 14 74	139 87 752 115 161 304 262	1 4 8 7 24 12 23	174 196 136 417 942 116 106	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
	<b>Total</b>	<b>200</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>174</b>	<b>130</b>	<b>1,801</b>	<b>80</b>	<b>2,087</b>	<b>25</b>	<b>0</b>	<b>7</b>	
	France	47 0 0 16 0 0 0	47 0 0 16 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	16 0 0 0 0 0 0	914 21 0 0 0 0 0	0 0 0 0 0 0 0	494 6 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
	<b>Total</b>	<b>63</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>935</b>	<b>0</b>	<b>499</b>	<b>0</b>	<b>0</b>	<b>5</b>	
	Germany	67 633 151 307 172 0 0	67 633 151 307 172 0 0	0 0 89 0 0 0 0	0 0 0 2 0 0 0	0 0 0 0 0 0 0	46 274 16 30 22 0 0	0 0 9 0 0 0 0	0 50 95 0 2 0 0	0 0 3 95 0 0 0	0 0 0 0 2 0 0	79 0 0 0 0 0 0	0 0 0 0 0 0 0		
	<b>Total</b>	<b>1,330</b>	<b>1,330</b>	<b>89</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>388</b>	<b>9</b>	<b>148</b>	<b>3</b>	<b>95</b>	<b>79</b>	<b>46</b>	
	Croatia														
	Greece														
	Hungary														
	Ireland														
	Italy														
	Latvia	27 4 189 179 68 34 37	27 4 189 179 68 34 37	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	4 11 14 14 34 37	0 0 0 0 0 0 0	0 0 0 0 0 0 0	25 0 0 0 0 0 0	50 136 0 0 0 0 0	5 0 0 0 2 49 0	0 0 0 0 0 0 0		
	<b>Total</b>	<b>539</b>	<b>539</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>114</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25</b>	<b>186</b>	<b>57</b>	<b>138</b>	





**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - group

As of 31/12/2020

		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
(min EUR)																
	Japan															
	U.S.	85	85	0	0	0	0	0	2	47	0	0	0	0	0	0
	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>85</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>22</b>	<b>13</b>	<b>195</b>	<b>29</b>	<b>518</b>	<b>922</b>	<b>0</b>	<b>3</b>

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Skandinaviska Enskilda Banken - group

As of 31/12/2020

Residual Maturity		Country / Region		On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount
				Direct exposures				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	
[ 0 - 3M ]		0	0	0	0	0	0	0	122	0	10	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	1	48	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	13	75	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>122</b>	<b>14</b>	<b>133</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]		5	5	0	0	0	0	11	778	7	460	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>26</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11</b>	<b>778</b>	<b>7</b>	<b>460</b>	<b>0</b>	<b>0</b>	<b>26</b>

**Notes and definitions**

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

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

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



**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Skandinaviska Enskilda Banken - group

As of 30/06/2021

		Direct exposures												Risk weighted exposure amount		
		On balance sheet				Derivatives				Off balance sheet						
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		(min EUR)														
[ 0 - 3M ]	Austria															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		35	35	0	0	0	0	35	0	0	0	0	0	0	0	
[ 10Y - more ]	106	106	0	0	0	106	0	0	0	0	0	0	0	0		
Total	140	140	0	0	0	140	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Bulgaria															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Cyprus															
[ 3M - 1Y ]																
[ 1Y - 2Y ]																
[ 2Y - 3Y ]																
[ 3Y - 5Y ]																
[ 5Y - 10Y ]																
[ 10Y - more ]																
Total																
[ 0 - 3M ]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Denmark	128	128	128	0	0	0	0	2	1,270	9	2,196	1	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	1	1	669	1	1,922	0	0	0	
[ 1Y - 2Y ]		39	39	38	0	0	0	1	0	190	1	1,094	0	0	0	
[ 2Y - 3Y ]		74	74	74	0	0	0	0	2	233	0	128	0	0	0	
[ 3Y - 5Y ]		262	262	262	0	0	0	0	6	120	9	346	0	0	0	
[ 5Y - 10Y ]		75	75	75	0	0	0	0	80	707	89	702	0	0	0	
[ 10Y - more ]	20	11	20	0	0	0	0	32	32	11	1,034	0	0	0		
Total	618	604	617	0	0	0	1	143	3,898	183	7,390	1	0	0		
[ 0 - 3M ]	Estonia	1	0	0	0	0	0	1	0	0	4	8	0	0		
[ 3M - 1Y ]		7	0	0	0	0	0	7	0	0	0	10	0	0		
[ 1Y - 2Y ]		9	0	0	0	0	0	9	0	0	0	2	0	0		
[ 2Y - 3Y ]		22	0	0	0	0	0	22	0	0	0	0	0	0		
[ 3Y - 5Y ]		55	55	55	0	0	0	55	0	55	0	0	0	0	0	
[ 5Y - 10Y ]		165	165	165	0	0	0	165	0	165	0	0	40	0	0	
[ 10Y - more ]	3	1	0	0	0	0	1	0	0	0	1	0	0	0		
Total	260	260	0	0	0	0	260	0	0	0	4	61	0	0		

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Skandinaviska Enskilda Banken - group

As of 30/06/2021

(min EUR)		Direct exposures													Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet					Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
		0	0	0	0	0	7	434	6	311	0	0	0	0	
F 0 - 3M f	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		5	5	0	0	0	9	886	0	0	0	0	0	0	
F 1Y - 2Y f		2	2	0	0	0	6	380	9	382	0	0	0	0	
F 2Y - 3Y f		13	13	0	0	0	13	62	22	1,198	25	0	0	0	
F 3Y - 5Y f		16	16	0	0	0	1	66	23	607	0	0	0	0	
F 5Y - 10Y f		19	19	0	0	0	19	6	0	200	0	0	0	0	
F 10Y - more	111	111	0	0	0	111	96	20	105	0	0	0	0		
<b>Total</b>		<b>167</b>	<b>167</b>	<b>0</b>	<b>0</b>	<b>166</b>	<b>98</b>	<b>2,357</b>	<b>85</b>	<b>2,803</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>6</b>	
F 0 - 3M f	France	0	0	0	0	0	0	0	29	1,122	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	7	751	0	0	0	0	
F 1Y - 2Y f		17	17	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		58	58	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>75</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>36</b>	<b>1,872</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	
F 0 - 3M f	Germany	129	129	0	0	0	45	0	0	0	80	0	0	0	
F 3M - 1Y f		221	221	115	0	0	27	5	148	98	0	0	0	0	
F 1Y - 2Y f		267	267	0	0	0	2	0	0	0	0	0	0	0	
F 2Y - 3Y f		172	172	0	0	0	30	0	2	0	0	0	0	0	
F 3Y - 5Y f		43	42	1	0	0	1	0	0	42	0	0	0	0	
F 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>832</b>	<b>831</b>	<b>116</b>	<b>0</b>	<b>7</b>	<b>103</b>	<b>6</b>	<b>150</b>	<b>6</b>	<b>98</b>	<b>80</b>	<b>0</b>	<b>27</b>	
F 0 - 3M f	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
F 0 - 3M f	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
F 0 - 3M f	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
F 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
F 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
F 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
F 0 - 3M f	Latvia	1	1	0	0	0	1	0	1	25	0	0	0	0	
F 3M - 1Y f		185	185	0	0	0	9	0	0	0	5	0	0	0	
F 1Y - 2Y f		78	78	0	0	0	7	7	0	7	0	0	0	0	
F 2Y - 3Y f		116	116	0	0	0	18	0	0	0	0	0	0	0	
F 3Y - 5Y f		102	102	0	0	0	47	0	0	0	2	0	0	0	
F 5Y - 10Y f		31	31	0	0	0	30	0	0	30	0	0	0	0	
F 10Y - more	36	36	0	0	0	36	0	0	0	0	0	0	0		
<b>Total</b>		<b>549</b>	<b>549</b>	<b>0</b>	<b>0</b>	<b>148</b>	<b>1</b>	<b>25</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>120</b>	







**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Skandinaviska Enskilda Banken - group

As of 30/06/2021

		Direct exposures												Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
		0	0	0	0	0	0	1	133	0	0	0	0	0
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	1	49	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	9	74	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>133</b>	<b>10</b>	<b>123</b>	<b>0</b>	<b>0</b>	<b>0</b>
		2	2	0	0	0	0	26	2,592	59	2,676	0	0	0
[ 0 - 3M ]	Others	28	28	0	0	0	0	44	1,344	1	100	0	0	0
[ 3M - 1Y ]		4	4	0	0	0	1	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>34</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>70</b>	<b>3,936</b>	<b>60</b>	<b>2,776</b>	<b>0</b>	<b>0</b>	<b>34</b>

**Notes and definitions**

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

## 2021 EU-wide Transparency Exercise

### Performing and non-performing exposures

Skandinaviska Enskilda Banken - group

	As of 30/09/2020									As of 31/12/2020										
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>							
		Of which: defaulted	Of which Stage 3	Of which Stage 3		Of which Stage 3	Of which Stage 3		Of which: defaulted		Of which Stage 3		Of which Stage 3							
(mln EUR)																				
Cash balances at central banks and other demand deposits	31,660	0	1	0	0	0	0	0	0	32,746	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	18,128	0	0	0	0	0	0	0	0	13,765	0	0	0	0	0	0	0	0	0	
Central banks	6,669	0	0	0	0	0	0	0	0	2,757	0	0	0	0	0	0	0	0	0	
General governments	3,535	0	0	0	0	0	0	0	0	3,251	0	0	0	0	0	0	0	0	0	
Credit institutions	6,248	0	0	0	0	0	0	0	0	6,150	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,637	0	0	0	0	0	0	0	0	1,559	0	0	0	0	0	0	0	0	0	
Non-financial corporations	39	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>164,994</b>	<b>77</b>	<b>1,673</b>	<b>1,587</b>	<b>1,590</b>	<b>192</b>	<b>770</b>	<b>768</b>	<b>504</b>	<b>171,348</b>	<b>103</b>	<b>1,611</b>	<b>1,480</b>	<b>1,484</b>	<b>206</b>	<b>742</b>	<b>731</b>	<b>430</b>		
Central banks	182	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	
General governments	1,478	0	1	0	0	0	0	0	0	1,546	1	0	0	0	1	0	0	0	0	
Credit institutions	3,775	1	2	0	1	0	0	0	0	3,903	7	2	0	1	0	0	0	0	0	
Other financial corporations	8,988	0	47	41	42	3	20	20	1	9,330	4	46	41	41	3	21	21	0	0	
Non-financial corporations	89,056	14	1,382	1,326	1,330	125	647	646	414	90,936	21	1,330	1,225	1,231	131	619	609	344		
of which: small and medium-sized enterprises at amortised cost	29,589	7	143	130	133	13	36	36	63	31,031	5	186	170	175	11	47	47	75		
of which: Loans collateralised by commercial immovable property at amortised cost	17,392	4	146	139	139	12	47	47	93	18,083	1	133	125	125	16	46	46	83		
Households	61,515	62	241	219	217	63	103	101	90	65,580	70	233	214	210	71	102	100	86		
of which: Loans collateralised by residential immovable property at amortised cost	54,149	43	111	95	95	17	27	26	83	57,710	48	104	89	88	23	25	24	78		
of which: Credit for consumption at amortised cost	3,735	14	116	113	110	41	70	69	4	4,000	18	115	113	111	41	71	70	4		
<b>DEBT INSTRUMENTS other than HFT</b>	<b>214,782</b>	<b>77</b>	<b>1,673</b>	<b>1,587</b>	<b>1,590</b>	<b>192</b>	<b>770</b>	<b>768</b>	<b>504</b>	<b>217,859</b>	<b>103</b>	<b>1,611</b>	<b>1,480</b>	<b>1,484</b>	<b>206</b>	<b>742</b>	<b>731</b>	<b>430</b>		
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>76,789</b>		<b>162</b>	<b>54</b>	<b>50</b>	<b>53</b>	<b>17</b>	<b>17</b>	<b>3</b>	<b>77,490</b>		<b>76</b>	<b>69</b>	<b>70</b>	<b>43</b>	<b>22</b>	<b>22</b>	<b>14</b>		

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

<sup>2</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>4</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 Skandinaviska Enskilda Banken - group

	As of 31/03/2021									As of 30/06/2021									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,2</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,2</sup>				Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>								
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which Stage 3		Of which: defaulted			Of which Stage 3	Of which Stage 3							
(min EUR)																			
Cash balances at central banks and other demand deposits	49,491	0	0	0	0	0	0	0	0	46,651	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	19,140	0	0	0	0	0	0	0	0	19,503	0	0	0	0	0	0	0	0	0
Central banks	7,925	0	0	0	0	0	0	0	0	9,517	0	0	0	0	0	0	0	0	0
General governments	3,343	0	0	0	0	0	0	0	0	2,781	0	0	0	0	0	0	0	0	0
Credit institutions	6,261	0	0	0	0	0	0	0	0	5,686	0	0	0	0	0	0	0	0	0
Other financial corporations	1,564	0	0	0	0	0	0	0	0	1,471	0	0	0	0	0	0	0	0	0
Non-financial corporations	47	0	0	0	0	0	0	0	0	49	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	172,299	98	1,552	1,354	1,332	209	744	690	809	175,694	96	1,296	1,190	987	216	696	536	544	
Central banks	136	0	0	0	0	0	0	0	0	168	0	0	0	0	0	0	0	0	0
General governments	1,655	0	1	0	0	0	0	0	1	1,663	0	0	0	0	0	0	0	0	0
Credit institutions	5,851	1	2	0	1	0	0	0	0	6,836	0	2	0	1	0	0	0	0	0
Other financial corporations	10,548	16	24	19	19	4	13	13	26	10,772	7	23	19	19	4	13	13	4	4
Non-financial corporations	89,019	25	1,304	1,134	1,112	137	631	579	702	88,963	27	1,057	974	771	147	587	427	463	
of which: small and medium-sized enterprises at amortised cost	30,681	9	179	163	165	45	68	67	85	32,076	7	156	133	136	49	54	49	80	
of which: Loans collateralised by commercial immovable property at amortised cost	18,909	5	149	140	140	14	43	43	103	18,799	0	123	116	116	14	31	30	90	
Households	65,091	56	222	202	200	68	99	97	80	67,292	62	214	197	196	64	96	95	77	
of which: Loans collateralised by residential immovable property at amortised cost	58,662	39	97	81	82	24	23	23	74	60,583	47	92	78	79	23	22	21	69	
of which: Credit for consumption at amortised cost	3,734	14	114	112	109	39	71	70	4	3,965	12	111	108	107	37	70	69	4	
DEBT INSTRUMENTS other than HFT	240,929	98	1,552	1,354	1,332	209	744	690	809	241,848	97	1,296	1,190	987	216	696	536	544	
OFF-BALANCE SHEET EXPOSURES	77,255		62	58	59	45	13	13	25	77,905		120	116	117	42	17	17	131	

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29  
 (2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)  
 (3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)  
 (4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
 (5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2021 EU-wide Transparency Exercise

### Forborne exposures

Skandinaviska Enskilda Banken - group

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(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		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	1,391	1,136	571	561	755	663	1,326	1,134	555	546	738	627
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	54	46	20	20	0	0	53	45	21	21	0	0
Non-financial corporations	1,249	1,050	535	526	692	641	1,183	1,048	519	511	669	602
of which: small and medium-sized enterprises at amortised cost	127	71	25	23	73		171	123	34	32	91	
Households	88	40	16	15	63	23	90	40	15	14	68	24
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,391</b>	<b>1,136</b>	<b>571</b>	<b>561</b>	<b>755</b>		<b>1,326</b>	<b>1,134</b>	<b>555</b>	<b>546</b>	<b>738</b>	
Loan commitments given	16	0	4	1	0	0	28	15	3	3	7	7
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

Skandinaviska Enskilda Banken - group

	As of 31/03/2021						As of 30/06/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,314</b>	<b>1,126</b>	<b>588</b>	<b>577</b>	<b>771</b>	<b>641</b>	<b>1,206</b>	<b>979</b>	<b>565</b>	<b>555</b>	<b>628</b>	<b>432</b>	<b>432</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	31	23	13	13	13	5	31	18	13	13	13	0	0
Non-financial corporations	1,191	1,066	561	551	688	614	1,090	927	539	530	549	412	412
of which: small and medium-sized enterprises at amortised cost	172	119	50	47	109	109	196	98	40	34	135	135	135
Households	91	37	14	12	70	23	84	33	13	11	66	20	20
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,314</b>	<b>1,126</b>	<b>588</b>	<b>577</b>	<b>771</b>	<b>641</b>	<b>1,206</b>	<b>979</b>	<b>565</b>	<b>555</b>	<b>628</b>	<b>432</b>	<b>432</b>
<b>Loan commitments given</b>	<b>24</b>	<b>10</b>	<b>4</b>	<b>3</b>	<b>14</b>	<b>8</b>	<b>24</b>	<b>10</b>	<b>2</b>	<b>2</b>	<b>13</b>	<b>9</b>	<b>9</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0	0	0	0	0	0	0	0	0	0	0	0	0

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Skandinaviska Enskilda Banken - group

(m EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,045	11	11	1,045	6	0	1,075	10	10	1,075	5	0	1,017	10	10	1,017	5	0	1,288	9	9	1,288	5	0
B Mining and quarrying	2,668	576	545	2,668	276	0	2,348	576	494	2,348	908	0	2,247	469	436	2,257	312	0	2,493	449	416	2,293	316	0
C Manufacturing	8,548	255	247	8,546	134	0	8,523	282	278	8,510	155	0	8,031	302	227	8,006	142	12	8,676	196	176	8,660	130	0
D Electricity, gas, steam and air conditioning supply	4,653	5	5	4,653	10	0	4,824	17	17	4,824	13	0	4,771	18	18	4,771	13	0	4,671	18	18	4,671	12	0
E Water supply	407	0	0	407	1	0	287	0	0	287	1	0	355	1	1	355	1	0	360	0	0	360	1	0
F Construction	11,173	21	20	11,173	11	0	1,088	17	17	1,088	10	0	1,109	18	18	1,109	9	0	1,121	13	13	1,121	13	0
G Wholesale and retail trade	7,098	67	64	7,098	66	0	7,107	27	24	7,107	28	0	7,145	27	22	7,145	23	0	7,128	21	18	7,096	19	0
H Transport and storage	7,900	179	178	7,900	107	0	7,650	219	170	7,650	73	0	7,909	217	166	7,909	78	0	7,744	129	128	7,744	81	0
I Accommodation and food service activities	534	2	1	534	5	0	595	3	2	595	7	0	594	6	2	594	7	0	591	10	2	591	8	0
J Information and communication	2,405	4	3	2,405	7	0	3,015	3	3	3,015	7	0	2,752	3	3	2,752	7	0	2,470	4	4	2,470	6	0
K Financial and insurance activities	11,894	97	94	11,878	59	0	11,871	24	20	11,871	22	0	10,907	22	20	10,877	26	0	10,349	20	18	10,268	19	0
L Real estate activities	31,110	58	49	31,110	25	0	33,327	51	44	33,327	26	0	33,013	60	53	33,013	24	0	33,390	52	45	33,390	25	0
M Professional, scientific and technical activities	4,496	8	6	4,496	15	0	4,200	4	3	4,200	16	0	4,242	5	3	4,209	18	0	4,162	3	3	4,162	12	0
N Administrative and support service activities	2,061	12	12	2,061	9	0	1,731	40	40	1,731	27	0	1,964	39	38	1,964	28	0	1,552	38	37	1,552	26	0
O Public administration and defence, compulsory social security	347	0	0	347	0	0	354	0	0	354	0	0	245	0	0	245	0	0	255	0	0	255	0	0
P Education	179	0	0	179	1	0	296	0	0	296	1	0	298	0	0	298	1	0	298	0	0	298	1	0
Q Human health services and social work activities	740	4	4	740	2	0	1,017	20	20	1,017	10	0	1,004	21	21	1,004	11	0	998	9	4	998	7	0
R Arts, entertainment and recreation	322	3	3	322	2	0	261	3	1	261	2	0	260	2	0	260	1	0	264	0	0	264	1	0
S Other services	1,444	81	81	1,444	36	0	1,325	84	83	1,325	39	0	1,146	83	83	1,146	48	0	1,353	84	84	1,353	53	0
Loans and advances	89,056	1,382	1,322	89,037	772	0	90,936	1,330	1,226	90,923	750	0	89,019	1,304	1,121	88,921	755	12	88,963	1,057	974	88,834	734	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.



