

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

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



Key Metrics

Skandinaviska Enskilda Banken - gruppen

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	15,065	15,354	15,185	15,383	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,065	15,354	15,185	15,383	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	16,389	16,619	16,483	16,664	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	16,389	16,619	16,483	16,664	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	17,419	17,996	18,314	18,463	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,419	17,996	18,314	18,463	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	79,714	80,389	80,390	81,014	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	79,714	80,389	80,390	81,014	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.90%	19.10%	18.89%	18.99%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.90%	19.10%	18.89%	18.99%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.56%	20.67%	20.50%	20.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.56%	20.67%	20.50%	20.57%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	21.85%	22.39%	22.78%	22.79%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.85%	22.39%	22.78%	22.79%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	· · · · · · · · · · · · · · · · · · ·
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	352,699	306,575	346,346	353,506	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.65%	5.42%	4.76%	4.71%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Skandinaviska Enskilda Banken - gruppen

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



2024 EU-wide Transparency Exercise Capital

. Skandinaviska Enskilda Banken - gruppen

			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
		(min EUR, %)	17,419	17.996	18.314	18.463	C 01.00 (*0010,c0010)	Articles 4(118) and 72 of CFR
	 A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15.065	15.354	15.185	15.383	C 01.00 (#0020,#0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	1.341	1.167	1.123	1.134	C 01.00 (#0030,#0010)	Articles 28(1) points (a) and (b), 27 to 29, 38(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	10.811	11.152	10.900	11.034	C 01.00 (0110.c0010)	Aticim 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CIRR
	A1.3	ncumeu carings	1992	1.813	2,156	2.284	C 01.00 (#0180,e0010)	Antonia Jak (1) point (c), Jo(2) and Ja (1) point (a) and (a) (or Live Articles 4(100), 26(1) point (d) and J6 (1) point (i) of CRR
			3,235	3,380	3,446	3,483	C 01.00 (0200.c0010)	Articles 4(140), 20(1) point (6) and 30 (1) point (1) 67.494 Articles 4(117) and 20(1) point (6) of CPR
	A1.4						C 01.00 (#2210.c0010)	Antoins (117) and J0(1) point (8) or Link Antoins 4(112), 20(1) point (7) and 36 (1) point (0) of CRR
	A.1.5		0	0	0	0	C 01.00 (#0210,e0010)	Acticle M of CPR
	A.1.6		0	0	0	0		
	A.1.7		-210	-178	-167	-177	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-462	-487	-480	-487	C 01.00 (r0360,c0010) + C 01.00 (r0360,c0010)	Atticim 4(113), 36(1) point (b) and 37 of CRR. Atticim 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-2	0	0	0	C 01.00 (+0370,c0010)	Adicius 36(1) point (c) and 28 of CBR
	A.1.10		0	0	0	0	C 01.00 (+0380,c0010)	Adicies 36(1) point (4), 40 and 159 of CBR
	A1.11		-1,631	-1,484	-1,785	-1,884	C 01.00 (+0350,c0010)	Articles 4(109), 30(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (+9430,c0010)	Atticius 4(122), 36(1) point (g) and 44 of CRR.
	A.1.13		0	0	0	0	C 01.00 (10440,c0010) C 01.00 (10450,c0010) + C 01.00 (10450,c0010) + C 01.00 (10470,c0010) + C 01.00 (10471,c0010) +	Atticles 30(1) point (i) of CRR Atticles 4(26), 35(1) point (k) (i) and BD to 31 of CRR, Articles 32(1) point (k) (ii), 243(1) point (b), 244(1) point (i) and 253 of CRR, Articles 35(1) point k) (iii) and 273(2) of CRR, Articles 35(1) point k) (iv) and
	A.1.14		0	0	0	0	C 01.00 (r0472,c0010)	153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitization positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (+0500,c0010)	Articles 4(27); 36(1) point (1; 43, 45; 47, 48(1) point (b); 48(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (+0510,=0010)	Article 48 of CRR
	A.1.18A		-9	-9	-8	-4	C 01.00 (+0513,c0010)	Article 26(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (x0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 2 CRR
	A.1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
			0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (10220,c0010)	Articles 482(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (+0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Atticies 482 to 472, 478 and 481 et CBR
		ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,324	1,266	1,298	1,281	C 01.00 (+0530,c0010)	Atticle 51 of CPR
			1,324	1,266	1,298	1,281	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
			0	0	0	0	C 01.00 (+0720,c0010)	
			0	0	0	0	C 01.00 (r0550,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
			0	0	0	0	C 01.00 (r0650,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	16,389	16,619	16,483	16,664	C 01.00 (10015,c0010)	Article 25 of CFR
		TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,030	1,377	1,831	1,800	C 01.00 (x0750,c0010)	Article 71 of CFR
			1,000	1,362	1,845	1,854	C 01.00 (r0760,c0010) + C 01.00 (r0690,c0010)	
		Other Tier 2 Capital components and deductions	30	15	-14	-55	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) +	
				-			C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	79,714	80,389	80,390	81,014	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.90%	19.10%	18.89%	18.99%	GA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.56%	20.67%	20.50%	20.57%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.85%	22.39%	22.78%	22.79%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (Sully loaded)	15,065	15,354	15,185	15,383	[A1-A113-A121+MN[A2+A113-A22- A24+NN[A4+A22-A43,0],0]]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.90%	19.10%	18.89%	18.99%	[0.1](8-6.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0460,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFR59 transitional arrangements	0	0	0	0	C 05.01 (r0460,c0040)	
(1)The fully loaded CET1 ratio is an estimate Fully loaded CET1 capital ratio estimatio	calculated ba n is based on th	sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a he formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CETs capital	t the reporting date are not taken intr atios published by the participating	account in this calculation. banks e.g. in their Pillar 3 disclosure				



Overview of Risk exposure amounts

Skandinaviska Enskilda Banken - gruppen

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁴	55,422	56,075	56,319	57,004	C 02.00 (6040, c0010) -(C 07.00 (6069, c0220, s001) - C 07.00 (6110, c0220, s001) - C 07.00 (6130, c0220, s001) - C 08.01 (60440, c0200, s001) - C 08.02 (60440, c0200, s002) - C 08.02 (60400, c0200) - C 08.02
Of which the standardised approach	6,260	6,344	6,363	6,790	C 02.00 (r0060, c0010){C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	18,128	17,992	18,570	18,614	C 02.00 (0250, c0010) - [C 08.01 (0040, c0260, s002) + C 08.01 (0050, c0260, s002) + C 08.01 (n0600, c0260, s002)]
Of which the advanced IRB (AIRB) approach	31,033	31,740	31,386	31,599	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,164	2,179	2,225	2,157	C 07.00 (n0960, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0440, c0260, s001) + C 08.01 (n0560, c0260, s001) + C 08.01 (n0460, c0260, s001) + C 08.01 (n0440, c0260, s002) + C 08.01 (n0550, c0260, s002,) + C 08.01 (n0660, c0260, s002) + C 02.00 (n0460, c0010))
Credit valuation adjustment - CVA	941	938	1,021	843	C 02.00 (r0640, c0010)
Settlement risk	0	0	1	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	217	234	232	230	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,706	2,252	2,409	2,338	C 02.00 (0520, c0010)
Of which the standardised approach	628	506	644	685	C 02.00 (r0530, c0010)
Of which IMA	2,078	1,746	1,764	1,653	C 02.00 ((0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0690),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0880, c0010)
Operational risk	4,549	4,811	4,753	4,839	C 02.00 ((0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0800, c0010)
Of which standardised approach	0	0	0	0	C 02.00 ((0610, c0010)
Of which advanced measurement approach	4,549	4,811	4,753	4,839	C 02.00 ((0620, c0010)
Other risk exposure amounts	13,714	13,900	13,431	13,605	C 02.00 ((0630, c0010) + C 02.00 ((0690, c0010)
Total	79,714	80,389	80,390	81,014	

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

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



P&L Skandinaviska Enskilda Banken - gruppen

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

⁽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

Skandinaviska	Enskilda	Banken-	gruppen	

(min EUR)		As of 30/09/2023	1			As of 31	/12/2023			As of 31/	3/2024			As of 30/0	16/2024		
			Fair value hierarch	У			Fair value hierarch				Fair value hierarch			Fair value hierarchy		a	
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	56,637				37,528				60,238				62,217				IAS 1.54 (i)
Financial assets held for trading	50,852	10,600	40,225	26	44,740	7,912	36,792	36	56,129	11,688	44,408	33	56,302	11,254	45,013	35	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	27,502	24,442	2,515	545	14,445	10,902 2,968 575		12,550	9,389	2,546	615	15,189	12,484	2,086	619	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	181,039				184,036				182,582				183,260				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives - Hedge accounting	88	0	88	0	16	0	16	0	14	0	14	0	25	0	25	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0			0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	6,902				6,526				7,075				7,447				
TOTAL ASSETS	323,021				287,290				318,588				324,439				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/202	23					As of 31/1	2/2023					As of 31/	03/2024					As of 30/	16/2024			
		Gross carryi	ng amount ⁽²⁾		Acı	cumulated impairment	1t ⁽⁷⁾	Gr	oss carrying amount		Accu	mulated impairme	ent ⁽²⁾	Gros	s carrying amount		Acc	umulated impairme	ent ⁽²⁾	Gro	ss carrying amoun		Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 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	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	risk since initiat	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		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	AnnexV.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		1,146	0	0	0	0	0	1,208	0	0	0	0	0	1,286	0	0	0	0	0	1,160	0	0	0	0	0	AnnexV.Part 1.31, 44(b)
amortised cost	Loans and advances	173,836	6,150	413	-160	-158	-206	175,906	6,874	602	-141	-183	-247	174,328	6,950	558	-133	-181	-244	174,539	7,553	552	-133	-182	-244	AnnexV.Part 1.32, 44(a)

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

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





Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

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

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



Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(mln EUR)

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



Market Risk Skandinaviska Enskilda Banken - gruppen

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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 CV1 template.



eba Banking 2024 EU-wide Transparency Exercise

	Credit Risk - Standardised Approach							
	Skandinaviska Enskilda Banken - gruppen							
			As of 30/09/21	223	Standardised Approa	ch	As of 31/12/2023	
					adjustments and			Notice adjustments and
9-bitis Maziziai Institutai Corrora of wh Reali	des Ich: SME	Original Exposure ¹ 5527 0 1222 0 0 613 853 853 2100 253 664 853 854 854 855 855 855 855 855 855 855 855	Exposure Value ³ 537 0 192 0 0 425 425 425 134 1,607 543 543 563 563 563	Fit tracker amount 300 0 0 28 0 0 24 451 451 451 451 56 56 56 56 56 56 56 56 56 56 56 56 56	angenerations are provided and a second	Onginal Exposure ³ 2307 0 2307 0 0 630 0 637 2 24 24 631 65 6 6	ne Valae ⁴ Risk exp 307 0 320 0 529 452 76 452 76 1,991 1,991 4,965 66	sure ansatut Providers displanticula ad providers and providers displanticula ad providers displanticula ad providers displanticula ad providers displanticular ad providers displational ad providers d
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Regiona	process, kaj manomento en central banka incentoriaria el las administras	Original Exposion ³	As of \$0/09/2 Exposure Volue ¹ 2229 0 0	323 Value	Standardised Approa	ch	As of 31/12/2023 re Value ¹ Risk exp 241 0	Source amount Value adjustments and provisions ²
SWEDEN Stream of unit Retail SWEDEN of unit Secure of unit Execous Items at Counce Counce	when within and Oranization back and Davidstation back back back by consigner and monocology registry by consigner and monocology registry back bac	0 0 175 329 265 265 265 265 265 265 265 265 265 265	0 0 1755 2212 0 1880 1881 2527 72 3 3 1 2 3 3 1 3 0 0 9 9 9 0 0 0 9 9 9 1033	0 4 211 0 511 100 83 20 4 4 4 6 0 0 5 9 207	1	0 205 324 32 222 222 53 4 24 24 0 0 41 109	0 200 200 9331 201 229 51 4 24 0 0 0 4 1,009	6 9 320 667 120 76 4 4 0 6 4 4 4 2,60
Eaufr Cherr Stundar	zoorna dived Totu ⁴	1,277	1,277 reported before taking into account country of counterparty excludes the	1,222 any effectidue to credit conversion factors or c ne for securitization exponents but includes g		1,334 n (e.g. substitution effects).	1,334	2,000 1,000 2
Central Rationa Public 3	(min EUR, %) avvarimentar foi casa durbareka Leovarimentar foi casa durbareka ector extitisa ar di Dovakonane di Basha	Original Exposure ¹ O O O O	As of 30/09/20 Exposure Value ¹ 0 0 0	Value Value	adjustments and provisions ²	Original Exposure ¹ Exposu 0 0 0	As of 31/12/2023 re Value ¹ Risk exp 0 0 0	soure amount Value adjustments and provisions ³
FINLAND FINLAND FINLAND Construction Constru	ional Oralinisations ons	0 3 3 2 3 3 3 3 3 3 3 0 0 0 0 0 0 0 0 0	0 3 29 28 28 28 28 28 28 29 2 2 2 2 2 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0	6 1 2 5 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 3 42 6 8 3 3 3 8 8 8 8 8 9 0 0 0 1 7 2 2 2	0 3 34 5 24 2 3 0 0 0 0 0 0 0 0 0 74 20	
∎4rd/m	dirf Tolu	⁽⁴⁾ Original exposure, unlike Diposure value, in (2) Total value adjustments and provisions per of (2) Total value adjustments adjustments adjustments adjustments per of (2) Total value adjustments adjustments per of (2) Total value adjustments	eported before taking into account a	iny effectidue to credit conversion factors or c ne for securitization exposures but includes g	eroficiale migration technique general cool trinko gastronto Stand ardised Approa		As of 31/12/2023	
	(min.E) (F %)	Original Exposure ¹	Exposure Value ¹	Plak exposure amount	adjustments and provisions ²	Original Exposure ¹ Exposu	re Value ¹ Risk esp	Value adjustments and provisions ²
Public S Huttlind Initial Cartour of wh Retait UNITED STATES of wh Secure of the	Lavvenments or local authorities ector extitus and Development Banks lonal Creatisations ons	0 0 22 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 22 2 2 2 2 2 1 0 0 2 2 0 0 0 0 0 0	0 0 4 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ø	0 0 0 20 20 0 2 0 1 0 0 0 0 0 0 0	0 0 0 20 0 2 0 1 0 1 0	0 0 0 0 4 0 0 1 0 0 0 0
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		(2) Total value adjustments and provisions per c	country of counterparty excludes the As of 30/09/21		eneral coeditrisk ofjustments Stand ardised Approa		As of 31/12/2023	
	(minEUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	adjustments and provisions ²	Original Exposure ¹ Expose	re Value ¹ Risk esp	osure amount Value adjustments and provisions ²
Regiona Public s Mutilità Interna Instituti Cercora of unit	avarrament in central banks incomments ar La unbanks bank destant kan desattations bank desattations des des des des des des des des des de	2 0 192 17 17 5 5 10 0	2 0 1922 0 17 5 5 7 0	0 35 0 1 4 4 5		3 0 330 0 34 4 4 9 0	3 0 0 0 24 4 4 5 0	0 64 0 1 3 3 4
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Standar	dised Total ²	⁽⁴⁾ Original exposure, unike Exposure value, is r (2) Total value adjustments and provisions per of						•

⁽⁴⁾ Original exposure, unlike Deposure value, is reported befor (2) Total value adjustments and provisions per revealer - 1



European Banking Authority Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - gruppen

					Stand ardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %) Central avvernments or central banks								
	Central avvernments or central banks Regional avvernments or local authorities	0		0		0	0		
	Public sector entities		ő	0			0		
	Multilateral Development Banka	9		0					
	International Ordanisations	0	0	0		0	0	0	
	Institutions	4	4	1		3	3	1	
	Corporates	91	81	72		20	79	70	
	of which: SME	47	37	29		52	41	33	
	Retail	112	94	70		111	92	69	
NORWAY	of which: SME	0	0	0		0	0	0	
	Secured by mortaiales on immovable property	75	70	24		80	73	25	
	of which: SME	4	4	1			4	1	
	Exposures in default	0		0	U		0		
	Items associated with particularly high risk Covered bonds	0		0			0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment		ő	0			0		
	Collective investments undertakings (CIU)	8		0					
	Equity	0	0	0		0	0	0	
	Other exposures	32	32	25		34	34	24	
	Standardized Total ²				3				
		⁽²⁾ Original exposure, unlike Deposure value, is a	eported before taking into account	any effect due to credit conversion	factors or creditrisk mitigation tec	hniques (e.g. substitution effects).			
		(2) Total value adjustments and provisions per	combool combernatives cludes th	one for necuritination expression by	tincludes store rai r sufficiale adjust	munts			
		(c)							

			As of 30/09/2	1023			As of 31	12/2023	
	(minEUR, %)	Originat Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
DENMARK	Cellul annumentaria controlucione Cellul annumentaria controlucione Partis annumentaria controlucione contr	6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	0 0 0 0 7 7 7 7 7 8 8 8 8 8 8 8 8 0 0 0 0	0 0 0 1 1 2 2 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•	0 0 0 4 32 34 32 32 33 33 34 0 0 0 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2	0 0 0 4 57 14 15 26 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	Standardtsed Tota ²	(*) Original exposure, unlike Deposure value, is r	eported before taking into account	anv effect due to credit conversion	2 factors or credit risk militeation tech	niques (e.e. substitution effects).			
		(2) Total value adjustments and provisions per o							

⁽¹⁾ Original (2) Total va

.

			As of 30/09/2	023			As of 31/	12/2023	
	Interface, NJ	Original Exposure ¹	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁵	Exposure Value ¹	Risk expasure amount	Value adjustments an provisions ²
	Central avvernments or central banks	0	0	0		0	0	0	
	Regional dovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	1	0	0		0	0	0	
	Corporates	10	10	20		13	13	13	
	of which: SME	0	0	0		0	0	0	
	Retail	106	85	50		104	85	50	
LITHUANIA	of which: SME	83	80	46		83	82	47	
LITTOAN	Secured by mortaiales on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	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	
	Eauity	0	0	0		0	0	0	
	Other esposures	231	231	74		219	219	60	

fore taking into account any effect due to credit conversion factors or creditinsk mitigation techniques (e.g. substi purterparty excludes those for securitization exposures but includes general creditrisk adjustments. ⁽¹⁾ Original exposure, unlike Deposure value, is reporter (2) Total value adjustments and provisions per country.

					Standardised Ap	proach			
			As of 30/09/2	123			As of 31.	12/2023	
	(10) 505. (4)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Regional dovernments or local authorities	0	0	0		0	0	0	
	Regional adventments or local authorities Public sector entities			0			0		
	Public sector enoses Multilateral Development Banks	0	°,	0		ő	0		
	International Ordanisations			0		0	0		
	Institutions	154	154	4		212	212	4	
	Corporates	30	25	24		32	0	0	
	of which: SME	30	28	24		32	0	0	
	Retail	152	22	17		165	22	17	
UNITED KINGDOM	of which: SME Secured by mortalisies on immovable property	1	°	12		1	0	0 30	
	of which: SME		2						
	Exposures in default				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	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	•	0		0	0	•	
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 0 osure, unike Exposure

			Standardised Approach								
			As of 30/09/2	023				12/2023			
	(10) 508, %)	Original Exposure ¹	Esposare Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk expasure amount	Value adjustments and provisions ²		
	Central avvernments or central banks	0	0	0		0	0	0			
	Regional dovernments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Ordanisations	0	0	0		0	0	0			
	Institutions	0	0	0		40	0	0			
	Corporates	61	0	0		60	0	0			
	of which: SME	60	0	0		60	0	0			
	Retail	237 225	184	107		195	185	107			
ESTONIA	of which: SME	225	181	104		154	181	104			
	Secured by mortalates on immovable property of which: SME	0		0			0				
	of which: SME Exposures in definit			0			0				
	Exposures in denaut: Items associated with particularly high risk		, ,		0	, in the second s	0				
	Covered bonds						0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment		°	0				°			
	Collective investments undertakings (CIU)		-				0	-			
	Coulty	2	2	2		2	2	2			
	Other exposures	78	78	41		80	80	40			
	Standardised Total ²				2						

⁽⁴⁾ Original exposure, unlike Doposure value, is reported before taking into account any effect due to cre (2) Total value adjustments and provisions per country of counterparty excludes those for securitization

		Standardised Approach								
			As of 30/09/2	023			As of 31	/12/2023	Vidur adjustments an provisions ²	
	(mb.D.R. %)	Original Exposure ¹	Diginal Equation ' Equation' Education ' Education ' Education' Education ' Equation ' Education' Education ' Equation ' Education' Education ' Education'							
LUXEMBOURG	Antice accessments for a send transit	0 0 3 3 3 4 4 4 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 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0		20 0 0 10 11 11 11 11 11 11 11 11 11 0	38 0 0 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0			

¹⁰ Original-separate , while Desaure what, is reported before biding into account any effectidae to credit construction factors or credit-nic miligation-tochoniques (e.g., substration effectiv), (2) Total value adjustments and provisions per country of country party excludes those for securitization exposures ball includes general credit risk adjustments.

eba ^{European} Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach Skandinaviska Enskilda Banken - gruppen							
Consolidated data	Forming incomments or configurations Related incommendants are of a direction Relation and a second second second second Relations of the second second second second second second second second second Relation of the second secon	Original Lepenm* Exp 524 535 6 6 677 677 677 677 677 677 6	As of 31/63/2024 As of 31/63/2024 Rake at 0 325 0 0 0 0 0 0 0 0 0 0 0 0 0		dardised Approach	npinam ³ Expo 522 0 349 0 274 452 453 774 763 772 10	As of 360%25224	Norra Albania 200 200 200 200 200 200 200 20
	Interest and Constants Con	30 6 6 6 7 7 8 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	rituation position unlike in the rea cf. These have been selected unde As of 31/03/2024	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 21 21 21 21 21 21 21 21 21	45 0 41 1,554 2,000 9,283 9,293 9,283 9,283 9,283 9,283 9,283 9,293 9,283 9,293 1,293 1,20	45 0 41 1.534 2.000 7.000 As of 30/06/2024 As of 30/06/2024 Risk exp	ner anut Van Aforman as
SWEDEN	Central queres analysis of a characteristic of	2000 0 0 0 0 0 0 0 0 0 0 0 0	266 0 0 328 327 0 0 5 5 320 5 320 5 320 0 4 4 4 4 4 5 5 320 0 9 5 320 0 9 5 320 0 9 5 320 0 9 5 320 0 9 9 5 5 320 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	6 6 7 8 9 9 9 9 12 12 12 12 12 12 12 12 12 12	0 all initia mitigation technique werd credit initia adjustiventitia	271 0 0 105 275 275 275 275 275 275 275 27	221 3 3 4 5 5 223 223 223 50 6 43 6 43 6 43 1,105	6 6 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
	(MEP K) Scinic decommonly a catal and Reference access more to a catal	Original Exposure ¹ Dep	As of 31/03/2024 ssure Value ⁴ Risk et		ndardised Approach	nposare ¹ Espe	As of 30/06/2024 sore Value ¹ Risk exp	coure ansunt Value adjustments and generaters?
FINLAND	And an an an an Anna Anna Anna Anna Anna	0 0 0 4 4 6 100 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 36 5 27 2 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 3 4 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•	0 0 3 30 6 110 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 30 25 25 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
		(1) Original expenses, utilities Expenses states, in: (2) Total value adjustments and provisions per or Original Exposure ⁸ Exp	As of 31/03/2024	ose for securilisation exposures but includes ge	edirink miljulion techniqu enal credirink adjustments edardised Approach a and Original E		As of 30/06/2024 sure Value ¹ Risk exp	oure ansunt Value adjustments and provision ²
UNITED STATES	Annual procession of an unit of the second s	8 6 7 8 8 9 8 9 8 9 8 9 8 9 8 9 8 9 9 9 9 9	0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•			
		(2) Total value adjustments and previsions per c	contry of counterparty excludes th As of 31/03/2024	ose for securitisation exposures but includes ge	eral creditrisk adjustments odardi sed Approach		As of 50/06/2024 stre Value ¹ Risk exp	oureamunt Value adjustments and providens ⁴
GERMANY		3 315 6 5 5 5 7 7 8 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	3 0 330 0 8 5 7 7 7 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		C attribution and gation be chrisped	4 0 2460 0 22 2 2 11 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 50 52 22 3 3 4 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

(1) Drightal supposers, unlike Exposure value, is responsed before taking into account any effect due to credit conversion factors or credit his milipation inclusione (e.g.) (2) Total value adjustments and provisions per country of counterparty excludes those for securitization supposers but includes general credit his adjustments.

Credit Risk - Standardised Approach

Skandinaviska Enskilda Banken - gruppen

			Stand ardised Approach								
				63/2024			As of 30	/06/2024			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²		
	(min DJR, %) Central appendents or central banks		0	0		0		0			
	Regional governments or local authorities		0	0		0		0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	4	4	1		5	4	1			
	Corporates	25	84	74		22	85	78			
	of which: SME Retail	54	43	34		57	46	36			
	Retail of which: SME	105	30	67		111	90	60			
NORWAY	Secured by mortalates on immovable property	75	70	24		50	83	28			
	of which: SME			2		11	11	3			
	Experiences in default	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	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Easity	0	0	0		0		0			
	Other exposures Standardised Total ²	43	43	20	2	24	34	<i>D</i>			
(1) Original expanses variable Toppenses walkans, in respective Dative taking intersections and which can be an original toppenses walkanse of the taking intersection of the taking intersection of the taking intersection.											

			Standardised Approach									
			As of 31	/03/2024			As of 30	1/06/2024				
	InteR. N	Original Exposure ⁶	Exprosure Value ⁵	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central sovernments or central banks	0	0	0		0	0	0				
	Resional sovemments or local authorities Public sector entities		0	0		0		0				
	Public sector entries Multilateral Development Banks		0			0		0				
	International Organisations	0	0	0		0		0				
	Institutions	5	5	1		6		1				
	Corporates	75	75	65		74	74	64				
	of which: SME	18	18	14		18	18	14				
	Retail	45	44	31		45	43	31				
DENMARK	of which: SME	45	43	31		44	43	31				
	Secured by mortalizes on immovable property of which: SME	4	*	1		4		1				
	to write: SPIE	1	0	0		1		0				
	tems associated with particularly high risk		0			0		0				
	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 undertakines (CIU)	0	0	0		0	0	0				
	Eaulty	15	15	15		12	12	12				
	Other exposures	52	59	12		61	61	12				
	Standardised Total ²				2				1			
		(1) Original exposure, unlike Expos					ion effects).					

, unlike Exposure value, is reported be

			Standardised Approach								
			As of 31	03/2024			As of 30	1/06/2024			
	(minLUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²		
LITHUANIA	Ankel and ankels of ankels Ankel ankels Ankels ankels Ankels ankels Markels Markels Markels Ankel Anke	0 0 0 1 1 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	00007100000000000000000000000000000000	•	0 0 0 0 0 0 117 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
	Standardised Total ²				1				0		

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228 238 29 248 248 27 (1) Original sepsium, unlike Tipesar salae, insported before taking lists account any field due to credit coversion factors or credit number factors (e.g. substitution effects). Driginal exposure, unlike

					Scandardis	eo Approach			
			As of 31/	03/2024			As of 30	/06/2024	
	(min 108, %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central advernments or central banks	0	0	0		0	0	0	
	Regional dovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	•	0	0		0	0	0	
	Hultilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	223	223	5		409	422	8	
	Corporates	32	0	0		34	2	2	
	of which: SME	2	0	0		23	2	1	
	Retail	185	25	20		161	27	20	
UNITED KINGDOM	of which: SHE Secured by mortalizes on immovable property		0	0		1		0	
	Secured by mortaliais on immovable property of which: SME	01	61 0	20		22	20	10	
	Diversion: Since Exposures in default			0		0		0	
1	tooseres in cenaux tems associated with particularly high risk	ő	0	0	, v	0	ő	0	
	Covered bonds	0	0	0		0	0	0	
1	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	
1	Equity	2	2	2		2	2	2	
1	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				

en factors or creditrisk mitigation techniques (e.g. subs ut includes general creditrisk adjustments.

					Standardis	ed Approach			
			As of 31	63/2024			As of 30	/06/2024	
	Imp DR: 14	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central avvernments or central banks	°	0	0		0	°	0	
	Regional governments or local authorities		0	0		0		0	
	Public sector entities Multilateral Development Banks	°	0	0		0		0	
	International Organisations		0	0		0		0	
	Institutions	0	0	0		0	0	0	
	Corporates	61	1	1		101	2	1	
	of which: SME	60	0	0		100	1	1	
	Retail	230	180	104		189	179	103	
ESTONIA	of which: SME	221	179	103		181	178	103	
	Secured by mortalasies on immovable property of which: SHE		0	0		0		0	
	Diversion in default		0	0		0		0	
	Items associated with particularly high risk		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 undertakines (CIU)	0	0	0		0	0	0	
	Eauity	2	2	2		3	3	3	
	Other exposures	84	84	41		92	22	35	
	Standardised Total ²				1				1

		(2) Total value adjustments and pro	visions per country of counterpart	excludes those for securitisation e	oposures but includes general cre	Striskadjustments.			
					Standardis	ed Approach			
				03/2024			As of 30	/06/2024	
	(minLUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central advernments or central banks	37	37	0		36	36	0	
	Regional dovernments 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	110	0	0		265		0	
	Institutions	53	2	1		100		1	
	Corporates of which: SME	53	1	0		50		1	
	or which: SPIC	5	1	1		4			
	of which: SME		0	0				0	
LUXEMBOURG	Secured by mortalates on immovible property	0	0	0		0	0	0	
	of which: SHE	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
1	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0
		(1) Original exposure, unlike Expos	ure value, is reported before taking	into account any effect due to cred	Et conversion factors or creditrisk	mitigation techniques (e.g. substitut	on effects).		

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach Skandinaviska Enskilda Banken - gruppen

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original E	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	86,990	0	89,132	1,858	0	ò	54,735	0	56,860	1,544	0	0
	Institutions	33,324	24	27,140	5,494	5	18	32,114	25	26,089	5,122	5	18
	Corporates	163,462	346	135,692	37,326	56	473	164,452	647	138,428	38,361	245	523
	Corporates - Of Which: Specialised Lending	4,087	25	3,669	1,538	0	14	3,323	26	2,979	1,133	0	17
	Corporates - Of Which: SME	26,946	87	25,604	4,601	25	108	26,489	86	25,213	4,528	21	111
	Retail Retail - Secured on real estate property	67,219 59,566	150 60	64,559 57.668	6,581	96 38	163	68,907 61.073	151 65	65,918 58.870	6,797	102 44	167
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	974	60	942	211	36	53	1.261	65	1.226	4,633	44	50
Consolidated data	Retail - Secured on real estate property - Of Whiter: SHE Retail - Secured on real estate property - Of Whiter: non-SME	58,592	56	942 56,726	4.268	32	3	59.812	61	57.644	4,359	38	2
	Retail - Oualihing Revolving	56,592	50	50,720	4,200	32	0	59,612	61	57,544	4,339	30	53
	Retail - Other Retail	7.653	90	6.891	2.103	58	111	7,833	86	7.048	2.164	58	113
1	Retail - Other Retail - Of Which: SME	1,065	17	957	523	23	17	1,171	16	1.036	589	22	22
1	Retail - Other Retail - Of Which: non-SME	6,588	73	5.934	1.579	35	94	6,663	70	6.012	1.574	36	91
1	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
1	IRB Tetat ²				51,259						51,824		
		(1) Original suspenses	an contribut Promotions of		are taking into account any a								

(1) Original registrum, units Oppsaum wala, in opported before taking this accent any effect due to oradit contenion factors or oradit nits mitigates includues (a.g., substitution effects).
(2) RB. Total does not include the Securitation position unlike in the results prior to the 2029 searcha.
(3) Orbit hem one indevate construst are disclosed. These has been indecided one the Mollowing due. Construints and construction accent any effect due to orage due to the 2029 searcha.

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	xposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	25,962 7,387	0	26,399 6.567	338 873	0	0	16,625 7,041	0	17,067 6.176	249 779	0	0
	Corporates	66,206	161	58.183	11.300	56	217	68.282	396	59.696	11.916	201	255
	Corporates - Of Which: Specialised Lending	377	-	315	103	0		432	0	362	126	201	-
	Corporates - Of Which: SME	19.786	41	19.115	2.255	25	61	19.527	39	18.922	2.252	15	65
	Retail	55,823	97	53,688	4,194	31	103	57,468	98	54,998	4,450	38	108
	Retail - Secured on real estate property	51,425	33	49,624	3,121	13	23	52,856	37	50,748	3,290	18	25
SWEDEN	Retail - Secured on real estate property - Of Which: SME	698	3	620	90	4	1	987	3	976	155	5	1
SAAEDEIN	Retail - Secured on real estate property - Of Which: non-SME	50,727	30	48,934	3,030	9	22	51,869	33	49,771	3,135	14	24
	Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail Retail - Other Retail - Of Which: SME	4,399 658	65 13	4,064	1,073	19 11	80	4,610	62	4,250	1,161 299	20	83 14
		658 3.741	13 51	3,486	218 855	11	8	3.837	13	672 3.578	299 862	11	14
1	Retail - Other Retail - Of Which: non-SME	3,741	51	3,488	800	8	72	3,837	49	3,578	100	9	70
	Equity Other non credit-obligation assets	0		0	0	0	0		0	0		0	
	IRB Total												
J	ind that												

				As of	30/09/2023					As of	31/12/2023		
		Original 8	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	878	0	1,056	48	0	0	787	Ó	972	37	0	0
	Institutions	778	0	735	186	0	0	678	0	654	143	0	1
	Corporates	14,391	1	11,607	2,415	0	23	14,464	1	11,641	2,475	0	29
	Corporates - Of Which: Specialised Lending	465	0	378	119	0	0	382	0	324	104	0	0
	Corporates - Of Which: SME	1,353	1	1,170	144	0	2	1,296	1	1,091	115	0	2
	Retail	187	7	183	112	11	6	142	7	145	97	11	7
	Retail - Secured on real estate property	20	0	20	3	0	0	19	0	19	3	0	0
FINLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
THEFT	Retail - Secured on real estate property - Of Which: non-SME	20	0	20	3	0	0	19	0	19	3	0	0
	Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	167	7	163	110	11	6	123	2	125	95	11	6
	Retail - Other Retail - Of Which: SME	85 81	1	98 64	78 32	3	2	81 41	1	93 33	74 21	3	2
	Retail - Other Retail - Of Which: non-SME Equity	81	6	64	32	8	4	41	6	33	21	8	4
		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original 8	isposure ¹	Exposure Value ¹	Risk exposure	emount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value"		Of which: defaulted	and provisions
	Central banks and central advernments	27.645	0	27.645	299	0	0	2,893	0	9,893	123	0	0
	Institutions	2,020	0	1,944	426	0	0	2,124	0	2,077	446	0	0
	Corporates	3,677	0	2,997	831	0	2	3,156	0	2,577	873	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2	0	0	0	3	0	2	0	0	0
	Retail	66	0	65	6	0	0	72	0	69	7	0	0
	Retail - Secured on real estate property	61	0	61	6	0	0	67	0	65	6	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTILD STATES	Retail - Secured on real estate property - Of Which: non-SME	61	0	61	6	0	0	67	0	65	6	0	0
	Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5	0	5	1	0	0	5	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
1	IRB Total												

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

As of 2 As of 3 12/2023 Value acjuste Ris 167 1,922 12,383 493 918 1,682 52 0 52 0 1,630 108 1,522 205 1,651 10,031 467 790 1,427 51 0 1,378 105 1,378 105 1,270 0 66 1,398 10,385 412 834 1,431 52 0 52 0 1,379 90 1,280 29 1,672 12,799 446 950 1,889 52 0 52 0 1,636 102 1,534 4 140 2,548 131 162 433 8 0 8 0 425 141 285 0 15 0 1 0 0 0 9 3 164 2,458 142 165 450 8 0 450 8 0 442 150 292 0 0 0 13 0 0 0 0 13 4 9 0 16 0 0 12 0 0 0 12 3 8 NORWAY

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original B	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments
	(rels EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	2,949 1,986	0 0	2,963 1,712	40 303	0	0	967 1,958	0	981 1.722	17 248	0	0
	Corporates	11,729	6	8,874	2,588	0	24	11,575	47	8,743	2,582	37	27
	Corporates - Of Which: Specialised Lending	39	0	38	4	0	0	114	0	84	43	0	0
	Corporates - Of Which: SME	182	6	205	38	0	8	193	6	213	32	0	7
	Retail	389	5	336	189	8	7	391	5	338	190	8	7
	Retail - Secured on real estate property	12	0	12	1	0	0	15	0	14	2	0	0
DENMARK	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0 14	2	0	°
	Retail - Qualitying Revolving	0		0		0	0		0	0		0	
	Retail - Other Retail	377	5	323	188	8	7	376	5	323	188	8	7
	Retail - Other Retail - Of Which: SME	1	0	2	1	0	0	1	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	376	5	322	187	8	7	375	5	322	187	8	7
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Tetal												

							IRB Ap	proach					
				As of	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	2,661	0	2,693	251	0	0	4,520	0	4,554	391	0	0
	Institutions	1	0	0	0	0	0	1	0	0	0	0	0
	Corporates	4,945	21	4,322	2,669	0	25	5,034	15	4,402	2,828	0	29
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	117 799	2	107	64	0	1	188 771	2	170	115 422	0	2
	Corporates - Of Which: SPIE Retail	3,740	12	3.672	776	12	13	3,776	12	3,709	422	12	14
	Retail - Secured on real estate property	3,373	11	3,345	674	8	12	3,404	11	3,379	665		12
	Retail - Secured on real estate property - Of Which: SME	75		64	35	0	1	76	0	85	33	0	
LITHUANIA	Retail - Secured on real estate property - Of Which: non-SME	3.298	10	3,281	639	8	11	3.328	11	3.314	631	8	12
	Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	367	1	327	102	4	1	372	1	330	104	4	2
	Retail - Other Retail - Of Which: SME	46	1	37	14	4	0	47	0	37	14	4	0
	Retail - Other Retail - Of Which: non-SME	321	1	290	88	0	1	325	1	293	90	0	1
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

							IRB App	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	5,405	0	5.731	213	0	0	651	0	983	54	0	0
	Institutions	2,521	0	2,319	304	0	0	2,515	0	2,388	310	0	0
	Corporates	7,715	23	5,479	2,155	0	17	7,666	23	5,500	2,211	0	14
	Corporates - Of Which: Specialised Lending	1,002	22	897	301	0	11	918	23	829	259	0	11
	Corporates - Of Which: SME	81	0	74	29	0	0	219	0	206	91	0	1
	Retail	85	0	84	12	0	0	87	0	87	13	0	0
	Retail - Secured on real estate property	82	0	82	12	0	0	84	0	84	12	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0 82	0	0	0	0	0	0 84	0	0	0
ONTED INTODOLL	Retail - Secured on real estate property - Of Which: non-SME	82	0	82	12	0	0	84	0	84	12	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2		2	1	0	0	3	0	3	1	0	0
		0		0		0	0		0		-	0	
	Retail - Other Retail - Of Which: non-SME Equity	2		2		0	0	2	0	2	-	0	
	Other non credit-obligation assets		÷	0	0	0	0		0	0		0	, ,
	IBR Tetal												

							IRB Ap	proach					
				As of	1 30/09/2023					Aso	31/12/2023		
		Original Exposure ¹ Exposure Oriwhich: Value ¹ Of which						Original	Exposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments
	(min DJB, %)			VALUE		Of which:	and provisions		Of which:	Value		Ofwhich:	and provisions
	Central banks and central governments	ofdsated ofdsated											
	Central banks and central governments Institutions	1,804	0	1,806	146	0	0	1,946	0	1,954	154	0	0
	Corporates	4.000	10	3.553	2.235	0	14	3,950	0	3.564	2.192	0	14
	Corporates - Of Which: Specialised Lending	1	10	1	0	0		3,230		1	0	0	0
	Corporates - Of Which: Specialized Earlising Corporates - Of Which: SME	845	1	780	476	0	6	826	-	762	456	0	6
	Retail	3.655		3.571	388	16	10	3.682	-	3.604	386	16	
	Retail - Secured on real estate property	3,120	7	3.084	287	14	7	3.145	7	3.114	285	14	7
	Retail - Secured on real estate property - Of Which: SME	100	0	92	43	1	1	22	0	90	42	1	ò
ESTONIA	Retail - Secured on real estate property - Of Which: non-SME	3.020	7	2,991	245	13	6	3.047	7	3.023	243	13	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	535	1	488	101	2	3	537	1	490	101	2	2
	Retail - Other Retail - Of Which: SME	116	0	98	39	0	1	114	0	95	37	0	1
	Retail - Other Retail - Of Which: non-SME	418	1	390	62	1	2	423	1	395	63	1	1
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												1
	IRB Tetal												

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(rels EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	340	0	340	12	0	0	201	0	201	7	0	0
	Institutions	4,126	0	3,481	777	0	0	4,287	0	3,710	674	0	0
	Corporates	4,085	31	3,512	1,066	0	31	4,108	31	3,494	1,013	0	31
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	89	0	1.160	18 291	0	0	872	0	0 894	221	0	0
	Corporatas - OF Which: SME Retail	1,129		1,160	291	0	0	872	0	894	221	0	0
	Retail - Secured on real estate property	2		5	0	0	0	2	0	2	1	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0		0	
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	5		5	0		0	5	0	5		0	
	Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Ratail - Other Ratail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach Skandinaviska Enskilda Banken - gruppen

							IRB Ap	proach					
											1 30/06/2024		
		Original	Exposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments	Original E	isposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALDE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	75,356	0	77,397	1,750 5,239	0	0	80,431	0 26	82,428	1,756 5.537	0	0
	Institutions Corporates	32,327 163.711	26 701	26,284 136.004	5,239	213	20 515	32,169 162.094	26	26,287 134,709	5,537 38,234	5	37 490
	Corporates Corporates - Of Which: Specialised Lending	3.308	36	2,979	1.140	215	515	3.294	36	2,959	1.143	121	4210 22
	Corporates - Of Which: SME	26.150	111	24,700	4.548	90	97	25.518	95	24,201	4 778	78	85
	Retail	67,298	159	63,865	6.667	112	154	68,680	166	64.887	6.757	111	142
	Retail - Secured on real estate property	59,664	75	56,990	4,556	52	52	61,100	82	58,076	4,679	54	46
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,316	6	1,281	288	9	2	1,363	4	1,328	306	6	2
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	58,348	69	55,709	4,268	44	50	59,736	78	56,749	4,373	48	44
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,634	84	6,875	2,112	59	103	7,581	84	6,811	2,078	58	97
	Retail - Other Retail - Of Which: SME	1,185	20	1,056 5,819	599 1.513	25 34	22 81	1,161 6.420	19	1,026	579	23 35	19
	Retail - Other Retail - Of Which: non-SME	6,450	64	5,819	1,513	34	81	6,420	64	5,784	1,499	35	77
	Equity Other non-credit-obligation assets	•	0	0		0		0	0	•	0	•	
	IRS Total ²				52,094						52,284		
		(1) Original export	ure, untike Exposu	ire value, is reporter	before taking into accourt	t any effect due to	credit conversion fa	actors or credit risk	mitigation technic	ques (e.g. substitut	ion effects).		

the Secur

							IRB Ap	proach					
											30/06/2024		
		Original	Exposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	11,501	0	11,896	241 748	0	0	13,950	0	14,131	219 733	0	0
	Institutions Corporates	6,700	426	5,814 57.038	748	190	242	6,817 65.764	0 421	5,936 57,384	733	22	232
	Corporates Corporates - Of Which: Specialised Lending	415	420	353	11,560	150	242	405	421	351	11,762	20	232
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME	18,743	62	17.987	2,250	89	58	18.862	55	18,207	2.428	77	48
	Retail	55,874	105	52.952	4.309	47	98	57.069	113	53,802	4.348	50	9.4
	Retail - Secured on real estate property	51,413	44	48,846	3,187	23	22	52,655	52	49,751	3,268	26	20
OWEDEN	Retail - Secured on real estate property - Of Which: SME	1,040	5	1,030	167	8	1	1,085	4	1,074	181	6	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	50,373	38	47,816	3,020	15	21	51,570	48	48,677	3,087	21	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,461	61	4,105	1,122	23	76	4,414	61	4,050	1,080	24	74
1	Retail - Other Retail - Of Which: SME	784	17	686	306	14	15	754	16	651	284	14	13
1	Retail - Other Retail - Of Which: non-SME	3,677	44	3,419	816	9	61	3,660	45	3,399	795	10	60
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

				As o	31/03/2024					As o	1 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	825	0	1,005	38	0	0	23,795	0	23,981	257	0	0
1	Institutions	607	0	584	142	0	0	640	0	614	150	0	1
	Corporates	14,495	1	11,707	2,458	0	27	14,373	1	11,705	2,497	0	33
	Corporates - Of Which: Specialised Lending	385	0	326	102	0	0	369	0	313	107	0	5
	Corporates - Of Which: SME	1,260	1	1,061	112	0	2	677	1	595	80	0	1
	Retail	139	7	141	97	12	6	136	7	138	94	11	6
	Retail - Secured on real estate property	18	0	18	3	0	0	19	0	19	3	0	0
FINI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	18	0	18	3	0	0	19	0	19	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	121	7	123	94	11	6	117	7	118	90	11	6
	Retail - Other Retail - Of Which: SME	82	1	94	74	4	2	80	1	90	72	3	2
	Retail - Other Retail - Of Which: non-SME	38	6	30	20	8	4	36	6	28	18	8	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
1	IRB Total												

							IRB Ap	proach					
				Aso	31/03/2024					A5 0	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VADE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	26,077	0	26,077	281	0	0	28,695	0	28,695	305	0	0
	Institutions	2,077	0	2,032	426	0	0	2,267	0	2,163	456	0	0
	Corporates	3,388	0	2,568	883	0	1	3,391	0	2,691	924	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3	0	2 67	0	0	0	2	0	1 69	0	0	0
	Retail	73	0		6	0	0	75	0		6		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	69	0	63	5	0	0	71	0	65	5		0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	69	0	63		0		71	0	65	6		0
	Retail - Qualifying Revolving	603	0	63		0	0	/1	0	60	0		0
	Petail - Other Petail	ě	0	6		0		6	0		1	, in the second s	0
1	Retail - Other Retail - Of Which: SME		0	0		0		0	0		0		0
1	Retail - Other Retail - Of Which: non-SME	5	0	4	1	0	ő	5	0	4	1	ő	0
	Equity		0	0	0	0	0	0	0	0	0		0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	iure, untike Exposu	re value, is reporte	i before taking into accour	nt any effect due to	credit conversion fa	actors or credit risi	mitigation technic	jues (e.g. substitut	on effects).		

									IRB Ap	proach					
													1 30/06/2024		
				Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
			(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
			s and central governments	23,604	0	24,717	301	0	0	4,569	0	5,843	129	0	0
		Institutions		4,118	24	2,615	819	0	17	3,889	25	2,576	827	0	21
		Corporates		14,551	87	11,693	4,648	0	69	13,650	57	10,826	4,474	0	49
			Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	594 798	0	564 672	249	0	14	568	0	5-40 698	238		15
		Retail	Corporates - Or Writen: SPIE	33	0	33	301	0	14	37	0	37	647		15
		PARTAR	Retail - Secured on real estate property	33	0	33	1	0		35	0	37	°.		0
			Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	31		0		35	0	35	0		0
GERM	1ANY		Retail - Secured on real estate property - Of Which: non-SME	31	0	31	4	0		35	0	35	4		0
			Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
			Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
			Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
		Equity		0	0	0	0	0	0	0	0	0	0	0	0
			idit-obligation assets												
		IRB Total													

2024 EU-wide Transparency Exercise Credit Risk - IRB Approach

. Skandinaviska Enskilda Banken - gruppen

							IRB Ap	proach					
				As o	131/03/2024						1 30/06/2024		
		Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	291	0	326	6	0	0	130	0	165	5	0	0
	Institutions	1,747	0	1,507	149	0	0	1,693	0	1,441	152	0	0
	Corporates Corporates - Of Which: Socialised Lending	12,745 442	1	10,258 410	2,560	0	15	12,673 387	16	10,047	2,485		17
	Corporates - Of Which: Specialised Lenging Corporates - Of Which: SME	799	0	410	130	0	2	857	0	738	108		2
	Corporates - Or White: SHE Retail	1.635	8	1,396	423	11	*	1.621	8	1.381	429	11	8
	Retail - Secured on real estate property	50	1	49	*	0		51	1	50	8		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	50	1	49	8	0	0	51	1	50	8	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,585	7	1,347	415	10	8	1,570	7	1,331	421	10	7
	Retail - Other Retail - Of Which: SME	105	1	103	145	3	3	108	1	107	150	3	3
1	Retail - Other Retail - Of Which: non-SME	1,480	6	1,244	269	7	5	1,462	6	1,225	271	7	5
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												-
	IRS Total												
		(1) Original expos	ure, unške Exposu	re value, is reporte	d before taking into accour	t any effect due to	credit conversion fa	actors or credit risk	emitigation technic	ques (e.g. substitut	ion effects).		

							IRB Ap	proach					
				Aso	31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments Institutions	2,581 1.843	0	2,590	33 246	0	0	355 1.596	0	387 1.452	39 207	0	0
	Institutions Corporates	1,843	43	1,690	246 2.554	20	28	1,596	43	1,452 8,437	207	21	28
	Corporates Corporates - Of Which: Specialised Lending	11,260	4.5	84	42	20	20	11,139	43	82	2,636	0	20
	Corporates - Of Which: SME	119	6	140	21	0	7	97	6	115	29		7
	Retail	387	5	335	188	8	6	389	5	335	187	8	6
	Retail - Secured on real estate property	14	0	13	2	0	0	17	0	16	2	0	0
DENMARK	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	14	0	13	2	0	0	17	0	16	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	373	5	321	186	8	6	372	5	319	184	8	6
	Retail - Other Retail - Of Which: SME	1	0	2	1	0	0	3	0	3	2	0	0
1	Retail - Other Retail - Of Which: non-SME Equity	371	5	320	185	8	6	369	5	316	182	7	6
	Equity Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0		0
1	IRB Total												-
	IND IOLAL												

							IRB App	proach					
				As o	31/03/2024					Aso	1 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VADE		Of which: defaulted	and provisions		Of which: defaulted	VADE		Of which: defaulted	and provisions
	Central banks and central governments	3,940	0	3,969	351	0	0	3,201	0	3,223	309	0	0
	Institutions	1	0	1	0	0	0	1	0	0	0	0	0
	Corporates	5,023	15	4,391	2,845	0	30	5,207	9	4,542	2,978	0	27
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	185 715	2	169	137 391	0	6	315 706	1	269	194		3
	Corporatos - Or WHICH: SPIE	3.807	13	3,738	777	15	14	3,892	13	3.821	403	16	12
	Retail - Secured on real estate property	3,430	13	3,738	674	15	14	3,498	13	3,621	697	15	12
	Retail - Secured on real estate property - Of Which: SME	77	0	65	34	0		79	0	68	38		1
LITHUANIA	Retail - Secured on real estate property - Of Which: non-SME	3.353	11	3,335	640	12	12	3.419	11	3.401	659	13	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	377	1	338	103	4	2	394	1	353	109	3	1
	Retail - Other Retail - Of Which: SME	45	0	36	12	3	0	48	0	39	11	2	0
	Retail - Other Retail - Of Which: non-SME	332	1	302	92	0	1	345	1	314	98	0	1
	Equity Other non credit-abligation assets	0	0	0	0	0	0	0	0	0	0	•	0
	IRB Total												

							IRB Ap	proach					
				Aso	31/03/2024					As of	30/06/2024		
		Original	Exposure ¹	Exposure Value ⁵	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vatue		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	1,202	0	1,504	71	0	0	313	0	617	42	0	0
	Institutions	2,609	0	2,451	300	0	0	2,607	0	2,246	438	0	13
	Corporates	7,965	24	5,815	2,327	0	21	7,884	39	5,677	2,259	0	21
	Corporates - Of Which: Specialised Lending	936	23	844	270	0	11	907	24	824	257	0	11
	Corporates - Of Which: SME	221	0	209	92	0	1	191	0	177	92		1
	Retail Retail - Secured on real estate property	84 80	0	84 80	14 13	0	0	93 90	0	89 86	14 13		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	80	0	80	13	0		90	0	80	13		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	80	0	80	13	0		90	0	86	13		0
	Retail - Qualifying Revolving		0	0		0		0	0	0	0		0
	Retail - Other Retail	4	0	4	1	0	0	3	0	3	1		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	3	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IIB Total												

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

							IRB Ap	proach					
				Aso	31/03/2024					A5 0	30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min TLIR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	1,905	0	1,913	153	0	0	1,918	0	1,922	152	0	0
	Institutions Corperates	4.021	11	1 3.641	2,283	8	13	1 4.056	18	1 3.712	2,283		0
	Corporates - Of Which: Specialised Lending	4,021	1	3,641	2,263	0	13	4,056	10	3,712	2,263		0
	Corporates - Of Which: SME	862	8	797	484	0	5	891	3	836	515	0	2
	Retail	3,700	9	3,616	391	15	9	3,754	9	3,668	396	12	7
	Retail - Secured on real estate property	3,164	8	3,128	291	13	7	3,224	7	3,185	297	11	5
ESTONIA	Retail - Secured on real estate property - Of Which: SME	96	0	88	40	0	0	95	0	88	41	0	0
ESTONIA	Retail - Secured on real estate property - Of Which: non-SME	3,068	8	3,040	250	13	7	3,129	7	3,097	256	11	5
	Retail - Qualifying Revolving Retail - Other Potail	535	0	0	100	8	0	530	0	483	98		0
	Retail - Other Retail - Of Which: SME	115	1	900	37	2	1	115	1	463	35	1	0
	Retail - Other Retail - Of Which: non-SME	420	1	392	62	1	1	415	1	387	62	1	1
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRS Total												1

							IRB Ap	proach					
				Aso	f 31/03/2024					A5 0	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	231	0	231	9	0	0	339	0	339	13	0	0
	Institutions	4,530	0	3,906	681	0	0	4,711	0	4,011	691	0	0
	Corperates	4,826	32	4,294	1,057	0	32	4,683	33	4,149	1,034	0	32
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	1,385	254	0	0	1.285	0	1,296	0 213		0
	Corporates - Of Which: SME Retail	1,388	0	1,385	254	0	0	1,285	0	1,296	213		0
	Retail - Secured on real estate property		0	-		0		2	0				0
	Retail - Secured on real estate property - Of Which: SME	ő	0	0	ő	0	ő	ó	ő	ő	0	ő	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	6	0	5	0	0	0	7	0	6	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



							dinaviska Enskilda Banken -							
						O.A.	As of 31/12/2023	Support						
						Dire	ect exposures							1
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	1ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance si	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mme Total	Austria													
10-34 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0 0 2 0 1242 11 11 1377	0 0 2 0 0 124 11 137	0 0 2 0 0 0 0 11	0 0 0 0 0 0 0		0 0 0 0 124 224			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
10-34 [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	11/	13/	13	0	U	124		0 0	0		0		0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0-34] [34-1Y] [34-1Y] [27-3Y] [37-5V] [57-10Y] [107-more Total	Czech Republic													
10-34 [3-34] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	7 1400 0 32 72 6 2595	7 1 34 0 0 0 0 0 0 0 103	0 1 0 0 0 0 60 60 60 62			7 0 11 0 0 0 0 8	1 6 5 14 28	7 289 1 394 1 52 3 746 0 1,352 5 1,012 4 4,319	2 13 2 9 10 18 270 324	316 132 175 103 196 243 2,410 3,576			2
[0 - 34] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	200 2 8 5 5 2 2 9 9 2 2 2 2 2 2 2 2 2 3 8 7 3 8 7 3	2 8 15 21 90 229 2	0 0 0 0 0 0 0			2 8 15 21 90 229 2 2 8 7 8 7			0 0 0 0 0 0 0 0		15 20 0 23 12 0 71		



							dinaviska Enskilda Banken -							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 40 2 57 12 10 22 213	0 40 2 57 12 10 10 92 213				0 0 2 6 12 10 92 123	117 5 27 31 24 24 38 26 26 56	731 545 286 371 588 415 259 3,196	6 11 15 8 36 14 41 131	375 265 580 534 942 197 371 3,283	0 0 150 0 150		12
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 63 37 106 0 0 0 0 0 205	0 63 37 106 0 0 0 0 0					54 22 6 6 6 6 7 8 8	2,056 956 0 0 0 0 0 0 0 0	32 9 0 0 0 0 0 0 0	937 248 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		16
10 - 3M1 13M - 1Y1 [1Y- 2Y] [2Y- 3Y] [3Y - 5Y] [10Y - more Total	Germany	2 183 219 249 3 3 0 0 0	54 3 0 0	0 0 26 0 3 3 0 0 0 0 29			0 183 136 0 0 0 0 319		2 0 179 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		68
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Italy													



							dinaviska Enskilda Banken -							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative minacial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Latvia	1 7 81 80 77 9 31 285	1 7 81 80 77 9 31 285	0 0 0 1 4 0 5			1 7 3 60 38 1 31 31					0 2 3 5 1 0 2 2 0 3 5		60
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	5 31 16 18 300 227 0 227 0 805	303 227	0 0 9 3 0 0 0			1 6 19 36 90 0 157					0 8 0 1 10 0 19		119
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg							(22 22 20 22 22 22 22 22 23 23 23 23 23 23 23 23	0 0 742 302 124 329 202	3 6 24 6 23 16 2 3	50 184 416 45 381 471 471	000000000000000000000000000000000000000		
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Malta								1,096		1,095			
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland											000000000000000000000000000000000000000		
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Portugal													
[0.34] [3.4] [3.4] [3.4] [3.4] [3.4] [5.4]	Romania													



							dinaviska Enskilda Banken							
							As of 31/12/2023	- • •						
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Totate arrying amount of non- derivative inclusions are set 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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	Slovenia													
10-3M1 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	526 25 522 235 550 667 30 2,966	10	483 1 881 124 210 219 10 1,928	0 0 0 0 0 0 0 0		43 12 47 38 25 1 0 167	175 32 80 12 51 71 34 455	10,609 9,257 8,557 7,591 9,573 5,441 307 51,335	33 63 106 4	11,019 11,482 10,035 3,960 164	60 65 1 0		52
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom							1 0 0 0 0 17 0 17 17 18	85 0 0 0 0 126 0	0 0 0 0 14 0 0 14	0 0 0 315 0 0	324 0 0 0 0 0 0 0 0 324		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more Total	Iceland													
10:34 [0-34] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	• 												
[0 - 34] [3 - 44] [3 - 47] [4 - 47] [4 - 47] [4 - 47] [5 - 47] [5 - 40] [5	Norway	10 16 50 145 79 363 363 20 20 6822	10 16 50 71 79 363 20 20	9 16 45 71 79 363 20 603	0 0 0 0 0 0 0 0 0 0		1 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 1 2 1 1 0 0 0	261 4 20 39 11 50 0 0 385	26 0 1 1 1 1 1 1 29 29	778 9 27 19 9 9 9 0 0 851	0 0 0 0 0 0		1



		Skandinaviska Enskilda Banken - gruppen												
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
											1			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net											amount
		nnancial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				ior douing	profit or loss	comprehensive income								
[0-3M[1	456	1	250	0		
[3M - 1Y [[1Y - 2Y]		0	0	0			0		L 200	0	0	0	a a	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Australia	0	0	0			0		0 0 0 0	0	0	0	0 0 0	
[10Y - more Total [0 - 3M]		0	0	0			0	10	0 0	0	0	0	0 0	0
[3M - 1Y [[1Y - 2Y [0	0	0			0			0	0	0	a a	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Canada	0	0	0			0		0 0	0		0	a a	
[10Y - more Total [0 - 3M [0	0	0			0	14	0 0	0	0	0	0	0 0
[3M - 1Y [[1Y - 2Y [0	0	0			0		0 0 0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hong Kong	0 0 0	0	0			0		0 0	0	0	0	a a	
[10Y - more Total		0	0	0			0		0 0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0			0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Japan	0	0	0			0		0 0	0		0	0 0	
[10Y - more Total		0	0	0			0		0 0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y]		98 0	0 88 0	0			0	71	0 0 0 1,009	0	. 136 0 0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [U.S.	0	0	0			0	15 101 64	7 761 791 5 192	2 47	920 45	0	0 0	
[10Y - more Total		0 98	- 0 98	0		0	0	25:	3 753	5	143 1,719	0	0	4
[0-3M] [3M-1Y] [1Y-2Y]		0 0 0	0	0			0		0 0 0	11 0 0	298 0 0	0 0 0	0 0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China	0	0	0			0			0	0	0	0	
[10Y - more Total		0	0	0			0		0	0	0	0	0	0 0
[0-3M] [3M-1Y] [1Y-2Y]		0 0 0	0	0			0		0 0	0	0	0 0 0	0 0	
[2Y - 3Y [[3Y - 5Y [Switzerland	0	0	0			0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0	0	0			0		0 0	0	0	0 0 0	0 0	0 0
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0			0		0 14 0 0 0 0	2 0 0	317	234 0 0	0	
[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA	0	0	0			0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0 0	0	0 0 0			0		0 0	0	0	0 0 234	0 0	0 0



General governments exposures by country of the counterparty

			Skandinaviska Enskilda Banken - gruppen As of 31/12/2023											
								0.11						
						Dire	ect exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			1
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of ahort positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fail 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	Other Central and eastern Europe countries non EEA	0 0 0 3 0 0 0 0	0 0 0 3 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		D 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	3 0 0 0 315 0 0 335 0 0 3355	3 0 0 315 0 335	0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 315 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 768 0 769 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 377
10 - 3M [13M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													
[0-3M] [3H-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 52 5 68 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 12 0 0	16 () () () () () () () () () () () () ()			D 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10/-more Total	Others	0 0 3 5 5 0 0 0 0 0 1 2	0 0 3 5 5 0 0 0 0 12	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0				5 122 5 378 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 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 18

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

(2) The expe ted cover only exposures to central, regional and local gove ower 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 sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive 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 colume. This time does not include exposure to counterparts (other than sovereigh) 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, Montenesto, Serbia and Turkey,

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

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

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

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



							dinaviska Enskilda Banken -							
						O.A.	As of 30/06/2024	Support						
						Dire	ect exposures							1
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance si	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1'-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria													
Total [0.3Mf] [3M.1Y] [1Y.2Y] [2Y.3Y] [3Y.5Y] [5Y.10Y] [07.more Total	Belgium	50 0 1 0 0 141 25	50 0 1 0 0 141 25	50 0 1 0 0 21 25	0 0 0 0 0 0 0 0		0 0 0 0 120 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
Total [0.3M[[3M.1Y[[1Y-2Y[[2Y.3Y[[3Y-5Y[[5Y-10Y[[107-more Total]]]]]]]]]]]]]]]]]]]	Bulgaria	217	217	96	0	0	120		0 0	0	0	0		0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Cyprus													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
10.34 [0-34] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	16 27 40 399 46 113 5 5 642	4	1 27 0 396 0 78 4 4 507			16 0 16 0 0 0 0 31	6 5 13 26	7 830 0 0 1 133 5 555 0 868 2 1,549 7 1,137 7 5,152	18 17 2 16 12 15 288 369	1,411 137 99 172 560 302 2,081 4,75 2	0		19
10-34 10-34 134-14 14-24 14-24 14-24 134-54 134-54 154-104 104 104 104 104 104 104 104	Estonia	22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2 6 21 27 81 220 81 220 1	0 0 0 0 0 0 0 0			2 6 21 27 81 220 1 220 357			0 0 0 0 0 0 0	0 0 8 4 0 0	4 29 12 0 22 14 1		62



							dinaviska Enskilda Banken -							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	1ce sheet	
												Off-balance st	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative infanciacassets (fier											uniount
			of short positions)		of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y]		0	0	0	0	C	0	11	594	5	469	0		
[1Y - 2Y [[2Y - 3Y [Finland	7 65	7	0	0		7	41	364 149 631	1 10 24	396 310	0 150		
[3Y - 5Y] [5Y - 10Y] [10Y - more	4	45	45	0	0		1 45 54	36	489 252	34 16 41	1,080 195 368	0		
Total [0-3M[[3M-1Y]		214 0 0	214 0 0	0	0	0 0 0	120 0 0	170	2,760 0 0	127 139 31	3,387 1,841 512	150 0 0		12
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France	130 45 25	130 45 25	0	0	0	0	0	0	0	0	0		
ISY - 10Y I [10Y - more Total		0	200	0	0	0	0		0	0 0 171	0 0 2,352	0		16
10-3M1 [3M-1Y]		9 245 203	9	0	0	0	8 164 133	0	1	0	0	0		
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Germany	203 205 0	203 205 0	14 77 0	, o	0	133 45 0	11 0	88 0 0	0	0	0		
[5Y - 10Y [[10Y - more Total		0 0 662	0 0 662	0000	0 1 0 2 0	0	0 0 349	21	0 0 176	0	0 0 0	0		77
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [Croatia													
[10Y - more Total	-													
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Ireland													
[10Y - more Total [0 - 3M [-													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Italy													
[10Y - more Total	1													



							dinaviska Enskilda Banken -							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	leet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives wit	h negative fair value			
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
nosidadri hitarity	ounty negon	financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[[3M-1Y]		0	0	0	0		0		56	0	26	1	0	
[1Y - 2Y [[2Y - 3Y [Latvia	44 48 85	44	0	0		38 30		0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y [[10Y - more		77 5 29	77 5 29	0	0		30 1 29	6	0	0	0	4 5 0	0	
Total [0-3M[[3M-1Y]		288 22 40	288 22 40	0	0		128 0 6	((0 0	0 0 0	26 0 0	14 1 7	0 0 0	60
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Lithuania	79 148 330 372	79 148 330	1	0		17 11 40		0	0	0	0 1 14	a a	
ISY - 10Y I [10Y - more Total		372 0 991	0	4077	0		83 0 156		0	0	0	17 0 40	0 0	148
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	15	0 725	5 5 30	50 329 245	0	0 0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Luxembourg	0	0	0	0	0	0	23 6 30	340 386 542	0 20 6	0 241 66	0	0 0	
[10Y - more Total [0 - 3M [0	0	0	0		0	18 20	192	3	47 979	0	0	0
[3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Malta													
Total [0-3M[-													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Netherlands													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y]		0	0	0	0	C	0		0	0	0	0	0	
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Poland	0 0 0	0	0	0		0		0	0	0 0	0 0 0	0 0	
[5Y - 10Y [[10Y - more Total		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]	Portugal													
[107 - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Romania													
[10Y - more Total	1													



							dinaviska Enskilda Banken							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total goos carrying amount of non-derivative financial assets	Totate arrying amount of non- derivative inclusions of the second	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Stovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [3Y-5V] [3V-10Y] [10Y-more Total	Slovenia													
10 - 3M1 [3M - 1Y1 [1Y - 2Y1 [2Y - 3Y1 [3Y - 5Y1 [5Y - 10Y1 [10Y - more Total	Spain													
10-34 [0 - 34] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	270 821 265 763 1,635 1,035 110 4,035	270 798 200 105 351 542 109 2.374	263 788 25 15 274 540 109 2,013	0 0 0 0 0		7 10 59 30 30 2 2 0 138	72 58 26 17 64 45 28 309	10.336 18,444 8,994 7,809 10,326 4,591 496 60,994	78	16,306 10,420 12,106 10,950 3,861 72	95 1,191 116 2 192 1 1 0 0 1,597		57
Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10' - more Total	United Kingdom	**************************************					248 0 0 0 0 0 0 0 0	309 2 0 0 26 4 4 0 33	133 0 0 431 131 0	522 1 0 0 0 0 0 0 0 0	62,851 233 0 0 0 0 0 0 0 0 0 0 233	1,997 470 0 0 0 0 0 0 0 0 470		57
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland								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	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	294 242 194 89 31 282 99 90 1,222	194 89 31 279 90	224 236 187 89 31 229 90 90 1,186	0 0 0 0 0 0 0 0 0 0		1 0 6 0 0 0 0 0 0 7 7	0 1 2 1 0 0 0 0 5	40 20 34 14 5 5 5 35 35	0 0 1 1 2 2 1 0 5	22 9 36 56 11 26 196	0 0 0 0 0 0 0 0 0 0		2



				Skandinaviska Enskilda Banken - gruppen										
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ce sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Australia									40 0 0 0 0 0 0 0 4				
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong								822 0 0 0 0 0 0 0 0 0		775			
[0.3M] [3M-1Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [107-more Total	Japan											000000000000000000000000000000000000000		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	102 0 0 0 0 0 0 0 0 0 102 102	102 0 0 0 0 0 0 0 0 0 0 0					(65 234 35 186 4 316 846	0 811 839 339 1,149 55 887 4,141	0 11 3 6 14 0 0 0 0	0 221 405 68 479 0 0 0 0	0		
[0-3M[[3M-1Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China								434 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [0.3M] [17-2Y] [27-3Y] [37-5Y] [57-107] [107-more Total	Switzerland													
Total [0-3M[[3M-1Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-107] [107-more Total	Other advanced economies non EEA				0 0 0 0 0 0 0				000 384 00 00 00 00 00 00 00 00 00			27 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

			Skandinaviska Enskilda Banken - gruppen As of 30/06/2024											
								0.11						
						Dire	ect exposures							
	(min EUR)			On balance she	eet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			1
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]		0	0	0	0		0		0 0	0				•
[1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	002200	0	0 0 0 0	0		0			0				0
Total [0-3M]		2	2	0	0		2		0 0	0		743	7	0 0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [] 15Y - 10Y [Middle East	0 0 284 0	0 0 294 0	0 0 0 0	000000000000000000000000000000000000000		0 0 0 294 0			000000000000000000000000000000000000000			5 5 5	0 0 0 0
f10Y - more Total f 0 - 3M f		0 294	0 294	0	0	(0 0 294		0 0	0		761	1	0 33
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Latin America and the Caribbean													
Total [0 - 3M [[3M - 1Y [0	0	0	0		0		0 100	0				0
[1Y - 2Y [[2Y - 3Y [Africa	0	0	0	0		0			0	0			0
[3Y - 5Y [5Y - 10Y [10Y - more		0	0	0	0		0			300	88			0
Total 1 ME - 0 1		0	0	0	0		0	-	6 320 9 690 7 599	3 12	88 952 496	2 0		0 0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [7	7	0	0		0		0 0	0	450			0
[3Y - 5Y[[5Y - 10Y [[10Y - more	Others	0	0	0	0	0	0			0	0			0
Total		12	12	0	0		0	10	6 1,278	20	1,445	2 (0 18

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

(2) The expo ted cover only exposures to central, regional and local gove ower 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 sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive 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 colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

(5) Peridual countries not rep rted separately in the Tra

Regions:

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

Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Skandinaviska Enskilda Banken - gruppen

As of 30/09/2023 As of 31/12/2023 Accumulated impairment, credit risk and provisions⁴ Accumulated impairment, credit risk and provisions⁴ hanges in fair value due to Collaterals and financial guarantees received on no performing exposures guarantees receiv performing exp On non-performing exposures³ On non-performing exposures³ Of which performing but past due >30 days and <=90 days Of which performing but past due >30 days and <=90 days on performing exposures Of which Stage 3⁸ Of which Stage 3⁸ 56,419 27,982 20,926 1,401 4,423 37,318 14,965 7,422 1,416 4,828 securities (including at amortised cost and fair value) 991 Other financial corporation: 1,030 234 180,652 270 1,681 9,013 13,414 93,155 28,735 18,447 63,119 269 183,649 1,871 General governmer 6,936 15,50 93,82 29,24 18.54 65,361 56,695 3,612 265,053 58,71 3,82 235,931 84,555 84,736 36 131 129 69 F-BALANCE SHEET EXPOSURES 36 75 6 129 15 the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instrume ubject to impairm osuns

rthere the cu ount of expected credit losses since initial recognition for financial instr subject to impairment, the ated negative changes in fair valu et exposures routh profit or los

¹⁰ For the sch dates due them, accountant in spannets and constant with the PROP spannets and constant with the PROP spannets and provided grant dates and constant with the PROP spannets and provided grant dates and constant with the PROP spannets and provided grant dates and provided grant da

¹⁰ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Skandinaviska Enskilda Banken - gruppen

	Acr of \$1109/2024											A to at 2010/0.2024											
		Gross	Gross carrying amount/Nominal amount			Accumulated impairm credit risk and provisio	ent, accumulated negative ch ins ⁴	anges in fair value due to			Gro	is carrying amount/ Nominal	amount		Accumulated impairm credit risk and provisio	fair value due to							
		Of which performing but past due >30 days and <=90 days	performing but past		Of which non-performing ¹				Collaterals and financial guarantees received on non- performing exposures		Of which performing but pa: due >30 days and <=90 day		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures					
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸		Of which Stage 3 ⁸			,-	uj x	Of which: defaulted	Of which Stage 3 ⁸		٥	f which Stage 3 ⁸							
Cash balances at central banks and other demand deposits	60,013	0		0 0		0	0		0 0	61,95	3 (o 6	1	0 0	0	0	0					
Debt securities (including at amortised cost and fair value)	13,103	0		0 0			0		o o	15,60	2 0		o 6		• •	0	0	0					
Central banks	5,427	0		0 0		0	0		0 0	8,10	9 0		o c		0 0	0	c	0					
General governments	1,676	0		0 0		0	0		o o	1,84	3 0		o c		0 0	0	a						
Credit institutions	4,757	0			0	0	0		o o	4,45	6 (o c		o o	0	c						
Other financial corporations	980	0		0 0		0	0		0 0	94	5 0		o c		0 0	0	c	0					
Non-financial corporations	263	0		0 0		0	0		0 0	25	o (o c		0 0	0	c	0					
Loans and advances (including at amortised cost and fair value)	182,092	167	78	8 648	556	304	313	24	4 320	182,90	2 145	75	617	55	2 308	297	244	283					
Central banks	276	0		0 0		0	0		0 0	21	8 0		o c		0 0	0	c	0					
General governments	1,859	0		0 0		0	0		0 0	1,89	7 1		o c	1	0 0	0	c	0					
Credit institutions	9,128	0		1 1	1	0	0		0 0	7,20	2 0		1 1		1 0	0	c	0					
Other financial corporations	14,167	1	19	9 19	15	5	13	1	3 0	15,61	3 10	1	9 19	1	9 15	15	15						
Non-financial corporations	93,617	38	51	5 448	375	225	236	17	1 169	93,95	6 5	44	14 413	36	2 229	219	169	114					
of which: small and medium-sized enterprises	28,090	7	10	3 83	84	67	28	2	5 56	29,05	0 7	10	10 70	7	7 84	27	23	51					
of which: Loans collateralised by commercial immovable property	18,331	1	25	9 28	28	53	7		21	18,66	6 1	3	12 18	2	1 58	4	4	18					
Households	63,044	128	253	2 179	156	73	63	5	9 150	64,01	5 125	27	12 184	16	63	63	59	169					
of which: Loans collateralised by residential immovable property	56,604	98	156	6 97	73	27	20	1	7 136	57,59	G 103	17	103	8	1 21	20	18	155					
of which: Credit for consumption	3,679	14	7	5 71	67	42	41	. 3:	4	3,72	0 13		4 70	6	8 39	41	39	3					
DEBT INSTRUMENTS other than HFT	255,208	167	78	648	558	304	313	24	4 320	260,45	6 145	75	17 617	55	2 308	297	244	283					
OFF-BALANCE SHEET EXPOSURES	84,408		24	3 241	243	60	22	2	2 53	83,95	3	28	16 270	27	9 45	31	30	53					
	2) Institutions report here the curr		losses since initial recognition f	575/2013 (CRR) or financial instruments subject to in or financial instruments subject to in			dit risk for financial in struments n	neasured at fair value through pro	fit or loss other than HFT and provis	ions for off-balance sheet expose	1985.												
				fair value due to credit risk are disclo tently with the FINREP sign convention						IREP framework (templates F 18.	00 / F 19.00), which follows a sign	convention based on a credit/deb	oit convention, as explained in Anne	x V, Part 1 paragraphs 10 and 11 c	f Regulation (EU) 2021/451 - ITS on	Supervisory reporting, However, for the off-	oalance sheet instrumen	ts, the same item ('Accumulated					
				nased or originated as credit-impaire					-														



Forborne exposures

Skandinaviska Enskilda Banken - gruppen

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

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

¹⁰Fe the on-balance sheet larms, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a posible sign of they are decreasing assets. Following this sign convention, information is disclosed with the opposible sign of value due to credit risk are decreasing assets. Following this sign convention, information is disclosed with the opposible sign of value due to credit risk are decreasing assets. Following this sign convention, information is disclosed with the opposible sign of value due to credit risk are decreasing assets. Following this sign convention, there were 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 FINEFF sign convention. This is because, based on this sign convention, the provision on off-balance sheet committees are generally reported with aposible sign.

⁽⁶⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Skandinaviska Enskilda Banken - gruppen

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

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

(2)For the on-balance sheet litems, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a possible sign of they are discussive sign as explained in a second accumulated impairments, the same term (*Accumulated impairment, the same term (*Accumulated impairments, the same term (*Accumulated impairment, the same term (*Accumulated impairment), the same term (*Accumulated impairment) term (*Accumulated impairment), the same term (*Accu

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



Breakdown of loans and advances to non-financial corporations other than held for trading

Skan	dinaviska	Enskilda	Banken -	gruppen	

			As of 3	0/09/2023			As of 31/12/2023							As of 31/03/2024							As of 30/06/2024						
	Gross carry	ing amount				Accumulated	Gross carry	ing amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carry	ying amount				Accumulated			
(min EUR)		Of which: non- performin	g of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes nulated in fair value due		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	g of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			
A Agriculture, forestry and fishing	1,816	8	8	1,816	5	0	1,822	8	8	1,822	4	0	1,810	9	9	1,810	6	0	1,841	10	9	1,841	7	0			
B Mining and quarrying	640	42	0	640	10	0	489	40	0	489	10	0	346	40	0	346	10	0	254	0	0	254	10	0			
C Manufacturing	10,099	120	117	10,098	133	0	9,618	120	117	9,617	128	0	9,780	118	115	9,779	128	0	9,640	110	110	9,639	119	0			
D Electricity, gas, steam and air conditioning supply	7,323	23	23	7,323	15	0	7,624	23	23	7,624	18	0	7,307	23	23	7,307	19	0	7,505	22	22	7,505	16	0			
E Water supply	347	0	0	347	0	0	400	0	0	400	1	0	426	0	0	426	1	0	512	0	0	512	0	0			
F Construction	1,658	6	6	1,658	9	0	1,514	8	8	1,514	8	0	1,484	9	9	1,484	9	0	1,532	10	10	1,532	9	0			
G Wholesale and retail trade	7,234	18	17	7,234	34	0	7,431	53	53	7,431	39	0	7,467	63	63	7,467	40	0	7,759	63	61	7,759	41	0			
H Transport and storage	7,331	24	24	7,331	21	0	7,083	21	21	7,083	18	0	7,125	31	31	7,125	20	0	6,694	42	42	6,694	23	0			
I Accommodation and food service activities	474	3	3	474	4	0	423	4	4	423	2	0	427	4	4	427	4	0	420	4	1	420	2	0			
J Information and communication	4,004	4	4	3,841	8	0	4,140	74	73	3,965	32	0	4,163	53	53	3,995	24	0	4,328	36	36	4,140	27	0			
K Financial and insurance activities	10,872	60	56	10,864	59	0	10,956	85	81	10,947	67	0	11,825	99	95	11,816	68	0	11,427	80	79	11,418	64	0			
L Real estate activities	31,711	38	35	31,711	69	0	32,708	34	32	32,708	82	0	31,950	38	35	31,950	78	0	32,146	35	31	32,146	81	0			
M Professional, scientific and technical activities	5,793	10	6	5,793	33	0	5,821	81	77	5,821	30	0	5,698	20	5	5,698	29	0	5,882	20	5	5,882	27	0			
N Administrative and support service activities	1,578	2	2	1,578	5	0	1,617	2	1	1,617	5	0	1,643	1	1	1,643	7	0	1,744	2	2	1,744	4	0			
O Public administration and defence, compulsory social security	136	0	0	136	0	0	116	0	0	116	0	0	122	0	0	122	0	0	160	0	0	160	0	0			
P Education	367	0	0	367	1	0	350	0	0	350	1	0	345	0	0	345	1	0	346	0	0	346	1	0			
Q Human health services and social work activities	720	4	4	720	2	0	582	4	4	582	2	0	847	4	4	847	1	0	843	3	3	843	1	0			
R Arts. entertainment and recreation	192	1	1	192	1	0	221	1	1	221	1	0	156	1	1	156	1	0	165	5	1	165	1	0			
S Other services	861	56	56	861	9	0	912	1	1	912	17	0	696	1	1	696	16	0	755	1	1	755	15	0			
Loans and advances	93,155	420	363	92,984	419	0	93,827	558	504	93,642	466	0	93,617	515	449	93,439	462	0	93,956	444	413	93,758	448	0			

¹⁰ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit frisk on non-performing exposures' are disclosed with a posible sign I they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.