

Bank Name	Skandinaviska Enskilda Banken - group
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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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))	
Leverage ratios						
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



# Leverage ratio

	(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)	
A.2	Tier 1 capital - fully phased-in definition	14,986	16,384	16,394	17,033	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	323,710	321,584	358,581	357,934	C 47.00 (r300,c010)	CRR
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]	



# 2021 EU-wide Transparency Exercise Capital Skandinaviska Enskilds Banken - group

			4	4	4	A £ 20 (0£ (2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020 16,716	As of 31/12/2020 18,121	As of 31/03/2021 17:162	As of 30/06/2021	C 01.00 (r010.e010)	Articles 4/118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying					C 01.00 (r020,c010)	Article St. of CRR
		transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	13,710	15,160	15,117	15,767		
	A.1.1	instruments)	1,782	1,889	1,860	1,904	C 01.00 (r030,c010)	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 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	272	389	960	1,239	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	3,648	3,711	3,638	3,677	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-95	-84	-123	-128	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-617	-591	-538	-547	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-1	-1	-1	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-10	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-168	-300	-880	-1,118	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of GRR; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of GRR; Articles 36(1) point (b) (iii) and 379(3) of GRR; Articles 36(1) point (b) (iii) and 155(4) of GRR and Articles 36(1) point (b) (iv) and 155(4) of GRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (rS29,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1			0	0		C 01.00 (r220,c010)	. Articles 483(1) to (3), and 494 to 497 of CRR
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
		Transitional adjustments due to additional minority interests (+/-)						
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (rS20,c010)	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 (r530,c010)	Article 6s of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,275	1,224	1,277	1,266	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,986	16,384	16,394	17,033	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,844	1,854	850	851	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tiler 2 Capital components and deductions	-114	-117	-82	-68	C 01.00 (*910,c010) + C 01.00 (*920,c010) + C 01.00 (*930,c010) + C 01.00 (*930,c010) + C 01.00 (*940,c010) + C 01.00 (*950,c010) + C 01.00 (*950,c010) + C 01.00 (*978,c010) + C 01.00 (*978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	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
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CADITAL BATTOS (S)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.42%	20.97%	20.33%	21.12%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.23%	22.66%	22.05%	22.82%	CA3 (3)	<u> </u>
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.68%	25.06%	23.08%	23.87%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	13,710	15,160	15,117	15,767	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
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-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
	timata calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re- cord on the formulae stated in column "CORES CODE" — places note that this might lead to difference to full	audatory point of view at the re-	vertice date are not taken into a	and to this sale takes	•		

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



### Overview of Risk exposure amounts

		RW	'As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
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, c280, s002) + C 08.01 (r040, c280, s
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 (1990, 2220, 5001) + C 07.00 (1110, 2220, 5001) + C 07.00 (1130, 2220, 5001) + C 08.01 (1040, 2260, 5001) + C 08.01 (1040, 2260, 5001) + C 08.01 (1040, 2260, 5002) + C 08.01 (1040, 2
Credit valuation adjustment - CVA	806	731	913	990	C 02.00 (R640, c010)
Settlement risk	0	0	3	1	C 02.00 (R490, c010)
Secuntisation 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_690,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 92.00 (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>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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



(min 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
TOTAL OPERATING INCOME, NET	3,381	4,839	1,283	2,614
(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>1</sup>	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,227	1,914	706	1,517
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	963	1,512	565	1,245
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	963	1,512	565	1,245
Of which attributable to owners of the parent	963	1,512	565	1,245

Or 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 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30	06/2021		
	Fair value hierarchy				Fa	air value hieran	chy		Fair va		ir value hierarchy		Fair value hierarchy				
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	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	31,866				32,961				49,689				46,839				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)(ii);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				
TOTAL ASSETS	269,811				267,131				298,103				300,200				IAS 1.9(a), IG 6

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

(min	EUR)		ı	As of 30/09/20	20	As of 31/12/2020				As of 31/03/2021				As of 30/06/2021												
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gross	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</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 3 Credit-impaired assets	Stage 1 Assets without significant I increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,438	0	0	0	0	0	1,379	0	0	0	0	0	1,310	0	0	0	0	0	964	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost		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>(</sup>P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



### **Breakdown of liabilities**

Skandinaviska Enskilda Banken - group

### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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(I)
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
TOTAL LIABILITIES	254,234	250,096	281,147	282,036	IAS 1.9(b);IG 6
TOTAL EQUITY	15,577	17,035	16,956	18,164	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	269,811	267,131	298,103	300,200	IAS 1.IG6

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



### **Breakdown of liabilities**

Skandinaviska Enskilda Banken - group

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		11,807	15,700	11,850	10,171	IFRS 9.BA.7(a); CRR Annex II
Chart and the ca	Equity instruments	1,083	1,084	1,186	1,285	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	2,081	1,947	3,171	3,388	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	7,647	3,304	9,921	9,315	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subor	Of which: Subordinated Debt securities issued		3,173	3,226	2,175	Annex V.Part 1.37
Other financial liabilities	Other financial liabilities		1,971	3,970	3,556	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES	INANCIAL LIABILITIES		247,251	277,432	278,558	



# 2021 EU-wide Transparency Exercise Market Risk

Var   Memorandum Rem   Var   Memorandum Rem			SA	
TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXP	item) STRESSED VaR (Memorandum	VaR		
Traded Date Instruments	FACTOR (ms) x AVERAGE OF LATEST AV Y (VaRt-1) PREVIOUS 60 (SVAR WORKING DAYS	FACTOF AVERA PREVIO WORKII	TOTAL RISK EXPOSURE AMOUNT	(min EUR)
Of which: General risk 12 20 69 24 111 36 0 777 22 154 43 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		f 31/12/2020	As of 30/09/2020	
As of 31/03/2021  Traded Debt Instruments 1,316 1,229 72 9 228 78 0f which: General risk 69 34 72 9 228 78 24 6 183 40 0f which: General risk 69 34 72 9 228 78 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 111 0 0 1 2 13 2 13 0 0 7 50 4 10	20 762 89 42 47 0	12 933 772 24 48 0	Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk
Of which: General risk 69 34 72 9 228 78 24 6 183 40 70 70 which: Specific risk 1,246 1,205 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 113 50			Total
Commodes rok 0 0 18 4 16 / 1 15 5 25 9 1 10 10 10 10 10 10 10 10 10 10 10 10 1	9 228 0 0 2 18 2 18 0 0 2 20 4 16	34 1,205 148 37 111 0	69 1,246 126 51 75 0	Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk

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



		Standardised Approach										
			As of 30,	09/2020		As of 31/12/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)  Central governments or central banks  Regional governments or local authorities	377 0	377	36		429 0	429	96				
	Public sector entitles  Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations Institutions	0 613	0 641	0 66		0 681	0 720	0 72				
	Corporates of which: SME	911 230	587 88	539 71		858 228	524 95	489 77				
Consolidated data	Retail of which: SME	2,364 413	1,783 378	1,274 220		2,490 435	1,888 399	1,348 232				
consolidated data	Secured by mortoaces on immovable property of which: SME Exposures in default	551 153	544 152	179 42		593 165	587 164	193 45				
	exposures in default Items associated with particularly high risk Covered bonds	64	64	96		69	69	104				
	Colored bonds Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	0 5	0	0		0	0	0				
	Eouitv Other exposures	1,020 1,591	1,020 1,591	1,964 1,423		1,075 1,733	1,075 1,733	2,070 1,551				
	Standardised Total <sup>2</sup>	7,503	6,619	5,590	13	7,942	7,034	5,934	10			

	Original Exposure <sup>1</sup>	As of 30)	09/2020	Standardise	d Approach	As of 31/:	12/2020		
	Address	As of 30)	09/2020			As of 31/	12/2020		
					As of 31/12/2020				
	Original Exposure	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
(min EUR, %) or central banks	46	46	0		61	61			
or local authorities	0	0	0		0	0	ō		
	0	0	0		0	0	0		
ent Banks	0	0	0		0	0	0		
ations	0 178	340	0 38		0 192	0 338	0 34		
	178	390 247	38 247		192 356	338 221	34 221		
	.885 15	24/	247		356 11	221	221		
	933	810	584		1,042	917	662		
	157	144	85		177	162	96		
on immovable property	153	153	49		168	168	54		
	55	55	15		58	58	16		
	2	2	3		3	2	3	0	
particularly high risk	61	61	92		66	66	99		
	9	0	0		9	0	9		
	0	0			0		, a		
rundertakings (CIO)	900	950	1 902		921	921	1 015		
			1,003				1,913		
part		153 55 52 154 155 155 156 164 164 165 165 165 165 165 165 165 165 165 165	monvalide grounty 133 133 135 135 135 135 135 135 135 135	International amounts   ISS   ISS	monovable procests  133  55  55  51  13  149  55  55  51  15  16  17  18  18  18  18  19  19  10  10  10  10  10  10  10  10	157   346   51   127   138   138   137   138   138   139   138   138   139   138	157   344   55   177   152   153   154   155   177   152   154   155   177   155	157   146   15   177   152   56   178   179   170	

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30/	09/2020			As of 31,	12/2020				
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	,		Ö		0				
	Institutions Comporates	9	7	34		9	7	21				
	of which: SME Retail	7 15	5 10	7		7 13	6 10	4 7				
GERMANY	of which: SME Secured by mortgages on immovable property	24	0 24	8		0 21	0 21	7				
	of which: SME Exposures in default	8 2	8 2	2 3	0	4 2	4 0	1 0	2			
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity Other exposures	12 25	12 25	12 16		12 29	12 29	12 20				
	Standardised Total <sup>2</sup>				0				2			

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Contral coverments or control basics  Residual overvenment or local authorities  Residual overvenment or local authorities  Residual or local control  Residual contr	0 0 0 0 24 11 11 2 0 0 0 0 0 0 0 0 0 0 5 8	0 0 0 24 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 67 11 13 3 0 0 0 0 0 0 0 0 3 3 0 0 0 7 7 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 13 0 1 1 0 2 2 0 4 4 0 0 0	0
	Standardised Total <sup>2</sup>								0

		(2) Total value adjustments and exposures, but includes gener	oroxisions per country of cor al credit risk adjustments.	interparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NORWAY	Control communities to control table (No. No.)  Sectional conversioners or local substituties  Public active certifies  Conversioners  Restal  Res	0 0 0 0 1 1 143 0 140 2,6 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 143 0 0 1 143 0 140 0 0 140 0 0 140 0 0 0 140 0 0 0 0	0 0 0 0 1 1 41 12 12 2 0 0 0 0	0 0 0 0 0 0 133 3 3 3 0 0 45 7 7 0 0 0 0		0 0 0 0 1 1 86 99 159 0 0 138 30 1 1 0 0 0	0 0 0 0 1 770 46 133 13 29 29 0 0 0	0 0 0 0 0 0 0 6 1 36 99 0 0 44 8 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>	(II) Colonia anno anno anno a	37	20	3	3.	~	27	2



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Skandinaviska Enskilda Banken - group

	Skalidillaviska Eliskilda balikeli - group								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks								
	Central governments or central banks 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 Institutions	1	1	0		1	1	0	
	Corporates	4	4	4		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	86	51	38		79	14	10	
FINLAND	of which: SME Secured by mortgages on immovable property								
	of which: SME	i	ô	ŏ		ô	ô	i	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	66	66	66		66	66	66	
	Other exposures	8	8	7		0	0	0	
	Standardised Total <sup>2</sup>				0				

		Standardised Approach									
			As of 30,	/09/2020			As of 31,	/12/2020			
	(mb FIR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Reador Public Mutelli Intern Institut Cord Cord Cord Cord Cord Cord Cord Cord	I which: SME I I I I I I I I I I I I I I I I I I I	0 0 0 3 3 15 8 77 70 0 0 0 0 0 0	0 0 0 3 3 15 8 8 86 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 1 8 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 3 3 4 7 7 72 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 14 7 70 0 2 2 0 0 0 0 0 0 0	0 0 0 0 1 1 2 2 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

Discinid encourse, writine Encourse value, is recorded before takiny into account any effect due to coeff convenient factors or credit risk enlocation technisos (e.g., substitution effects).

Total via advantments and creations one countrie of countements enclosed to these for accordination encourses, additional vialuation advantments (ANA) and other core funds industries reliable to the exposures, that includes grower conditional vialuation advantments (ANA) and other core funds industries reliable to the exposures, that includes grower conditional vialuation advantments (ANA) and other core funds industries reliable to the exposures, that includes an industries and conditional vialuation advantments (ANA) and other core funds to the exposure of the child of the core funds to the conditional vialuation advantments (ANA) and other core funds to the conditional vialuation advantments (ANA) and other core funds to the conditional vialuation advantments (ANA) and other core funds to the conditional vialuation advantments (ANA) and other core funds to the conditional vialuation advantments (ANA) and other core funds to the conditional vialuation advantments (ANA) and other core funds to the conditional vialuation advantments (ANA) and other core funds to the conditional vialuation advantments (ANA) and other core funds to the conditional vialuation advantments (ANA) and other core funds to the cor

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
	(min Pilip %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	197	197	5		180	180	4	
	Corporates	1	3	5		3		4	
	of which: SME	141	1	0		140	1		
	Retail	141	3	2		140	3	1	
UNITED KINGDOM	of which: SME Secured by mortoages on immovable property	111	111	20		119	119		
	of which: SME	111	111	33		119	119	41	
	Exposures in default	i i		i i	0	n n	n	i i	0
	Items associated with particularly high risk	ō	ō	ō	-	ō	o o	i i	-
	Covered bonds	0		0		0	0	i i	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		3	3	3	
	Other exposures						0	0	
	Standardised Total <sup>2</sup>				0				

		** Total usuk actionment and enderth set country or countries or count										
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR. %).  Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	ő	ő	o o		ŏ	ō	o o				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations Institutions	0	0	0		0	0	0				
	Corporates	0	0	0		1	1	1				
	of which: SME Retail	250	0 215	0 151		0 255	0 219	0 153				
LITHUANIA	of which: SME	65	64	37		67	65	38				
LITHUANIA	Secured by mortgages on immovable property of which: SMF	2	2	1		1	1	0				
	of which: SME Exposures in default	1	1	1		1	1	1	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)	0	0	0		o	0	0				
	Equity	.0	.0	.0		. 0	.0	0				
	Other exposures	189	189	59		195	195	55				
	Standardised Total <sup>2</sup>				1				1			

Dictional encourse, unified Encourse value, is recorated before taking into account any effect due to confit convenient factors or credit risk missiation techniques (a.o., abetitation effects).

Total value advantaments and crevisions our country of countermarky excludes those for securitisation encourse, additional valuation advantaments (ANNA) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30)	09/2020		As of 31/12/2020						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min 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 Multilateral Development Banks	0				0		0				
	International Organisations	ő	ŏ	ŏ		ŏ	ŏ	ő				
	Institutions	1	1	0		0	0	0				
	Corporates	9	7	7		5	5	4				
	of which: SME	2 387	0 359	0 247		2 387	1 360	1 248				
	Retail of which: SME	387 134	359 125	72		38/ 133	360 126	248 77				
ESTONIA	Secured by mortgages on immovable property	1,71	1	,,		2	1	,,				
	of which: SME	1	i	0		1	i	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					6	0	0				
	Equity	2	,	,		8	8	8				
	Other exposures	81	81	43		83	83	43				
	Standardised Total <sup>2</sup>				2				3			

Original executes, unified Execute value, is recorded before taking into account any effect due to make converse indices or modit risk mitibation techniques (e.g., substitution effects).

 Total value adjustments and creditions our counter of counterwards excludes those for securidation encounter, additional valuation adjustments (ANNs) and other own funds reductions related to the

		10 dat value adjustments and devicents are devicents are country of counterbary exclusion those for securitisation excourse, additional valuation adjustments. (AINA) and other own turns reductions related to the exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	/09/2020			As of 31	/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR. %)	290 290 0 239 239 0										
	Central governments or central banks Regional governments or local authorities	290	290	0		239	239	0				
	Public sector entities	ŏ	ŏ	o o		ŏ	ŏ	ő				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	135	5	1		109 55	4	1				
	Corporates of which: SME	45	1	1		55	1	1				
	Of Which: SME Retail	10	2	1		7	1	i				
	of which: SME	ō	ō	ō		ò	ō	ō				
LUXEMBOURG	Secured by mortgages on immovable property	6	6	2		6	6	2				
	of which: SME	5	5	1		5	5	1				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk			0				0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0										
	Collective investments undertakings (CIU)	ŏ	ŏ	o o		ŏ	ŏ	ő				
	Equity	0	0	0		0	0	0				
	Other exposures	9	9	9		9	9	9				
	Standardised Total <sup>2</sup>								1			



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Skandinaviska Enskilda Banken - group

As of 31/03/2021 As of 30/05/2021 As of 30/05/2021  Original Exposure <sup>1</sup> Exposure Value <sup>1</sup> Risk exposure amount. Value adjustments and Original Exposure <sup>2</sup> Exposure Value <sup>3</sup> . Bisk exposure amount.	
(m) B.R. %)	Value adjustments a provisions
(un col., -a)  Central oovernments or central banks 370 370 57 365 365	60
Regional governments or local authorities 0 0 0 0	0
Public sector entities 0 0 0 0	0
Multilateral Development Banks 0 0 0 0	0
International Organisations 0 0 0 0	.9
Institutions 939 867 99 907 800 000 000 000 000 000 000 000 000 0	52 552
	55.2 67
of which; SME 231 88 71 247 85 Retail 2,511 1,915 1,388 2,756 1,953	1,395
	253
Consolidated data of which: SME 499 491 223 499 490 491 223 499 491 223 499 491 491 223 499 491 491 491 491 491 491 491 491 491	193
of which: SME 174 171 47 148 147	40
Exposures in default 7 4 5 3 8 4	5
Items associated with particularly high risk 74 74 112 80 80	121
Covered bonds 0 0 0 0	0
Claims on inctitutions and communities with a ST credit assessment 0 0 0	0
Collective investments undertakinos (CIU) 0 0 180 180	180
Eastly 1,254 1,254 2,191 1,295 1,295 (Phre-groups) 1,863 1,863 1,863 1,863	2,458 1.477
Other exocures 1,166 1,166 1,414 1,633 1,633 (Sandarided Total <sup>2</sup> 8,504 7,437 5,980 16 8,658 7,537	6.494

				Standardised Approach									
			As of 31,	03/2021			As of 30;	06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>				
	(min EUR, %) Central governments or central banks	65	65	0		60	69	0					
	Regional governments or local authorities	0	0	o o		0	0	ŏ					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	o	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	182	334	35		369	491	33					
	Corporates	362	230			371	231	231					
	of which: SME	12	11 890				941	1 680					
	Retail	1,026	890 163			1,075 195	941						
SWEDEN	of which: SME	183 193	163			195	179	108					
	Secured by mortoaces on immovable property of which: SME	193	192	10		103	103	13					
	Exposures in default	2	2	20	0	3	2	3					
	Items associated with particularly high risk	71	71	107	_	78	78	116					
	Covered bonds	0		0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		180	180	180					
	Equity	926	926			965	965	2,129					
	Other exposures	1,425	1,425	1,228		1,271	1,271	1,279					
	Standardised Total <sup>2</sup>				3				I -				

	- Control of the Cont	xposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
(min EUR. 9		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control over-member to created brakes Members over-members or braced brakes Members over-members or braced brakes Members over-members of brakes Members over-members over- members over-members over- members over-		0 0 0 0 0 22 8 6 11 2 1 2 2 0 0 0 0 0	0 0 0 0 0 23 6 5 9 0 2 24 4 4 0 0 0 0 0 1 2 1 2 1 2 1 1 1 1 1 1 1 1 1	0 0 0 1 22 4 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	0 0 0 0 15 11 11 22 22 2 2 0 0 0 0 0 12 15 15 11 11 12 12 12 12 12 12 12 12 12 12 12	0 0 0 15 15 2 2 2 2 4 4 0 0 0 0 0 15 15 15 15 15 15 15 15 15 15 15 15 15	0 0 0 0 0 0 28 4 7 7 7 7 7 1 0 0 0 0	2

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0			0	0	0	
	Public sector entities	o o	0			0	0	0	
	Multilateral Development Banks	0	0			ō	0	o o	
	International Organisations	0	o	0		0	0	0	
	Institutions	31	31	6		20	20	4	
	Corporates	7	0	0		7	0	0	
	of which: SME	6	0	0		6	0	0	
	Retail	3	3	2		3	2	2	
UNITED STATES	of which: SME	0	0	0		0	0	0	
0.11.12.0 0.17.11.2.0	Secured by mortgages on immovable property	7	7	2		7	7	2	
	of which: SME Exposures in default	0	U	0		0	0	0	
	Exposures in default Items associated with particularly high risk								
	covered bonds	,	3	1		0	3	,	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	0		ō	ō	ō	
	Collective investments undertakings (CIU)	0	o	0		0	0	0	
	Equity	15	15	15		16	16	16	
	Other exposures	0	0	0		0	0	0	
	Chandradia d Tabel <sup>2</sup>								

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

7) Total value administration and numbers are constructed management of management and numbers are considerable administration.

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NORWAY	Control communities or control beautifullies. So Andread communities or control beautifullies Andread control contro	0 0 0 0 0 0 0 0 99 99 99 90 0 135 131 0 0 0 0	0 0 0 0 0 0 0 5 32 127 0 0 128 3 0 0 0 0	0 0 0 0 0 0 0 0 58 25 55 0 0 42 28 8 0 0 0	0	0 0 0 0 1 1 80 45 141 0 0 227 26 0 0 0 0 0	0 0 0 1 1 88 3 122 0 0 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 <sup>2</sup>	34	34	23	2	31	31	10	2

(1) Original reposeurs, unline Engineers value, is reported before tables yets account any effect due to credit convenient for line transport real management of the contract convenient management and provisions (e.g., substitution effects).
(2) Table value adjustments and provisions per country of counterparty excludes those for accontantation exposures, substitution adjustments (AMA) and other own funds reductions related to the exposures, that forcing are out out this adjustments.



LITHUANIA

2021 EU-wide Transparency Exercise
Credit Risk - Standardised Approach
Skandinaviska Enskilda Banken - group

Control deverments or control backs   Control deverments or control backs   Control deverments or control backs   Control deverments or boal authorities   Control deverments   Control deve		Skandinaviska Eriskilda barikeri - group								
Contral descriptions of the Co						Standardise	d Approach			
Control deverments or control backs   Control deverments or control backs   Control deverments or control backs   Control deverments or boal authorities   Control deverments   Control deve				As of 31	/03/2021			As of 30	06/2021	
Control doverweaths or control basis   Control doverweaths or local althorities   Control basis   Control ba			Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	FINLAND	Contral overmenta or central salesta  Maximal overmenta or food authorities  Public south entitles  Public south entitles  Public south entitles  Indiana or contral de la  Comprosita  Entitliation  Comprosita  Entitliation  Comprosita  Entitliation  Comprosita  Entitliation  Comprosita  Entitliation  Comprosita  Entitliation  Entitliation  Entitliation  Comprosita  Entitliation  Entitlistico  Entitiation  Entitliation  Entitliation  Entitlistico  Entitlistico	0 0 0 1 1 3 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 1 1 2 2 0 0 0 0 0 0	0 0 0 0 1 1 2 2 2 2 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 0 15 1 1 1 0 0 0	

				Standardise	d Approach			
		As of 31	03/2021			As of 30	06/2021	
(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control deveraments or control basis.  Resident of year comments or bread author/ties  Medical processes of the control basis of the co	0 0 0 3 11 6 123 0 0 0 0 0 0	0 0 0 3 12 120 2 2 0 0 0 0 0 0	0 0 0 0 1 1 10 5 90 0 1 1 0 0 0 0	0	0 0 0 3 3 9 80 0 0 0 0 0 0 0	0 0 0 3 3 19 7 7 7 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 16 7 7 55 2 2 0 0 0 0 0	0

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience fectors or credit risk mitigation bachrisques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (IMAs) and other own funds inductions related to the

	•	exposures, but includes owner	A COLOR INC. BUSINESS.		Standardisc	ed Approach			
			As of 31/	03/2021			As of 30,	/06/2021	
	(mik FIR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Control communities or control basis.  Recland communities or fool authorities  Medithical or overcoment facing  Medithical or bevolunce to the second of th	0 0 0 0 434 3 3 0 112 3 0 0 0 0 0 0	0 0 0 0 414 415 5 5 0 0 0 0 0 0 0 0	0 0 0 0 49 3 3 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 175 1 1 100 100 3 0 0 0 0 0	0 0 0 0 1753 1 1 1 1 1 108 3 0 0 0 0 0	0 0 0 0 5 1 1 3 8 1 1 1 0 0 0 0 0 5	0
L	Standardised Total <sup>3</sup>				0				0

	exposures, but includes gener	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31/	03/2021			As of 30	06/2021	
	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control Communities or control A control Contr	0 0 0 0 0 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 9 0 221 1 1 1 1 0 0 0 0 0 27 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 55 37 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 13 3 0 267 69 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 13 0 231 67 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 13 3 39 0 0 1 1 0 0 0 12 2 39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
Standardised Total <sup>2</sup>			11	1	700			1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to creat connented and control con

		<ul><li>(2) Total value adjustments an exposures, but includes gene</li></ul>		unserparty excludes crose for s	ecuniosacon exposures, acono	nai valuation adjustments (AVA	s) and other own runds reduc	oons related to the	
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	o o	o o	l o		ŏ	ŏ	ő	
	Public sector entities	0	o	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6	6	6		20	5	5	
	of which: SME Retail	390	364	251		17 408	376	259	
	of which: SME	136	128	74		149	134	77	
ESTONIA	Secured by mortgages on immovable property	2	1	0		2	1	0	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CLU) Equity					7	7	7	
	Other exposures	, s	75	40		90	90	55	
	Standardised Total <sup>2</sup>	//		40	2	~	~		3
	Scaling rough								

		exposures, but includes gene		,	сы возвол ехроптец возос		,,		
					Standardise	d Approach			
			As of 31;	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	245	245			213	233		
	Regional governments or local authorities	0	0	ō		0	0	ō	
	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	239	18	4		238	12	2	
	Corporates	57	1	1		59	1	0	
	of which: SME Retail	57	1	1		59	1	0	
	of which: SME	0	1	1			1	1	
LUXEMBOURG	Secured by mortgages on immovable property			2			č	,	
	of which: SME	5	5	î		5	Š	i	
	Exposures in default	0	0	0	0	0	ō	ō	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	9	9	9		9	9	9	_
	Standardised Total <sup>2</sup>				1				2

Credit Risk - IRB Approach

	Skandinaviska Enskilda Banken - group												
							IRB Ap	proach					
				As of 3	0/09/2020					As of 3	1/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	51,053 25,104	0 46	52,713 21.459	1,373 4,395	0	0 24	49,956 26,169	0 45	51,696 22,458	1,385 4.636	0	0
	Corporates	148.433	1.367	123.082	34,439	299	809	150.650	1.287	124,925	34.103	280	778
	Corporates - Of Which: Specialised Lending	4,045	27	3,632	1,582	0	21	4,403	39	3,895	1,685	0	22
	Corporates - Of Which: SME	28,934	420	27,446	6,212	259	254	28,903	278	27,732	5,114	118	217
	Retail	67,822	241	64,078	6,147	122	186	71,079	235	67,699	6,352	114	193
	Retail - Secured on real estate property	60,269 1.011	114	57,390	3,910 154	40	55	63,176 1.031	109	60,695	4,068 146	37	59
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		103	981 56.409	3.756	34	4 51	62,146	11 98	1,001 59.695	3.921	30	9
	Retail - Qualifying Revolving	37,230	0	30,409	3,730	34	31	02,140	70	39,093	3,921	0	33
	Retail - Other Retail	7.552	127	6.688	2.237	82	131	7.903	126	7.004	2.284	77	134
	Retail - Other Retail - Of Which: SME	1.127	20	1.022	518	14	24	1,178	17	1.060	526	13	24
	Retail - Other Retail - Of Which: non-SME	6,426	107	5,666	1,719	68	107	6,725	109	5,943	1,758	64	110
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				46,354						46,476		

As of \$10 (95) 2020   As of \$11/12/2020									IRB Ap	proach					
Control basis and central generations   Control basis   Cont						As of :	30/09/2020					As of :	31/12/2020		
Composition				Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
Number   N			(min EUR, %)					Of which: defaulted				· uice		Of which: defaulted	provisions
Corporates		Central bank	s and central governments	17,882	0	18,715	351	0	0	23,353	0	24,215	380	0	0
Corporate - Of Which Store								0							0
Coporate Of Which Did   Color   Colo								29						40	133
Retail - Secured on real estate property   52,900   0.00   56,901   4,946   35   598   61,203   109   58,401   4,946   32   53,400   30   58,605   30   30   58,605   30   30   58,605   30   30   30   30   30   30   30								0						0	7
SWEDEN Reads - Secured or real entale property - Or Which: SME - SMEDEN STATE - SMEDEN SWEDEN			Corporates - Of Which: SME												56
SWEDEN Retail - Source for rise details populary of Which- SNE 707 6 77 107 5 1 888 6 807 106 5 Retail - Qualifying Recording 1 244 49,828 2,937 8 13 55,734 22 5,538 1,207 6 Retail - Qualifying Recording 1 244 69,828 12 5,734 22 5,734 2 6,734 2 7,74 2,74 2,74 2,74 2,74 2,74 2,74 2															104
SWE-DEN Retail - Source for met estate property - Of Which: now-59   \$3,672   24   49,828   2,917   8   13   55,739   22   53,293   3,079   6   6   6   6   7   7   7   7   7   7					30			13	14		28			11	18
Retail - Count Perform Section Country Section	SWEDEN				6			5	1		6			5	1
Retail - Other Retail	SWEDEN			52,672		49,828		8		55,374			3,079	6	16
Retail - Other Retail - Of Which: SME         800         15         691         275         10         13         838         13         721         281         9           Retail - Other Retail - OT Which: non-SME         3,990         62         3,999         590         12         71         4,253         68         3,953         1,000         13           Equity         0         0         0         0         0         0         0         0         0         0         0				0		0		0		0			0	0	0
Redail - Other Redail - Of Which: non-SME 3,990 62 3,868 990 12 71 4,253 68 3,953 1,000 13 (quilty )															86
Equity 0 0 0 0 0 0 0 0 0															13
			Retail - Other Retail - Of Which: non-SME	3,990	62	3,698	950	12		4,253	68		1,000	13	73
			-44 -4444	0	0	0	0	0	0	0	0	0	0	0	0
Other min Charles and Assets IRB Total			edit-obligation assets												

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount .	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	13,742	0	14,094	189	0	0	13,291	0	13,640	173	0	0
	Institutions	4,222	46	3,541	1,041	0	23	3,935	45	3,268	910	0	23
	Corporates	11,280	118	8,714	3,679	0	73	10,996	118	8,504	3,630	0	76
	Corporates - Of Which: Specialised Lending	208 488	1	191	79 270	0	3	254 419	1	239 395	99 219	0	1
	Corporates - Of Which: SME Retail				2/0		1	419 34			219		0
		32 29	1	31 29				39	1	33 31	3		0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	29	0	29	2	0	0	32	1	31	2	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Si		0	29	2	0	0	32	,	31	2	0	0
	Retail - Qualifying Revolving			2,7				31		0			0
	Retail - Other Retail	2	0	2	2	0	0	2		2	1	0	0
	Retail - Other Retail - Of Which: SME	í	0	í	i	0	0	n	0	n	n	0	0
	Retail - Other Retail - Of Which: non-SME	2	ō	2	i	ō	ō	2	ō	2	1	ō	ō
	Equity	0	ō	0		0	ō	0	ō	ō	0	0	ō
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	0/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	10,175	0	10,175	119	0	0	4,621	0	4,621	64	0	0
	Institutio		1,010 3,275	0	948 2,624	186 778	0	0	1,010 2,991	0	973 2.365	201 778	0	0
	Corporate		3,2/5	0	2,629	7/8	0	2	2,991		2,366	7/8		1
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16	0	13	2	0	0	16		13	2	0	0
	Retail	Corporates * Or William SPIE	75	0	73	2	0		79		78	,	0	0
	rectan.	Retail - Secured on real estate property	70	0	68	4	0	0	75	0	74	Š	0	0
		Retail - Secured on real estate property - Of Which: SME		0	0	n	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-St	70	ō	68	4	ō	ō	75	ō	74	5	ō	ō
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	5	0	5	1	0	0	4	0	4	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	4	0	4	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	818	0	863	31	0	0	633	0	698	34	0	0
	Institutions	988	0	864	127	65	0	970	145	849	118		0
	Corporates - Of Which: Specialised Lending	11,460 718	218	9,467 688	2,458 253	65	122	11,420 645	145	9,302 604	2,533 251	6	113
	Corporates - Of Which: SME	665	32	564	183	47	9	621		540	189	0	16
	Retail	1.711	21	1.367	440	26	16	1.778	20	1.419	450	24	18
	Retail - Secured on real estate property	57	1	54	6	0	0	61	1	58	7	0	0
NORWAY	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-SI	56	1	53	6	0	0	61	1	58	7	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,654	20	1,313	434	26	16	1,717	19	1,361	443	24	17
	Retail - Other Retail - Of Which: SME	82	1	76	115	2	4	85	1	78	119	2	4
	Retail - Other Retail - Of Which: non-SME	1,572	19	1,238	319	23	12	1,632	18	1,283	324	22	13
	Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of 3	31/12/2020		
		Original I	ixposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustment:
	(min EUR, %)	defaulted defaulted defaulted defaulted											provisions
	Central banks and central governments	506	0	745	45	0	0	757	0	969	50	0	0
	Institutions	707	0	686	90	0	0	553	0	533	82	0	0
	Corporates	11,731	81	9,710	2,234	0	38	11,919	83	9,911	2,269	0	42
	Corporates - Of Which: Specialised Lending	363	0	287	88	0	0	457	0	351	105	0	0
	Corporates - Of Which: SME Retail	1,533 170	0	1,396 156	156 107	10	0 8	1,382 173	0	1,275	102 109	0	0
	Retail - Secured on real estate property	22	,	22	107	10	8	22	,	160	109	9	8
	Retail - Secured on real estate property - Of Which: SME	22	0	22	2	0	0	22		22	2		0
FINLAND	Retail - Secured on real estate property - Of Which: non-Si	22	0	22	3		0	22		22	2		0
	Retail - Qualifying Revolving	0	0	0	n		0	0			ñ	0	ő
	Retail - Other Retail	148	7	134	105		7	151	7	138	107		7
	Retail - Other Retail - Of Which: SME	51	ń	58	53	í	ź	56	ń	64	57	í	,
	Retail - Other Retail - Of Which: non-SME	97	6	76	52	8	6	95	6	74	50	8	5
	Equity	0	0	0	0	0		0	0		0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		nks and central governments	821	0	837	31	0	0	680	0	689	26	0	0
	Institution Corporate:		1,110 9,999	35	1,026 7,434	99 2.119	0	0 22	1,264 9,971	0 38	1,199 7.410	142 1.992	0	0 25
	Corporates	Corporates - Of Which: Specialised Lending	89	33	7,434	5,119	0	0	9,971	30	7,410	1,992	0	0
		Corporates - Of Which: SME	233	4	201	43	2	1	236	4	212	41	ō	1
	Retail		463	13	415	257	22	15	463	12	412	244	19	14
		Retail - Secured on real estate property	11	0	10	1	0	0	14	0	12	2	0	0
DENMARK		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENIMA		Retail - Secured on real estate property - Of Which: non-Si	11	0	10	1	0	0	14	0	12	2	0	0
		Retail - Qualifying Revolving	0	13	405	0	22	0 15	449	12	0	0 243	0	14
		Retail - Other Retail	453	13		256	22	15		12	399 42		19	14
1		Retail - Other Retail - Of Which: SME	29 423	13	45 359	26 230	21	13	27 422	0 11	42 357	19 224	19	12
1	Equity	Retail - Other Retail - Of Which: non-SME	923	13	359	230	21	13	922	11	35/	229	19	12
1		credit-obligation assets			Ů				-			,		, å

		Ī						IRB Ap	proach					
					As of :	30/09/2020					As of	31/12/2020		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	• 4100		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central ba Institution	inks and central governments	223 2.303	0	584 2.248	38 298	0	0	211 2.662	0	577 2.532	38 326	0	0
	Corporate		6,297	17	4,692	1.752	0	22	7,837	75	2,532 5.616	1.900	39	32
	Corporate	Corporates - Of Which: Specialised Lending	1.223	0	1,139	474	0	1	1.455	73	1,306	538	39	1
		Corporates - Of Which: SME	51	ō	50	15	ō	ō	46	ō	46	11	ō	ō
	Retail		70	1	65	8	0	0	90	1	82	16	0	0
		Retail - Secured on real estate property	67	1	62	6	0	0	74	1	67	6	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
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	67	1	62	6	0	0	74	1	67	6	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	3	0	3	2	0	0	16 13	0	16 13	10	0	0
		Retail - Other Retail - Of Which; SME Retail - Other Retail - Of Which; non-SME	1 2		1	1 1		0	13		13	1		0
	Equity	Retail - Other Retail - OF WINDS Horrship		0					0					0
		credit-obligation assets		- ů	Ů		Ů	Ů	- 0	Ů	Ů			, in the second
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	2,063	0	2,084	185	0	0	2,367	0	2,396	213	0	0
	Institutions	3	0	2	1	0	0	4	0	3	1	0	0
	Corporates - Of Which: Specialised Lending	4,410 107	61 18	3,741 107	2,362 60	0	56 21	4,387 107	65 16	3,698 105	2,298 67	0	58 20
	Corporates - Of Which: SME	1.355	18 34	1.207	895		25	1.075	40	940	589		20
	Corporates - Ut Wnich: SME Retail	2.867	43	2,861	478	11	23	2,923	4U 39	2.917	469	10	25
	Retail - Secured on real estate property	2,773	41	2,774	436	11	23	2,923	37	2,917	429	10	21
	Retail - Secured on real estate property - Of Which: SME	69	2	59	18		1	63	3,	52	15	0	1
LITHUANIA	Retail - Secured on real estate property - Of Which; non-Si		39	2.715	419	10	19	2,772	36	2.784	415	10	20
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	93	2	87	42	0	2	88	2	81	40	0	2
	Retail - Other Retail - Of Which: SME	36	1	30	8	0	1	35	1	28	9	0	1
	Retail - Other Retail - Of Which: non-SME	57	1	57	33	0	1	53	1	53	31	0	1
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	860	0	860	87	0	0 0	812	0	826	83	0	0
	Corporates	3.418	18	2,926	1,914	0	14	3,418	18	2.935	1.843	0	16
	Corporates - Of Which: Specialised Lending	48	2	41	30	0	1	25	2	22	21	ō	1
	Corporates - Of Which: SME	1,105	12	1,037	722	0	7	1,017	10	942	558	0	7
	Retail	2,784	23	2,737	317	11	12	2,836	23	2,789	314	12	13
	Retail - Secured on real estate property	2,550	21	2,545	229	9	9	2,605	21	2,600	230	10	9
ESTONIA	Retail - Secured on real estate property - Of Which: SME		20	66 2.479	11 219	1	0 8	70 2,535	19	65 2.536	10 220	1	0
ESTORER	Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	2,479	20	2,479	219	8	8	2,535	19	2,5.95	220	9	9
	Retail - Qualitying Revolving  Retail - Other Retail	234	2	192	88	2	4	230	2	188	84	2	4
	Retail - Other Retail - Of Which: SME	85	î	82	22	l ô	2	86	î	82	21	i ô	2
	Retail - Other Retail - Of Which: non-SME	148	1	110	66	2	1	145	1	107	63	2	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		Ī						IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		d central governments	520	0	520 1.737	19	0	0 0	503	0	503	19	0	0
	Institutions Corporates		2,104	19	1,737	385 883	0	12	2,674 2,192	19	2,302 1.992	499 398	0	14
		porates - Of Which: Specialised Lending	65	0	62	47	0	0	129	0	126	75	ō	0
	Con	orates - Of Which: SME	1,202	0	948	602	0	1	913	0	882	111	0	0
	Retail		7	0	7	1	0	0	8	0	7	1	0	0
	Ret	ail - Secured on real estate property	7	0	7	1	0	0	7	0	7	1	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CONELIDOONO	200	Retail - Secured on real estate property - Of Which: non-Si ail - Qualifying Revolving	,	0	,	1		0	,		· '	1	0	0
		ail - Qualifying Revolving			0	0		0	0			0		0
	Ret	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	ő	l ő	ŏ	ō	ő	ő	ı ö	ő	ŏ	ō	0	ő
	Equity	The second secon	ó	ō	0	0	0	ō	0	ō	ō	0	0	0
	Other non credit	obligation assets												

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk mitisation techniques (e.g., substitution effect)

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	inks and central governments	69,971	0	72,844	1,660	0 0	0	69,057	0	71,796	1,576	0	2
			27,277	22 1.175	22,518	4,777		1/	28,112	22	23,291	5,049		17
	Corporate	Corporates - Of Which: Specialised Lending	148,839	38	123,625 3.944	33,845 1.641	526	777	148,370 4.438	1,081 35	123,231 3,899	33,865 1.563	85	756 23
		Corporates - Of Which: SME	28.727	291	27.646	4.953	123	207	28.871	350	27.800	5.001	36	273
	Retail		71.880	224	67,931	6.311	109	189	74,726	214	70,614	6.573	102	181
		Retail - Secured on real estate property	64.116	100	61,089	4.108	34	57	66,610	94	63,369	4.267	34	53
Consolidated data		Retail - Secured on real estate property - Of Which: SME	1,018	11	990	143	7	4	1,036	10	1,008	145	7	3
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	63,098	89	60,099	3,966	27	53	65,574	84	62,361	4,121	27	50
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	7,764	124	6,842	2,203	74	132	8,116	120	7,245	2,306	68	128
		Retail - Other Retail - Of Which: SME	1,148 6.616	17	1,029 5.813	512 1.691	12 62	23	1,310 6.807	15 105	1,199 6,046	588 1.719	11 57	106
	Equity	Retail - Other Retail - Of Which: non-SME	6,616	108	5,813	1,691	62	109	6,807	105	6,046	1,/19	5/	106
		credit-obligation assets	0			0						23	0	
	IRB Total					46,593						47.086		

	•						IRB Ap	proach					
				As of 3	1/03/2021					As of	80/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	17,257	0	18,020	319	0	0	17,955	0	18,701	309	0	0
	Institutions	6,455	0	6,246	830	0	0	6,233	0	5,968	785	0	0
	Corporates	65,412	79	56,500	10,849	25	116	67,595	42	58,236	11,260	26	101
	Corporates - Of Which: Specialised Lending	801	13	651	354	0	7	812	13	642	324	0	7
	Corporates - Of Which: SME	22,095	56 108	21,597	2,702	25 31	50 99	22,336	19 106	21,814	2,685 4.633	6 29	47 97
	Retail - Secured on real estate property	61,977 57.028	26	58,562 54.025	4,380 3.161	31 10	99 17	64,684 59,361	25	61,063 56.142	4,633 3.285	29 10	15
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	809	20	799	3,101	10	1/	39,361	25	819	3,283	10	13
SWEDEN	Retail - Secured on real estate property - Of Which: non-Sh		20	53,226	3.057		16	58.531	18	55.322	3.178		14
_	Retail - Qualifying Revolving	30,219	20	33,220	3,037	7	10	30,331	10	33,322	3,170	7	0
	Retail - Other Retail	4,949	81	4.537	1.219	21	82	5.323	81	4.921	1.348	19	81
	Retail - Other Retail - Of Which: SMF	828	13	715	267	9	11	955	12	838	335	8	11
	Retail - Other Retail - Of Which: non-SME	4.121	68	3.822	952	12	71	4.369	69	4.084	1.013	11	70
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	24,831	0	26,309	341	0	0	24,662	0	25,976	320	0	1
	Institutions	4,232	22	2,420	948	0	15	4,171	22	2,481	983	0	15
	Corporates	10,298	124	8,178	3,716	0	78	9,921	123	7,752	3,497	0	81
	Corporates - Of Which: Specialised Lending	252	1	238	90	0	1	231	1	219	83	0	1
	Corporates - Of Which: SME	367	0	342	205	0	2	247	0	223	167	0	0
	Retail	32	1	31 30	3	0	0	31 29	1	30	2	0	0
	Retail - Secured on real estate property	30	1	30	2		0	29		28	2 0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-			29	0	0	0	29	0	28	0	0	0
	Retail - Qualifying Revolving	30	0	29	2			29		20	2	0	0
	Retail - Other Retail	2	0	2	1		0	2		2	1	0	0
	Retail - Other Retail - Of Which: SME	n n	0	n n	n	0	0	n	0	n n	n n	0	0
	Retail - Other Retail - Of Which: non-SME	2	ō	2	1	ō	ō	2	ō	2	1	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to cre	dit conversion fa	ctors or credit ris	sk mitigation tech	niques (e.g. substitutio	on effects).	

								IRB Ap	proach					
					As of	31/03/2021					As of 3	0/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	18,827	0	18,828	200	0	0	18,071	0	18,072	192	0	0
	Institution		1,401	0	1,357	257 733	0	0	1,269	0	1,221	238 757		0
	Corporate		3,230		2,571	/33	0	1	3,114		2,506	/5/		1
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	11	0	10	1	0	0	11	0	0			0
	Retail	Corporates • Or Willot: SHE	73	0	73		0	0	72		71	4		0
		Retail - Secured on real estate property	69	ō	69	4	ō	ō	67	ō	67	4	l ö	ō
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0		0	0		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-St	69	0	69	4	0	0	67	0	67	4	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	4	0	4	1	0	0	4	0	4	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Equity		0	0	0	0		0	0	0	0	0	0	0
	Other non	credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	1,287	0	1,364	61 141	0	0	407 1.319	0	454 1.195	51 160	0	0
	Corporates	11,098	169	9.066	2.579	197	131	10.934	148	8,804	2.283	7	120
	Corporates - Of Which: Specialised Lending	634	0	604	237	0	0	473	0	449	122	0	0
	Corporates - Of Which: SME	544	22	497	188	14	16	681	133	519	195	0	90
	Retail	1,828	18	1,452	452	22	18	1,787	16	1,431	442	20	17
	Retail - Secured on real estate property	58	1	56	6	0	0	59	1	56	6	0	0
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S			56	0		0	59		56	6	0	0
-	Retail - Qualifying Revolving	30	0	30	0	0	0	9		30	0	0	0
	Retail - Other Retail	1.769	17	1.396	446	22	18	1.728	16	1,375	436	20	16
	Retail - Other Retail - Of Which: SME	89	1	80	122	2	4	94	1	87	129	2	4
	Retail - Other Retail - Of Which: non-SME	1,681	16	1,315	324	20	14	1,635	15	1,288	307	18	13
	Equity	0	0	0	0	0	0	0	0	. 0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Skandinaviska Enskilda Banken - group

							IRB Ap	proach					
				As of 3	1/03/2021					As of	30/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	812	0	1,082	73	0	0	585	0	901	31	0	0
	Institutions	399 12.154	0 83	380 10.063	83 2.280	0	0 51	374 12,234	83	354 10.026	85 2,200	0	0 53
	Corporates	12,154 496	83	392	2,280	0	0	12,239 570	83	10,026	130	0	53
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,280	0	1.187	82	0	0	1.465	0	1,345	102	0	0
	Retail	163	7	1,107	113	9	8	1,463	7	1,545	102	9	8
	Retail - Secured on real estate property	21	ò	21	2	ő	ō	22	ò	21	2	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	0		0	0	0	0
FINLAND	Retail - Secured on real estate property - Of Which: non-Si	21	0	21	2	0	0	22	0	21	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	142	7	127	111	9	8	148	7	137	98	9	7
	Retail - Other Retail - Of Which: SME	50	0	56	64	1 0	3	59	0	67	55	1	2
	Retail - Other Retail - Of Which: non-SME	92	6	71	47	9	5	89	6	70	43	9	5
	Equity Other non credit-obligation assets			0		0	0			0		0	0
	IRB Total												

							IRB Ap	nroach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	242	0	251	10	0	0	746	0	755	15	0	0
	Institutions	1,226	0	1,183	127	0	0	1,267	0	1,182	167	0	0
	Corporates	10,023	36	7,517	2,056	0	23	9,928	36	7,676	2,194	0	25
	Corporates - Of Which: Specialised Lending	88	0	87	5	0	0	87	0	87	5	0	0
	Corporates - Of Which: SME	328	- 4	317	56	0	1	411	4	404	109	0	1
	Retail	446	12	390	226	19	14	449	10	405	224	17	14
	Retail - Secured on real estate property	13	0	12	1	0	0	13	0	12	1	0	0
DENMARK	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENIMA	Retail - Secured on real estate property - Of Which: non-St		0	12	1	0	0	13	0	12	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	433	12	377	226	19	14	436	10	393	223	17	14
	Retail - Other Retail - Of Which: SME	24	0	37	17	1	2	37	0	57	24	0	2
	Retail - Other Retail - Of Which: non-SME	409	12	340	209	19	12	399	10	336	199	17	11
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												

		į						IRB Ap	proach					
					As of :	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· ·		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		ks and central governments	123	0	495	36	0	0	229	0	661	45	0	0
	Institutions		2,694	0 17	2,557	328 1.998	0	0	3,130 7.668	0	2,948	371	0	0
	Corporates	Corporates - Of Which: Specialised Lending	8,421 1,474	1/	6,107 1.327	1,998	69	9	1,607	0	5,438 1.468	1,967 599	0	,
		Corporates - Of Which: SME	15	0	1,327	320 A		0	1,607		1,400	399	0	
	Retail	Corporates - Or Wilds. Site	85	ĭ	76	8	0	i	86	i	79	11	1	i
		Retail - Secured on real estate property	83	i	74	7	0	0	83	i	76	10	i	0
		Retail - Secured on real estate property - Of Which: SME	0	ō	0	o o	ō	ō	0	ō	0	0	ō	ō
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	83	1	74	7	0	0	82	1	76	10	1	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	3	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	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	3	0	2	1	0	0
	Equity			0	0	0	0	0	0	0	0		0	
		redit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	2,566	0	2,592	237	0	0	2,565	0	2,581	236	0	0
	Institutions	4	0	3	1	0	0	2	0	2	1	0	0
	Corporates	4,201	57	3,544	2,285	0	53	4,211	50	3,614	2,288	0	46
	Corporates - Of Which: Specialised Lending	111	16	107	65	0	20	105	13	100	82	0	23
	Corporates - Of Which: SME Retail	946	31	822	518 489	0	20	897	29	807	490	0	12
		2,961 2,877	35 33	2,954 2.876	489 450	9	21 19	3,019 2.931	32 30	3,013 2,932	498 457	9	20 18
	Retail - Secured on real estate property		33	2,8/6		9	19	2,931	30	2,932		9	18
I ITHUANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	63 2.814	32	2.824	15 435		18	2.871	29	2.881	13 444	0	17
	Retail - Qualifying Revolving	2,014	32	2,024	933	2	10	2,0/1	29	2,001	0		0
	Retail - Other Retail	85	2	78	39		2	89	2	81	41	0	2
	Retail - Other Retail - Of Which: SME	35	î	78	9		î	38	î	31	10	0	î
	Retail - Other Retail - Of Which: non-SME	50		50	30		i	51	1	51	30	0	
	Equity	0	n n	0	0	0	n n	0	i i	0	0	0	i i
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	813	0 0	828	82 1	0 0	0	787	0	796	78 1	0	0
	Corporates	3,392	17	2,917	1,826	0	16	3,346	16	2,878	1,821	0	16
	Corporates - Of Which: Specialised Lending	25	2	23	22	0	1	24	2	23	18 520	0	1
	Corporates - Of Which: SME Retail	994 2.893	9 22	922 2.846	538 351	11	6 13	969 2.986	8 21	892 2.940	520 377	0 11	6 13
	Retail - Secured on real estate property	2,666	20	2,662	267	9	9	2,751	19	2,746	290	9	13
FSTONIA	Retail - Secured on real estate property - Of Which: SME	67	1	63	9	1	ō	68	1	63	9	1	ō
ESTONIA	Retail - Secured on real estate property - Of Which: non-Sh	2,599	18	2,599	258	8	9	2,682	18	2,683	281	8	8
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME	227 86	2	184 82	83 21	2	4	236 92	2	194 89	87 22	2	4
	Retail - Other Retail - Of Which: non-SME	141	1	102	63	2	2	143	1	105	64	2	2
	Equity	0	ō	0	0	ô	ô	0	ô	0	0	ō	ô
I	Other non credit-obligation assets												
1	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	426	0	426 2.365	16 646	0 0	0	394 3.353	0	394 2.921	15 871	0	0 0
	Corporates	2,807 2.056	19	2,365 1,849	386	0	14	1,983	19	1,805	630	0	14
	Corporates - Of Which: Specialised Lending	128	0	125	74	ō	0	125	0	122	71	0	0
	Corporates - Of Which: SME	815	0	785	98	0	0	504	0	496	56	0	0
	Retail	7	0	7	1	0	0	8	0	8	2	0	0
	Retail - Secured on real estate property	7	0	6	1	0	0	8	0	7	2	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	8	0	0	0	0	0
	Retail - Qualifying Revolving	ó		0	0		0			á	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ő	ő	ő	0	ő	ő	ő	ő	ő	ō	ō	ő
	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												

(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 effect



### General governments exposures by country of the counterparty

						Skand	dinaviska Enskilda Banker	ı - group						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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 [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium	0 0 0	0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	0 0	0 0 0	0 0	0 0 0	0 0	
		35 107 142	35 107 <b>142</b>	0 0	0 0	0 0	35 107 142	0 0	0 0	0 0	0 0	0 0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Bulgaria													
[10Y - more Total														
[ 0 - 3M [														
[3Y - 5Y [ [5Y - 10Y [	Cyprus													
[10Y - more Total [0 - 3M [ [3M - 1Y [	1	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「		2 4	2 4	1 4	0	0	1 0	15 0 33	795 23 825	5 0	1,161 1	0	0	U
1 2Y - 3Y I 13Y - 5Y I	Denmark	1 0 190 10	0 190	0 190	0	0	0	0	27 0	0	20 0	0	0	
[5Y - 10Y   [10Y - more Total		10 0 207	5 0 <b>202</b>	10 0 206	0 0	0 0 <b>0</b>	0 1	1 39 <b>87</b>	19 838 <b>2,526</b>	12 27 <b>45</b>	356 161 <b>1,698</b>	0 0	0 0	0
[ 0 - 3M [		1 49 12	1 49 12	0 0 0	0 0 0	0 0 0	1 4 12	0 0 0	0 0	0 0	0 0	5 13 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Estonia	12 18 54 175	12 18 54 175	0 0 0	0 0 0	0 0 0	12 18 54 175	0 0 0	0 0 0	0 0 0	0 0	0 0 30	0 0	
Total		308	0 308	0	0	0	0 263	0	0	0	0	0 48	0	53



General governments exposures by country of the counterparty

						Skand	dinaviska Enskilda Banker	n - group						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	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 8 17 10 28 112	5 7 21 3 4 16 74	139 87 752 115 161 304 242	1 4 8 7 24 12 25	174 196 136 417 942 116 106 2,087	0 0 0 25 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7
Total   Tota	France	47 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	914 21 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 0 0 0 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
[ 0 - 3M   [ 3M - 1Y	Germany	67 633 151 307 172 0	67 633 151 307 172 0	0 0 89 0 0 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	46 274 116 30 22 0 0	0 9 0 0	0 50 95 0 2 0	0 0 3 0 0 0	0 0 95 0 0 0	79 0 0 0 0 0	0 0 0 0 0	46
Total  [0 - 3M f	Croatia													
[ 0 - 3M [	Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0
10Y - more	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 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	Italy		·	,	J	J	,	Ţ.		,				
Total   Tota	Latvia	27 4 189 179 68 34 37 539	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 111 14 14 34 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 25 0 0 0 0	50 136 0 0 0 0 0	5 0 0 2 49 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	128



General governments exposures by country of the counterparty

						Skand	dinaviska Enskilda Banker	n - group						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Lithuania	6 98 111 177 125 43 1 561	6 98 111 177 125 43 1	0 1 0 0 3 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 1 2 13 23 38 1	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 1 3 1	0 0 0 0 0	78
[ 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	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 8 1 1 3 3 100	0 261 140 24 19 37 377	5 0 4 8 72 46 88	244 0 845 598 1,057 524 414 <b>3,681</b>	0 0 0 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	Malta													
Total  [0 - 3M f	Netherlands	0 52 0 0 0 0 0	0 52 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 - 3M [	Poland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0
110Y - more	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Romania	0 0 0 0 0 1	0 0 0 0 0 1	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Slovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 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	Slovenia			·	Ţ	J	,	Ţ		,		,		



General governments exposures by country of the counterparty

						Skalic	linaviska Enskilda Banker							
						Divo	As of 31/12/2020	<u>'                                    </u>						
				On balance sl		Direc	ct exposures		Deriva	bisson		Off balan	en ekont	-
	(mln EUR)		T	On balance si	1eet				Deriva	tives		Off balan	ice sneet	-
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
											<u> </u>			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
residual Flaculty	country / region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WITICIT. FINANCIAL ASSECT AL	Complete annual to	Notional amount	Committee annual	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [ [ 3M - 1V [														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y	Spain													
[3Y - 5Y     5Y - 10Y     10Y - more														
[10Y - more Total [ 0 - 3M [		3,662	3,662	3,575	0	0	46	144	4,494	421 148	8,585	156	0	
To - 3M	Sweden	3,662 1,173 478 332 257 382 161	3,662 851 460 226 178 23	3,575 1,011 18 107 116 358 161	0	1 2 1	46 11 22 25 22 23 0	144 87 241 21	4,494 6,974 8,137 9,642	3 17	8,585 6,787 4,283 5,039 5,942 4,695 217	156 934 116 0	0	
[3Y - 5Y [  5Y - 10Y	Sweden	257 382	178 23	116 358	0	0	22 23	73 106 171	11,108 7,004 545	42 23 13	5,942 4,695	394 0	0	
Total		6,444 0	5,400	5,345 0	0	<b>4</b>	0 150	844 3	47,903 82	667 0	35,547 0	1,600 222	0	89
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y		0 0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	United Kingdom	0 0	0	0	0	0	0	0	0	10	85 0	0	0	
Total		0	0	0	0	0	0	3	0 82	0 10	0 85	222	0	1
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y														
[3Y - 5Y [	Iceland													
f 10Y - more Total														
[ 0 - 3M [														
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	Liechtenstein													
[10Y - more Total														
[ 0 - 3M [		79 130 140	79 83 140	75 130 54	0	0	4 0 87	1 2	207 45 18	1 3 0	344 53 7	44 0 95	0	
1 2Y - 3Y I 13Y - 5Y I	Norway	51 39 278	83 140 51 26 278	54 49 39 278	0	0	2 0	0 2	10 47	1 0	6	0	0	
		278 0 <b>717</b>	278 0 <b>657</b>	278 0 <b>625</b>	0	0	0 93	7	19 0 346	0 0 5	0 0 420	0 0 139	0 0	27
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia	0 0	0	0	0	0	0	0	0	0	0	0	0 0 0	
I 10Y - more	]	0	0	0 0	0	0	0	0 -	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		0 0 0	0 0	0 0	0 0	0 0	0 0	7 0	401 0	0 0	0 13	0 0	0 0 0	0
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	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	
Total  [ 0 - 3M [		0	0	0	0	0	0	7	401	0	13	0	0	0
[ 1Y - 2Y [	Hong Kong													
	nong kong													
f 10Y - more Total	1													



General governments exposures by country of the counterparty

						Skand	linaviska Enskilda Banker	n - group						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	85 0 0 0 0 0 0	85 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 6 4 0 0 0 0	47 85 63 0 0 0	0 0 221 37 119 17 123 518	0 0 1,476 458 901 142 679 3,656	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
[ 0 - 3M [	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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 0 0 0 0 0	378 0 0 0 0 0 0 0	29 0 0 0 0 0 0	922 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M	Switzerland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0	100 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	398 0 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
TOTAL    TO - 3M	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 4	0 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [	Middle East	0 0 0 101 0 108 0	0 0 0 101 0 108 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 101 0 108 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	140 0 0 0 0 0 0 228 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51
10 - 3M    3M - 1Y    11Y - 2Y    12Y - 3Y    13Y - 5Y    15Y - 10Y    10Y - more	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0_



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

Skandinaviska Enskilda Banken - group

							Skaric	iinaviska Enskiida Banke	ii - group						
								As of 31/12/2020							
							Direc	t exposures							
		(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
													Off-balance sh	eet exposures	
									Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	122 0 0 0 0 0 0	0 0 1 0 13 0 0	10 0 48 0 75 0 0	0 0 0 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 [	Others	5 21 0 0 0	5 21 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 0 0 0 0	778 0 0 0 0	7 0 0 0 0	460 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	
t	Total		26	26	0	0	0	0	11	778	7	460	0	0	26

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

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, 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, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



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

						Skand	dinaviska Enskilda Banker	n - group						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												066 b-1	heet exposures	
												Off-balance sr	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [   5Y - 10Y     10Y - more		35 106	35 106	0	0	0	35 106	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		140	140	0	0	0	140	Ŏ	ő	ŏ	ŏ	ő	ŏ	0
[ 1Y - 2Y [														
127 - 371   137 - 571   157 - 1071   107 - more   Total	Bulgaria													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus													
f 10Y - more Total	_													
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic	0	0	0	0	0	0	0 0 0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		128 0	128 0	128 0	0 0	0 0	0 0	2	0 1.270 669	<b>0</b> 9	2.196 1.922	0 1 0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [	Denmark	39 74	39 71	38 74	0	0	1 0	0 2	190	1 0	1.094	0	0	
[3Y - 5Y   [5Y - 10Y	- Dominark	74 282 75 20	281 75	282 75 20	0	0	0 0	6 80 52	120 707 801	9 89 74	346 702	0	0	
[10Y - more Total [ 0 - 3M [		618 1	604 1	617 0	0	0	1 1	143 0	3,988 0	183 0	1,004 7,390 4	1 8	0	0
3M - 1Y     1Y - 2Y     2Y - 3Y		7 9 22	7 9 22	0	0	0	7 9 22	0	0	0	0	10 2	0	
[3Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Estonia	55 165	55 165	0	0	0	55 165	0	0	0 0	0	0 40	0	
f10Y - more Total	-	1 260	1 260	0	0	0	1 260	0	0	0	0	1 61	0	48



### General governments exposures by country of the counterparty

				of which: Financial assets held for trading thr description of the des		Skand	dinaviska Enskilda Banker	ı - group						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance si	neet exposures	
								Barrier March	dalore de la contra	Barder Alice and Alice	and the following	on balance si	rect exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Blahamalahand
		T-1-1	Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	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	7	474	-	311		0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		5 2 13	5 2 2	0	0	0	5 2	9	424 886 380	0 9	0 382	0	0	
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Finland	16 19	13 16 19	0	0	0	13 16 19	1 1 17	62 66 329	22 23 6	1.198 607 200	25 0 0	0 0 0	
[10Y - more		111 167	111 167	0	0	0	111 166	56 98	210 2,357	20 <b>85</b>	105 2.803	0 25	0	6
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ]		0 17	0 17	0	0	0	0	0	2 0	29 7 0	1.122 751 0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	France	0 58	0 58	0	0	0	0	0	0	0	0	0	0	
Total		0 75	0 75	0	0	0	0	0	0	0 36	0 1,872	0	0	6
[ 0 - 3M [ [ 3M - 1V [		129 221 267 172 43	129 221 267	0 115	0	0 0 2	45 27 0	0 5	0 148	6	0 98	80	0	
[ 1Y - 2Y [	Germany	172 43	267 172 42	0	0	0	30 0	0	2 0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		0 0 832	0 0 831	0 0 116	0	0 0	0 0 103	0 0	0 0 150	0 0	0 0 98	0 0 80	0	27
[ 0 - 3M [ [ 3M - 1V [					_									
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Croatia													
[5Y - 10Y   [10Y - more Total														
[ 0 - 3M [ [ 3M - 1V [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Greece	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 Total [0 - 3M [ [3M - 1Y [	1	0	0	0	0	0	0	ŏ	ŏ	0	0	0	0	0
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Hungary													
13Y - 5Y     15Y - 10Y     10Y - more   Total	]													
[ 0 - 3M [ [ 3M - 1V [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0	
[10Y - more Total [0 - 3M [ [3M - 1Y [		0	0	0	0	0	0	Ö	Ō	ō	ō	Ó	ō	0
[ 3M - 1Y [	Italy													
1	Lossy													
Total	1	1	1	0	0	0	1	1	25	0	0	0	0	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y		185 78 116	185 78	0	0	0	9 7 18	0	0	0	0	5	0	
[3Y - 5Y [ [5Y - 10Y [	Latvia	116 102 31	116 102 31	0	0	0	47 30	0	0	0	0	2	0	
f10Y - more Total	1	36 <b>549</b>	36 549	0	0	0	36 148	0 1	0 25	0	0	7	0	120



General governments exposures by country of the counterparty

						Skand	linaviska Enskilda Banker	n - group						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania	20 28 145 248 154 95 0	20 28 145 246 154 95 0	0 0 0 0 4 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 1 7 14 19 44 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 4 16 17 0	0 0 0 0 0	100
Total	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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 2 2 2 82 82	0 321 0 25 20 37 434 836	0 1 9 0 56 35 61	0 544 890 0 1,102 475 346	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Maita			-										
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Netherlands	52 0 0 0 0 0 0 0	52 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [	Poland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
13Y - more Total [ 0 - 3M f	Portugal													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [	Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 - 3M     13M - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Slovenia													



### General governments exposures by country of the counterparty

						Skand	linaviska Enskilda Banken	1 - group						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain													
To - 3M	Sweden	4,454 1,495 269 470 265 1,290 33 8,455	4,454 659 255 178 59 17 0	4,285 1,782 14 339 205 1,233 53 <b>7,411</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 2 1 0 0 0	17 12 27 24 28 17 0	98 186 43 25 58 66 127	8.128 13.076 7.548 6.184 12,133 7.328 508 54,906	77 40 6 27 41 8 9	7.638 8.073 4.410 4.154 8,865 4.434 224 37,798	144 1.068 49 66 457 0 0	0	92
Total	United Kingdom	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0	1 2 0 7 0 0	173 85 0 85 0 0 0	221 0 0 0 0 0 0 0	0	32
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Iceland		·	·	•	· ·		•				**	•	
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M	Norway	213 299 266 66 55 169 23	213 299 266 51 55 169 23 <b>1,076</b>	210 210 263 14 55 169 23 <b>945</b>	0 0 0 0 0	0 0 0 0 0	3 89 3 51 0 0	1 0 0 1 1 0 0	213 99 12 5 57 4 0 <b>390</b>	5 1 2 1 0 0	385 66 27 18 9 10 0	43 98 0 0 0 0 141	0 0 0 0 0	47
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Canada	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2 0 0 0 0 0 0	350 0 0 0 0 0 0	0 0 0 0	0 25 0 0 0 0	0 0 0 0	0 0 0 0	0
[ 0 - 3M	Hong Kong													



### General governments exposures by country of the counterparty

						Skand	dinaviska Enskilda Banker	n - group						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet .				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.	0 88 0 0 0 0 0	0 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 0	2 1 1 4 6 13 4	48 87 109 80 492 198 174 1,189	0 9 175 14 89 8 18	0 429 1.240 336 914 141 503 3,584	0 0 0 0	0 0 0 0 0	3
[ 0 - 3M [	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 0 0 0	16 0 0 0 0 0 0	1.112 0 0 0 0 0 0	4 0 0 0 0 0	893 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	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	29 1 0 0 0 0 0 0	0 2 0 0 0 0	15 67 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	4 0 0 0 0 0 0	302 0 0 0 0 0 0 0 0	1 0 0 0 0 0	133 0 0 0 0 0 0 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 [	Other Central and eastern Europe countries non EEA	0 0 0 0 0 4	0 0 0 0 0 4 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [	Middle East	0 0 0 100 0 125 0	0 0 0 100 0 125 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 100 0 125 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	129 0 0 0 0 0 217 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	53
[ 0 - 3M [	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0



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

Skandinaviska Enskilda Banken - group

						Skand	dinaviska Enskilda Bankei	n - group						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0	133 0 0 0 0 0 0	0 1 0 9 0 0	0 49 0 74 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Others	2 28 4 0 0 0	2 28 4 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	26 44 0 0 0 0 0	2.592 1,344 0 0 0 0 0	59 1 0 0 0 0	2.676 100 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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.



Performing and non-performing exposures Skandinaviska Enskilda Banken - group

					As of 30/09/202	0								As of 31/12/202	20			
		Gr	oss carrying amo	unt			ted impairment, acc n fair value due to c 4		Collaterals and financial guarantees		Gross	carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial quarantees
		Of which performing but past due >30		hich non-perforn	ning¹	On performing exposures <sup>2</sup>	On non-performi	ng exposures³	received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	31,660	0	1	0	0		0	0	0	32,746	0	0	0	- (	0	0	0	0
Debt securities (including at amortised cost and fair value)	18,128	0	0	0	0			0	0	13,765		0	0			0	0	ه ا
Central banks	6,669	0	0	0	0		0	0	0	2,757		0	0			0	0	0
General governments	3,535	0	0	0	0		0	0	0	3,251	. 0	0	0		0	0	0	0
Credit institutions	6,248	0	0	0	0		0	0	0	6,150	0	0	0		0	0	0	0
Other financial corporations	1,637	0	0	0	0		0	0	0	1,559	0	0	0		0	0	0	0
Non-financial corporations	39	0	0	0	0		0	0	0	47	0	0	0		0	0	c	0
Loans and advances(including at amortised cost and fair value)	164,994	77	1,673	1,587	1,590	192	770	768	504	171,348	103	1,611	1,480	1,484	206	742	731	430
Central banks	182	0	0	0	0		0	0	0	53	0	0	0		0	0	· c	0
General governments	1,478	0	1	0	0		0	0	0	1,546	5 1	0	0		) 1	. 0	a	0
Credit institutions	3,775	1	2	0	1	(	0	0	0	3,903	3 7	2	0			0	C	0
Other financial corporations	8,988	0	47	41	42	3	3 20	20	1	9,330	4	46	41	4:	1 3	21	21	. 0
Non-financial corporations	89,056	14	1,382	1,326	1,330	125	647	646	414	90,936	5 21	1,330	1,225	1,23	1 131	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
DEBT INSTRUMENTS other than HFT	214,782	77	1,673	1,587	1,590	192	770	768	504	217,859	103	1,611	1,480	1,484	206	742	731	430
OFF-BALANCE SHEET EXPOSURES	76,789		162	54	50	53	17	17	3	77,490		76	69	70	43	22	22	14

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures Skandinaviska Enskilda Banken - group

					As of 31/03/202	ι								As of 30/06/202	1			
		Gros	s carrying amo	unt			ed impairment, accum fair value due to cred		Collaterals and financial		Gro	ss carrying amour	ıt <sup>5</sup>		Accumulate changes in provisions <sup>4</sup>	ed impairment, a fair value due to ,s	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30 days and <=90	Ofw	hich non-perform		On performing exposures <sup>2</sup>	On non-performing		guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90	Of wh	ich non-perforr		On performing exposures <sup>2</sup>	On non-perforr		guarantees received on non- performing exposures
(min EUR)		days		Of which: defaulted	Of which Stage 3		Of v	vhich Stage 3			days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
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
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
Central banks	7,925	0	0	0	0	C	0	0	0	9,517	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
Credit institutions	6,261	0	0	0	0	0	0	0	0	5,686	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
Non-financial corporations	47	0	0	0	0	0	0	0	0	49	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	C	0	0	0	168	0	0	0	0	0	0	0	0
General governments	1,655	0	1	0	0	C	0	0	1	1,663	0	0	0	0	0	0	0	0
Credit institutions	5,851	1	2	0	1	C	0	0	0	6,836	0	2	0	1	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
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
	(2) Institutions repor     (3) Institutions repor     (4) For the on-balan convention based on convention. This is be	It here collective alloward there specific allowand ce sheet items, accumul a credit/debit convention ecause, based on this si	nces for incurrred b es for financial ass ated impairments a on, as explained in ign convention, the	ut not reported losses ets, individually and co and accumulated nega Annex V, Part 1 parag provisions on off-bala	(instruments at amo illectively estimated five changes in fair v raphs 9 and 10 of Re nce sheet commitme	rtised cost) and char (instruments at amor alue due to credit ris gulation (EU) No 68 nts are generally rep	of 9 January 2015, ANNEX loges in fair value of perform tised cost) and changes in for- a ere disclosed with a positiv J/2014 - ITS on Supervisory orted with a positive sign. adit-impaired at initial recog	ing exposures do air value of NPE we sign if they are reporting. How	ue to credit risk and p due to credit risk and e decreasing assets. ever, for the off-balar	provisions (instrument provisions (instrum Following this sign concesheet instrument	ents at fair value other onvention, information s, the same item ('Accu	than HFT) is disclosed with the o imulated impairment,						



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated ir accumulated ci value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	О	0	0	0	0	0	0	0	0	0	0	О
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)	1,391	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		63	23	90		15	14	68	24
DEBT INSTRUMENTS other than HFT	1,391		571	561	755		1,326		555	546	738	
Loan commitments given	16	0	4	1	0	0	28	15	3	3	7	7
QUALITY OF FORBEARANCE <sup>2</sup>		16 0										
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non-	0						0					
nerforming 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>&</sup>lt;sup>©</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 F18.00 / F19.00), 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.



#### Forborne exposures

Skandinaviska Enskilda Banken - group

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

(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 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

ı			AS OF 3	0/09/2020					AS 01 3	1/12/2020					AS OF 3	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative
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 guarrying	2.698	575	545	2.698	276	0	2.348	526	494	2.348	308	0	2.257	469	435	2.257	312	0	2.293	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	1.173	21	20	1.173	11	0	1.088	17	17	1.088	10	0	1.109	18	18	1.109	9	0	1.121	13	12	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
3 Information and communication	2.405	4	3	2.405	7	0	3.055	3	3	3.055	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	1.225	90 923	750	0	89.019	1 304	1 121	88 931	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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



# Information on loans and advances subject to legislative and non-legislative moratoria and public purantee schemes in accordance with EBA Guidelines EBA/GL/2020/92 Standinavides Traislation Barrierin - group

								As of 30,	09/2020															As of 31/	12/2020							
		s carrying amoun							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount		sarrying amount						^			ated regative char			*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing									Performing														
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)		Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbarrance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with fortwarene measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not paid-due or paid-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: eoposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
	4,045	4,544	5	227	1	۰	1	3	3		2	0	۰	0	2	۰	5,802	5,801	2	223	2	0	٥	3	3	٥	2	0	0	0	0	1
	4,761	4,760	2	211	1		1	2	2	0	2	0				0	5,002	5,800	2	223	2		0	3	3	0	2	0	0	0		1
	4,417	4,415	2	195	1	۰	1	2	2	0	1				۰	0	5,395	5,394	2	206	2		0	3	3	0	2	0	0	0	0	1
	84	84	3	16	0		0	1	1	0	1			0	2	0	1	1	1	1			0	0		0	0	0	0	0	0	0
	83	83	3	15	0	0	0	1	1	0	1	0		0	2	0	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0
	73	73	1	13						0		0		0	2	0	0		0				0	0		0		0	0	0	0	

								 /09/2020																/12/2020							
	Gross	carrying amount							pairment, accumu	lated negative cha	nges in fair val	ue due to credit ri	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount								salment, accumu	lated negative chi	anges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	
		Performing			Non-performi	ing		Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-perform	ning			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in readt risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeamings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired ESA-compliant monatoria	189	0	0		0	0	0	0	0		0	۰	0		0	315		0	0	0	۰	0	0		0		0	0	0		
of which: Households	85	0	0		0		0	0	0	0	0		0		0	157		0	0	0	0	0	0		0	0	0	0	0	0	0
of which: Collateralised by residential immovable property	72	0	0		0	0	0	۰	0		0	۰	0	۰	0	143	۰	0		0	۰	0	0	۰	0		0	0	0	0	0
of which: Non-financial corporations	104	0			0	0	0		0	0	0		0		0	158		0	0	0		0	0		0		0	0	0		
of which: Small and Medium-sized Enterprises	102	0	0		0		0	0	0	0	0	۰	0	۰	0	155	۰	0		0		0	0		0		0		۰		
of which: Collateralised by commercial immovable property	74	0	0		0		0	0	0	0			0		0	122		0		0		0	0		0		0	0	۰		

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbarrance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums with forbeirance measures	Of which:	Non-perform	ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant incredit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbassince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contect of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	29	29	۰		0		0	0	0	0		0		0	22	0	31	31	0		0		0	0		0		0	0	0	23	
of which: Households					۰			0	0			0				0	0				0			0	۰			0				0
of which: Collateralised by residential immovable property	0				۰			0	0			0				0	0				0			0	۰			0				0
of which: Non-financial corporations	29	29	0		0		0	0	۰	0	0	0		0	22	0	31	31	0		۰		0	0	۰	0		0	0	0	23	0
of which: Small and Medium-sized Enterprises	11	11							0			0				0	13	13			0							0				0
of which: Collateralised by commercial immovable property	1	1							0			0				0	2	2			0			0				0				



# mation on loans and advances subject to legislative and non-rejelative measures and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02. Sandraines traislatis between -group

ì								As of 31,	03/2021															As of 30/0	06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													ř.	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi			1													Non-perform							Non-performi				
(refin EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinor initial recognition but not credit- impaired (Stage 2)	:	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since incognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the COVID-19 crisis				Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearings measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	6,364	6,362	2	220	2	۰	٥	3	3		2	0	۰	0	0	0	6,775	6,773		227	2	0	1		7	٥	5	2	0		0	۰
of which: Households	6,363	6,362	1	220	2	۰	0	3	3	0	2	0	۰	0	0	0	6,775	6,773	0	227	2	0	1		7	0	s	2	0	۰	0	۰
of which: Collaboralised by residential immovable property	6,306	6,306	1	215	2		0	3	3	0	2	0		0	0	0	6,725	6,723		222	2	0	1		7	0	s	2	0	۰	0	
of which: Non-financial corporations		0	0	0	0		0	0	0	0		0		0	0	0	0		0		0	0		0		0		0	0	۰	0	
of which: Small and Medium-sized Enterprises	0	0	0	0	0		0	0	0	0		0		0	0	0	0		0		0	0	0	0		0	0	0	0		0	
of which: Collateralised by commercial immovable property	0	0	0	0	0	0	٥	0	0	0		0	۰	0	0	0	0	۰	0		0	0		0	۰	0	0	0	0	0	0	0

								As of 31,	03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Miximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi							Non-performi						Performing			Non-perform				Performing			Non-performi				
(min EUR)			Of which: exposures will forbeinance measures	Of which: instruments with significant increase in could risk since initial recognition but not could- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- implaned (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit rak since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or pint-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advences with expired EBA-compliant monitoria	320	0	0	۰	0	۰	۰	0	0	0		0	۰	0	0	0	375		0	0				0	۰		۰	0	0	0		۰
of which: Households	226	0	0		0		0	0	0	0		0		0	0	0	292	0	0	0	0	0		0		0		0	0	0	0	
of which: Collaboralised by residential immovable property	213	0	0		0		0	0	0	0		0	۰	0	0	0	280		0			0	۰	0	۰	۰	۰	0	٥	0	0	
of which: Non-financial corporations	95	0	۰		0		0	0	0	۰		0	۰	0	0	0	83		0			0	۰	0	۰	۰	۰	0	٥	0	0	۰
of which: Small and Medium-sized Enterprises	92	0	0	۰	0	۰	0	0	0	0		0	۰	0	0	0	81		0	0	0	0		0	۰	۰	۰	0	0	0	0	
of which: Collateralised by commercial immovable property	64	0							0							0	58					0	۰	0				0				

[								As of 31,	/03/2021															As of 30	/06/2021						
															Maximum amount of the guarantee that can be considered														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures wit forbairance measures	Of which:	Non-perform	Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due c= 90 days			Of which: exposures with forbearance measures	Of which:	Non-perform	Of which: exposures with forbiarance measures	Of which: Unlikely to pe that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures wit forbeasings measures	Of which:	Non-perform	Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums w forbearance measures	Non-perform	Of which: exposures with forbairance measures	Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	28	26	21	0	2	2	2	1	0	0		0		0	17	0	27	25	20	0	2	2	2	1		0	0	0		16	
of which: Households					0			0				0				۰	0				0			0			0				
of which: Collateralised by residential immovable property					0			0				0				۰	0							0							۰
of which: Non-financial corporations	20	26	21		2	2	2	1		0	0	0	0	0	17	0	27	25	20		2	2	2	1		0		0	۰	16	
of which: Small and Medium-sized Enterprises	15	13			2			1				0				0	14	12			2			1			۰				
of which: Collaboralised by commercial immovable property	1	3			0			0				0				0	2	2						0							