



## 2025 EU-wide Transparency Exercise

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

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

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Skandinaviska Enskilda Banken - gruppen

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	17,519	16,799	17,085	16,990	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	17,519	16,799			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	351,405	308,570	348,412	344,376	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	351,405	308,570			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.99%	5.44%	4.90%	4.93%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.99%	5.44%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

P&L

Skandinaviska Enskilda Banken - gruppen

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	10,711	13,730	3,098	5,892
Of which debt securities income	796	975	234	437
Of which loans and advances income	7,797	10,094	2,184	4,123
Interest expenses	7,657	9,771	2,126	4,010
(Of which deposits expenses)	4,930	6,205	1,232	2,299
(Of which debt securities issued expenses)	2,465	3,217	784	1,478
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	189	228	49	150
Net Fee and commission income	1,382	1,868	556	1,084
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	3	3	9	10
Gains or (-) losses on financial assets and liabilities held for trading, net	463	763	88	107
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	162	36	57	126
Gains or (-) losses from hedge accounting, net	-17	-18	2	-1
Exchange differences [gain or (-) loss], net	1	-38	18	50
Net other operating income / (expenses)	-153	60	56	68
<b>TOTAL OPERATING INCOME, NET</b>	<b>5,085</b>	<b>6,861</b>	<b>1,807</b>	<b>3,475</b>
(Administrative expenses)	1,725	2,605	725	1,380
(Cash contributions to resolution funds and deposit guarantee schemes)	119	154	42	84
(Depreciation)	134	184	54	104
Modification gains or (-) losses, net	-2	-1	-9	-9
(Provisions or (-) reversal of provisions)	13	-3	-3	-7
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	13	-3	-3	-7
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	29	80	55	83
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	29	80	55	83
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	111	166	-10	-4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>3,173</b>	<b>4,006</b>	<b>914</b>	<b>1,818</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>2,511</b>	<b>3,130</b>	<b>721</b>	<b>1,442</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>2,511</b>	<b>3,130</b>	<b>721</b>	<b>1,442</b>
Of which attributable to owners of the parent	2,511	3,130	721	1,442

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

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

2025 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Skandinaviska Enskilda Banken – gruppen

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		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	
Cash, cash balances at central banks and other demand deposits	82,528				25,012				50,767				48,282				IAS 1.54 (f)	
Financial assets held for trading	56,072	11,356	44,682	35	57,535	11,272	46,229	34	64,216	13,803	50,376	38	65,988	17,036	48,920	33	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	11,529	7,939	2,914	676	10,145	6,776	2,664	705	13,788	10,148	2,965	676	9,538	5,541	3,302	695	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	186,883				185,427				197,308				193,624				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	28	0	28	0	16	0	16	0	62	0	62	0	37	0	37	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2b	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				-60				18				IAS 39.49A(a); IFRS 9.6.5.8	
Other assets <sup>(1)</sup>	7,722				7,494				8,363				8,324					
<b>TOTAL ASSETS</b>	<b>324,563</b>				<b>285,630</b>				<b>334,445</b>				<b>325,812</b>				IAS 1.9(a); XI.6	

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

Breakdown of financial assets by instrument and by counterparty sector <sup>(1)</sup>		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	1,269	0	0	0	0	0	0	1,257	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	177,549	7,900	700	-104	-169	-279	176,545	7,314	843	-81	-121	-322	185,480	10,366	853	-76	-143	-362	181,449	10,866	689	-96	-199	-257	Annex V Part 1.32, 44(a)

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

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	17,709	17,952	20,082	18,603	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	138	123	36	33	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	283,338	243,538	289,434	283,214	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	24	61	30	25	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	33	58	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	304	218	213	206	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,354	1,320	1,346	1,243	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	1,778	2,179	1,596	3,047	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	9	9	10	9	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>304,687</b>	<b>265,458</b>	<b>312,747</b>	<b>306,382</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>19,875</b>	<b>20,172</b>	<b>21,698</b>	<b>19,430</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>324,563</b>	<b>285,630</b>	<b>334,445</b>	<b>325,812</b>	IAS 1.IG6

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

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Skandinaviska Enskilda Banken - gruppen

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		11,439	13,515	15,502	12,993	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1,841	1,998	1,438	1,838	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	2,872	2,072	2,038	1,944	Annex V.Part 1.31
Deposits	Central banks	3,460	2,162	2,547	1,995	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	5	35	4	4	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	4,985	3,243	6,239	6,086	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,653	2,369	5,436	5,374	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	15,052	7,860	15,541	12,404	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	5,993	3,696	5,274	5,705	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	59,617	35,037	60,058	59,568	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	53,840	30,827	53,539	52,494	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	68,346	69,364	72,736	70,516	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	54,302	56,795	59,689	57,797	ECB/2013/33 Annex 2.Part 2.9.1
	Households	39,917	40,178	41,392	42,090	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	28,208	28,816	30,007	30,584	Annex V.Part 1.42(f), 44(c)
Debt securities issued		88,880	82,552	87,128	88,357	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,593	4,112	4,156	3,629	Annex V.Part 1.37
Other financial liabilities		4,799	3,693	4,962	4,083	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>301,209</b>	<b>261,674</b>	<b>309,582</b>	<b>301,876</b>	

2025 EU-wide Transparency Exercise

Market Risk

Skandinaviska Enskilda Banken - gruppen

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	TOTAL RISK EXPOSURE AMOUNT		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT			
	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	615	649	32	9	91	29						42	10	102	29								
Of which: General risk	9	8	32	9	91	29						42	10	102	29								
Of which: Specific risk	505	641	0	0	0	0						0	0	0	0								
Equities	15	14	6	1	9	1						5	1	9	3								
Of which: General risk	1	1	6	1	9	1						5	1	9	3								
Of which: Specific risk	14	13	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	9	3	28	7						9	2	27	9								
Commodities risk	0	0	9	2	11	4						9	4	12	5								
<b>Total</b>	<b>630</b>	<b>663</b>	<b>34</b>	<b>10</b>	<b>92</b>	<b>27</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>41</b>	<b>8</b>	<b>103</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,812</b>	
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	765	796	37	13	81	26						34	10	95	30								
Of which: General risk	10	18	37	13	81	26						34	10	95	30								
Of which: Specific risk	755	778	0	0	0	0						0	0	0	0								
Equities	17	18	9	1	8	2						4	1	15	1								
Of which: General risk	1	2	1	1	8	2						4	1	15	1								
Of which: Specific risk	16	16	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	10	3	25	8						12	4	25	9								
Commodities risk	0	0	12	5	14	4						13	3	12	4								
<b>Total</b>	<b>782</b>	<b>814</b>	<b>40</b>	<b>15</b>	<b>84</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>38</b>	<b>10</b>	<b>101</b>	<b>39</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,740</b>	

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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>Consolidated data</b>	547	547	462	85	522	522	455	67
Central governments or central banks	46	46	0	0	21	21	0	0
Regional governments or local authorities	318	318	63	0	218	218	43	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	779	682	74	0	889	796	205	0
Institutions	1,507	1,048	802	0	1,503	993	855	0
Corporates	1,082	657	473	0	1,057	583	400	0
of which: SME	2,933	2,407	1,644	0	2,788	2,388	1,529	0
Secured by mortgages on immovable property and AOC exposures	1,442	1,212	868	0	1,448	1,248	762	0
of which: SME	158	179	198	0	158	179	176	0
Exposures in default	87	87	24	0	90	89	25	0
Items associated with particularly high risk	22	22	18	0	23	23	17	0
Subordinated debt exposures	46	46	70	0	52	52	48	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	42	42	42	0	26	26	26	0
Collective Investments Undertakings (CIU)	2,048	2,048	2,132	0	2,088	2,088	2,208	0
Equity	1,941	1,941	1,543	0	1,911	1,911	1,465	0
Other exposures	183	183	189	0	177	177	177	0
<b>Standardised Total<sup>(4)</sup></b>	<b>18,274</b>	<b>9,212</b>	<b>7,960</b>	<b>14</b>	<b>18,042</b>	<b>8,840</b>	<b>7,807</b>	<b>14</b>

<sup>(1)</sup> Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.  
<sup>(3)</sup> Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original exposure or Top 10 counterparties covered by original exposure, whichever is of the higher value.  
<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>SWEDEN</b>	289	289	0	0	200	200	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	189	189	4	0	156	156	4	0
Institutions	282	246	246	0	282	246	246	0
Corporates	13	2	2	0	21	4	4	0
of which: SME	2,088	878	688	0	2,128	1,028	728	0
Secured by mortgages on immovable property and AOC exposures	276	223	131	0	293	228	135	0
of which: SME	292	292	83	0	235	235	77	0
Exposures in default	61	61	17	0	65	65	18	0
Items associated with particularly high risk	35	35	35	0	37	37	37	0
Subordinated debt exposures	46	46	70	0	52	52	48	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	1,205	1,205	2,678	0	1,283	1,283	2,798	0
Other exposures	1,889	1,889	1,433	0	1,826	1,826	1,377	0
<b>Standardised Total<sup>(4)</sup></b>								

<sup>(1)</sup> Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>UNITED STATES</b>	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	27	27	4	0	20	20	4	0
Institutions	141	131	131	0	141	131	131	0
Corporates	13	13	13	0	10	10	10	0
of which: SME	2,088	1,121	1,121	0	2,144	1,144	1,144	0
Secured by mortgages on immovable property and AOC exposures	17	17	12	0	14	14	11	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	1	1	1	0	1	1	1	0
Other exposures	0	0	0	0	0	0	0	0
<b>Standardised Total<sup>(4)</sup></b>								

<sup>(1)</sup> Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>GERMANY</b>	311	311	0	0	27	27	0	0
Central governments or central banks	361	361	0	0	231	231	47	0
Regional governments or local authorities	314	314	63	0	231	231	43	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	142	132	132	0	138	138	132	0
Corporates	141	141	138	0	151	151	137	0
of which: SME	1,277	1,277	95	0	1,317	1,317	907	0
Secured by mortgages on immovable property and AOC exposures	429	429	225	0	429	429	225	0
of which: SME	399	399	234	0	392	392	244	0
Exposures in default	7	7	7	0	7	7	7	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0	0
<b>Standardised Total<sup>(4)</sup></b>								

<sup>(1)</sup> Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>FINLAND</b>	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	4	4	4	0	4	4	4	0
Corporates	51	43	41	0	30	30	29	0
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	115	29	23	0	118	28	21	0
of which: SME	0	0	0	0	0	0	0	0
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	40	40	40	0	40	40	40	0
Other exposures	0	0	0	0	0	0	0	0
<b>Standardised Total<sup>(4)</sup></b>								

<sup>(1)</sup> Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
DENMARK	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	28	28	44	15	41	63	24	
	Corporates	19	19	14	5	36	16	12	
	Real estate <sup>(4)</sup>	42	42	36	6	42	40	28	
	Secured by mortgages on immovable property and AOC exposures	51	49	33	16	40	38	27	
	Exposures in default	4	4	4	0	4	4	4	
	Items associated with particularly high risk	1	0	0	0	1	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Crowded bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	13	13	13	0	13	13	13		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(5)</sup>	100	100	111	15	100	100	111		

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	111	106	96	10	118	101	90	
	Corporates	50	49	39	10	72	56	45	
	Real estate <sup>(4)</sup>	110	96	71	19	129	99	74	
	Secured by mortgages on immovable property and AOC exposures	14	14	11	3	11	11	8	
	Exposures in default	12	12	12	0	12	12	12	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Crowded bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(5)</sup>	173	163	137	19	173	163	137		

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LITHUANIA	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	7	7	7	0	7	7	7	
	Corporates	0	0	0	0	0	0	0	
	Real estate <sup>(4)</sup>	123	96	56	19	120	93	54	
	Secured by mortgages on immovable property and AOC exposures	91	89	51	38	88	86	50	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Crowded bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(5)</sup>	223	203	124	19	218	193	121		

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	1	1	1	0	1	1	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	4	4	4	0	4	4	4	
	Corporates	42	27	21	21	41	27	21	
	Real estate <sup>(4)</sup>	88	45	34	14	75	35	28	
	Secured by mortgages on immovable property and AOC exposures	28	28	24	4	28	28	24	
	Exposures in default	25	24	24	0	24	24	24	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Crowded bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(5)</sup>	82	82	82	25	79	79	79		

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	241	241	15	426	454	454	8	
	Corporates	81	50	40	31	47	36	29	
	Real estate <sup>(4)</sup>	171	60	45	126	172	56	42	
	Secured by mortgages on immovable property and AOC exposures	46	46	34	12	34	34	25	
	Exposures in default	117	117	117	0	117	117	117	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Crowded bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(5)</sup>	419	419	419	426	419	419	419		

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	36	4	1	31	38	3	3	
	Corporates	4	1	1	2	4	1	1	
	Real estate <sup>(4)</sup>	52	1	1	51	43	1	1	
	Secured by mortgages on immovable property and AOC exposures	1	1	1	0	1	1	1	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Subordinated debt exposures	0	0	0	0	0	0	0	
	Crowded bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total <sup>(5)</sup>	92	92	92	31	92	92	92		

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	423	424	243	0	424	427	248	0
	Regional governments or local authorities	38	38	0	0	41	41	0	0
	Public sector entities	117	120	25	0	93	96	20	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,091	931	340	0	923	772	97	0
	Corporates	1,746	1,237	1,033	0	1,805	1,071	958	0
	of which: SME	1,107	761	530	0	1,065	705	423	0
	Retail	2,270	1,757	1,243	0	2,082	1,369	1,133	0
	of which: SME	1,251	1,205	849	0	1,175	1,084	718	0
	Secured by mortgages on immovable property and ADC exposures	1,252	1,246	718	0	1,202	1,242	723	0
	of which: SME	85	80	22	0	73	72	20	0
	Exposures in default	28	13	24	0	33	22	29	0
	Items associated with particularly high risk	49	49	73	0	52	52	77	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	25	25	25	0	9	9	9	0	
Equity	1,075	1,075	1,075	0	1,046	1,046	1,046	0	
Other exposures	1,046	1,046	1,046	0	1,104	1,104	1,104	0	
Standardised Total <sup>(4)</sup>	10,845	9,720	8,396	0	10,445	9,488	8,335	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.  
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
SWEDEN	Central governments or central banks	225	225	0	0	310	310	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	332	333	8	0	322	323	4	0
	Corporates	434	388	404	0	408	298	298	0
	of which: SME	31	0	0	0	17	0	0	0
	Retail	389	315	396	0	392	222	313	0
	Secured by mortgages on immovable property and ADC exposures	915	966	804	0	951	964	607	0
	of which: SME	84	84	14	0	54	57	17	0
	Exposures in default	8	7	9	0	9	7	9	0
	Items associated with particularly high risk	49	49	73	0	52	52	77	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	25	25	25	0	9	9	9	0	
Equity	1,361	1,361	2,360	0	1,369	1,369	2,327	0	
Other exposures	2,329	2,329	2,329	0	2,092	2,092	2,092	0	
Standardised Total <sup>(4)</sup>	4,242	4,242	3,242	0	4,242	4,242	3,242	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	25	25	11	0	17	17	4	0
	Corporates	242	242	242	0	242	242	242	0
	of which: SME	33	33	33	0	33	33	33	0
	Retail	21	21	14	0	14	14	11	0
	of which: SME	20	20	15	0	14	13	10	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	11	11	0	0	11	11	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	117	117	23	0	93	93	19	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	242	242	71	0	242	242	51	0
	Corporates	185	185	161	0	165	165	127	0
	of which: SME	185	185	185	0	189	189	189	0
	Retail	242	242	171	0	242	242	146	0
	Secured by mortgages on immovable property and ADC exposures	197	197	155	0	183	183	134	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	4	4	4	0	4	4	4	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
(in EUR, %)									
FINLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4	4	4	0	4	4	4	0
	Corporates	37	37	34	0	53	43	41	0
	of which: SME	8	8	8	0	8	8	8	0
	Retail	107	107	24	0	107	37	28	0
	of which: SME	8	8	2	0	2	2	2	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	0	0	0	0	0	0	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
DENMARK	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	80	80	80	0	72	72	0	0
	of which: SME	22	22	22	0	22	22	0	0
	Retail	40	40	40	0	44	44	0	0
	of which: SME	40	40	40	0	44	44	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	1	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	13	13	13	0	13	13	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	80	80	80	1	87	87	1	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORWAY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	127	118	104	0	96	87	0	0
	of which: SME	72	64	50	0	59	50	0	0
	Retail	4	3	3	0	3	3	0	0
	of which: SME	3	3	3	0	3	3	0	0
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	127	118	104	0	102	96	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LITHUANIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	4	4	4	0	4	4	0	0
	of which: SME	3	3	3	0	3	3	0	0
	Retail	1	1	1	0	1	1	0	0
	of which: SME	1	1	1	0	1	1	0	0
	Secured by mortgages on immovable property and AOC exposures	89	86	80	0	87	80	0	0
	of which: SME	89	86	80	0	87	80	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	93	90	84	0	102	96	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWITZERLAND	Central governments or central banks	2	2	0	0	4	4	0	0
	Regional governments or local authorities	2	2	0	0	4	4	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	41	29	23	0	43	28	0	0
	of which: SME	40	28	22	0	40	27	0	0
	Retail	76	38	31	0	51	32	0	0
	of which: SME	33	16	13	0	24	15	0	0
	Secured by mortgages on immovable property and AOC exposures	30	30	15	0	47	47	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	81	69	62	0	108	108	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED KINGDOM	Central governments or central banks	2	2	0	0	4	4	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	400	400	30	0	410	410	0	0
	Corporates	89	89	38	0	95	95	0	0
	of which: SME	80	80	33	0	85	85	0	0
	Retail	133	80	39	0	130	39	0	0
	of which: SME	46	46	40	0	46	40	0	0
	Secured by mortgages on immovable property and AOC exposures	115	115	39	0	78	78	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	0	0	1	1	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	500	500	79	1	528	528	0	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	80	2	1	0	76	3	1	0
	Corporates	46	2	1	0	44	2	1	0
	of which: SME	46	2	1	0	44	2	1	0
	Retail	2	0	0	0	2	0	0	0
	of which: SME	2	0	0	0	2	0	0	0
	Secured by mortgages on immovable property and AOC exposures	2	2	2	0	2	2	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	80	4	4	0	84	7	4	0	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.  
(3) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted						
Consolidated data	Central banks and central governments <sup>(3)</sup>	16,228	0	78,002	1,741	0	0	26,610	0	49,437	2,537	0	0
	Institutions	33,229	25	27,204	5,594	5	48	32,564	259	27,134	5,924	410	60
	Corporates	181,481	936	134,414	37,020	150	499	184,264	826	136,333	38,180	167	438
	Corporates - Of Which: Specialised Lending	3,388	37	3,095	1,212	0	25	3,387	2	3,025	1,286	0	0
	Corporates - Of Which: SME	25,847	208	24,711	5,088	117	101	25,641	108	24,519	4,795	78	19
	Retail	69,206	107	69,354	6,818	700	144	69,022	162	64,963	6,876	100	134
	Retail - Secured on real estate property	15,222	84	15,312	4,754	49	47	15,005	84	13,837	4,657	51	41
	Retail - Secured on real estate property - Of Which: SME	1,244	5	1,100	288	7	8	1,218	6	1,281	376	8	2
	Retail - Secured on real estate property - Of Which: non-SME	14,078	80	14,212	4,466	42	44	13,787	78	12,556	4,381	46	41
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7,584	82	6,822	2,084	57	89	7,486	78	6,176	2,022	55	19
	Retail - Other Retail - Of Which: SME	1,197	21	1,070	586	24	20	1,111	19	993	548	22	20
	Retail - Other Retail - Of Which: non-SME	6,387	62	5,752	1,498	33	72	6,355	59	4,773	1,474	33	11
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				32,094						32,233			

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.  
<sup>(3)</sup>IRB Total does not include the Securitisation position unless in the results prior to the 2019 exercise.

<sup>(4)</sup>On the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty counting up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted						
SWEDEN	Central banks and central governments <sup>(3)</sup>	6,471	0	6,653	351	0	0	9,281	0	9,336	170	0	0
	Institutions	7,279	0	6,206	737	0	0	7,286	154	6,124	1,130	394	25
	Corporates	65,884	355	57,345	13,706	101	228	65,081	471	54,458	13,175	135	187
	Corporates - Of Which: Specialised Lending	412	0	382	121	0	1	388	0	352	137	0	0
	Corporates - Of Which: SME	18,984	66	18,410	2,644	87	43	18,487	68	17,950	2,422	78	36
	Retail	37,280	136	34,200	4,389	46	90	36,299	144	31,023	4,230	48	88
	Retail - Secured on real estate property	13,038	56	10,062	3,126	22	21	11,879	58	49,244	3,204	25	19
	Retail - Secured on real estate property - Of Which: SME	1,069	4	1,059	176	6	1	1,048	5	1,037	165	7	1
	Retail - Secured on real estate property - Of Which: non-SME	11,969	52	8,920	3,120	16	20	10,831	53	48,208	3,039	18	18
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,412	82	4,044	1,017	24	74	4,320	56	3,599	1,026	23	70
	Retail - Other Retail - Of Which: SME	781	17	682	301	15	14	732	16	626	271	13	13
	Retail - Other Retail - Of Which: non-SME	3,631	65	3,362	716	10	60	3,588	40	3,132	755	10	57
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted						
UNITED STATES	Central banks and central governments <sup>(3)</sup>	27,729	0	27,717	353	0	0	9,236	0	9,236	153	0	0
	Institutions	2,244	0	2,217	429	0	0	2,854	0	2,564	447	0	0
	Corporates	5,117	0	2,417	826	0	1	1,281	0	2,470	887	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	11	0	9	1	0	0	0	0	24	2	0	0
	Retail	68	0	68	6	0	0	73	0	71	6	0	0
	Retail - Secured on real estate property	66	0	66	6	0	0	66	0	66	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	66	0	66	6	0	0	66	0	66	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	3	0	3	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	2	0	2	0	0	0	3	0	3	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted						
GERMANY	Central banks and central governments <sup>(3)</sup>	21,976	0	22,270	283	0	0	6,373	0	7,307	543	0	0
	Institutions	3,803	24	2,889	825	0	22	3,404	42	2,995	732	0	21
	Corporates	13,639	166	10,022	4,366	29	66	11,595	58	10,962	4,493	0	36
	Corporates - Of Which: Specialised Lending	650	0	602	213	0	0	600	0	569	356	0	0
	Corporates - Of Which: SME	980	109	858	451	29	35	910	0	799	464	0	2
	Retail	39	0	38	4	0	0	40	0	39	4	0	0
	Retail - Secured on real estate property	37	0	36	1	0	0	37	0	37	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	37	0	36	1	0	0	37	0	37	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	3	0	3	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	2	0	2	0	0	0	3	0	3	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted		Of which: defaulted	Of which: defaulted	Of which: defaulted						
FINLAND	Central banks and central governments <sup>(3)</sup>	820	0	908	38	0	0	827	0	4,012	42	0	0
	Institutions	583	0	561	122	0	0	538	0	516	107	0	0
	Corporates	14,655	1	11,218	2,502	0	21	15,124	1	11,343	2,635	0	19
	Corporates - Of Which: Specialised Lending	373	0	317	109	0	5	401	0	351	113	0	6
	Corporates - Of Which: SME	749	1	648	99	0	7	700	1	637	110	0	1
	Retail	242	7	145	96	100	6	118	6	139	92	10	6
	Retail - Secured on real estate property	22	0	21	3	0	0	22	0	22	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	22	0	21	3	0	0	22	0	22	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	220	6	123	93	100	6	116	6	117	89	6	6
	Retail - Other Retail - Of Which: SME	86	1	98	77	3	2	82	1	92	74	3	2
	Retail - Other Retail - Of Which: non-SME	86	5	26	16	7	4	34	5	25	15	7	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

<sup>(1)</sup>Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup>Incl. MGA and PDA from Q1 2025.

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
DENMARK	Central banks and central governments <sup>(3)</sup>	820	0	922	24	0	0	671	0	633	20	0	0
	Institutions	1,817	0	1,660	207	0	0	1,503	0	1,342	212	0	0
	Corporates	11,531	44	8,797	2,446	203	29	11,016	40	9,920	2,665	20	24
	Corporates - Of Which: Specialized Lending	99	0	77	24	0	0	113	0	83	29	0	0
	Corporates - Of Which: SME	20	7	122	28	0	7	23	3	124	32	0	3
	Retail	392	5	139	189	7	6	385	5	336	189	7	6
	Retail - Secured on real estate property	20	0	19	2	0	0	19	0	17	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	19	2	0	0	19	0	17	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	371	4	120	186	7	6	367	5	318	186	7	6
	Retail - Other Retail - Of Which: SME	1	0	2	2	0	0	1	0	2	2	0	0
	Retail - Other Retail - Of Which: non-SME	370	4	118	185	7	6	366	5	316	185	7	6
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

<sup>(2)</sup>Incl. NGLs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
NORWAY	Central banks and central governments <sup>(3)</sup>	318	0	249	8	0	0	319	0	312	10	0	0
	Institutions	2,488	0	2,277	118	0	0	2,424	0	2,189	214	0	0
	Corporates	12,007	16	9,480	2,423	0	14	12,592	37	9,926	2,527	0	20
	Corporates - Of Which: Specialized Lending	387	0	362	109	0	2	354	0	337	114	0	2
	Corporates - Of Which: SME	656	1	540	122	0	1	580	1	505	166	0	1
	Retail	1,596	8	1,366	430	10	8	1,576	7	1,342	414	10	8
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	56	0	50	9	0	0	51	9	45	9	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,546	7	1,316	421	10	7	1,525	7	1,292	405	10	7
	Retail - Other Retail - Of Which: SME	107	2	106	148	3	3	107	1	94	131	3	0
	Retail - Other Retail - Of Which: non-SME	1,439	5	1,210	273	6	5	1,418	5	1,198	271	7	5
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

<sup>(2)</sup>Incl. NGLs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
LITHUANIA	Central banks and central governments <sup>(3)</sup>	3,510	0	3,513	334	0	0	4,971	0	4,977	461	0	0
	Institutions	1	0	1	0	0	0	1	0	1	0	0	0
	Corporates	5,238	8	4,622	3,021	0	24	5,328	9	4,875	3,043	0	22
	Corporates - Of Which: Specialized Lending	338	1	290	251	0	2	322	0	290	204	0	2
	Corporates - Of Which: SME	686	0	632	404	0	1	697	0	626	392	0	1
	Retail	3,965	13	3,895	812	18	12	4,630	12	3,957	832	21	12
	Retail - Secured on real estate property	1,526	12	1,526	698	15	11	1,513	11	1,503	698	10	11
	Retail - Secured on real estate property - Of Which: SME	77	0	65	34	0	1	77	0	64	32	0	1
	Retail - Secured on real estate property - Of Which: non-SME	3,479	12	3,461	665	15	10	3,516	11	3,520	666	10	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	409	1	368	114	2	1	417	1	374	115	2	1
	Retail - Other Retail - Of Which: SME	50	0	42	11	2	0	50	0	40	30	0	0
	Retail - Other Retail - Of Which: non-SME	359	1	326	102	0	1	367	1	334	105	0	1
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

<sup>(2)</sup>Incl. NGLs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
SWITZERLAND	Central banks and central governments <sup>(3)</sup>	7,886	0	7,886	74	0	0	26	0	26	0	0	0
	Institutions	105	0	86	12	0	0	109	0	89	11	0	0
	Corporates	2,149	10	1,300	315	0	1	2,644	0	1,709	384	0	0
	Corporates - Of Which: Specialized Lending	33	0	13	0	0	1	22	0	12	7	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail	64	0	62	9	0	0	69	0	69	12	0	0
	Retail - Secured on real estate property	62	0	61	8	0	0	67	0	67	11	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	62	0	61	8	0	0	67	0	67	11	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	2	0	2	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	2	0	2	0	0	0	2	0	2	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

<sup>(2)</sup>Incl. NGLs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>	2,952	0	2,210	96	0	0	465	0	736	41	0	0
	Institutions	3,291	0	2,910	121	0	24	3,093	62	2,949	340	11	0
	Corporates	7,566	41	5,674	2,271	0	27	7,527	17	5,836	2,290	0	26
	Corporates - Of Which: Specialized Lending	888	25	860	269	0	14	915	0	821	111	0	9
	Corporates - Of Which: SME	181	0	173	92	0	3	124	0	119	67	0	1
	Retail	89	0	87	15	0	0	86	0	81	13	0	0
	Retail - Secured on real estate property	85	0	85	14	0	0	83	0	81	12	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	85	0	85	14	0	0	83	0	81	12	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	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	
Collective Investments Undertakings (CIU)													
Other non credit-obligation assets													
IRB Total													

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

<sup>(2)</sup>Incl. NGLs and PSDs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
LUXEMBOURG	Central banks and central governments <sup>(3)</sup>	127	0	127	12	0	0	465	0	465	27	0	0
	Institutions	4,421	0	3,740	657	0	0	4,390	0	3,835	656	0	0
	Corporates	4,634	41	4,143	999	0	39	4,681	43	4,128	957	8	

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
Consolidated data	Central banks and central governments <sup>(3)</sup>	47,204	0	46,324	1,877	0	0	0	44,508	0	41,243	3,265	0	0	0	0	0
	Institutions	32,487	87	25,794	5,216	0	0	81	29,444	100	21,829	4,862	0	0	0	0	41
	Corporates	370,830	964	128,159	35,049	148	0	513	168,242	524	128,550	35,898	28	0	0	0	459
	Corporates - Of Which: Specialised Lending	4,240	2	3,561	1,427	0	0	16	4,058	2	3,545	1,545	0	0	0	0	15
	Corporates - Of Which: SME	28,537	100	28,465	4,469	82	0	59	27,387	87	25,388	6,972	20	0	0	0	89
	Other non-credit-obligation assets	68,000	123	60,208	6,061	134	0	313	61,934	153	60,275	5,000	123	0	0	0	123
	Retail	60,412	93	60,229	3,663	75	0	42	59,834	80	59,411	3,631	57	0	0	0	41
	Retail - Secured on real estate property	1,385	6	1,342	287	7	0	2	1,363	5	1,325	280	6	0	0	0	3
	Retail - Secured on real estate property - Of Which: SME	59,228	87	58,886	3,476	68	0	40	58,471	75	58,156	3,442	51	0	0	0	38
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	8,317	83	7,679	2,150	63	0	38	8,225	75	7,488	2,406	58	0	0	0	84
	Retail - Other Retail - Of Which: non-SME	1,182	25	1,047	365	30	0	20	1,175	22	1,029	553	28	0	0	0	24
	Other non-credit-obligation assets	6,000	58	5,822	1,833	33	0	63	6,025	62	5,666	2,705	30	0	0	0	58
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>(4)</sup>		47,924		47,924				47,924		47,924							

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Incl. RGA and P&Is from Q2 2025.  
 (3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.  
 (4) Only the most relevant countries are disclosed. These have been selected either the following risk-Quintiles of counterparty covering up to 93% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
SWEDEN	Central banks and central governments <sup>(3)</sup>	10,208	0	10,375	137	0	0	4,496	0	4,251	159	0	0	0	0	0	
	Institutions	6,231	0	4,729	1,620	0	0	3,093	746	3,093	746	0	0	0	0	0	
	Corporates	69,867	628	56,872	12,135	144	219	68,912	288	56,312	12,453	28	152	0	0	0	
	Corporates - Of Which: Specialised Lending	440	0	370	133	0	0	407	0	387	141	0	0	0	0	0	
	Corporates - Of Which: SME	19,251	89	18,315	2,664	82	36	19,023	80	18,246	2,676	20	47	0	0	0	
	Other non-credit-obligation assets	58,206	123	55,517	3,202	63	86	58,006	107	54,386	3,272	10	24	0	0	0	
	Retail	51,703	66	51,450	2,284	38	19	50,708	14	50,488	2,214	27	18	0	0	0	
	Retail - Secured on real estate property	1,112	6	1,099	209	6	1	1,083	4	1,071	106	5	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	92,091	60	90,921	2,175	32	19	89,825	10	89,626	2,108	21	17	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	5,089	40	4,641	1,155	38	66	4,823	54	4,470	1,106	26	16	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1,352	20	1,236	316	17	14	1,338	18	1,214	312	16	14	0	0	0	
Other non-credit-obligation assets	3,737	40	3,405	839	11	50	3,364	36	3,256	792	10	40	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>(4)</sup>																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Incl. RGA and P&Is from Q2 2025.

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
UNITED STATES	Central banks and central governments <sup>(3)</sup>	27,946	0	27,946	345	0	0	28,181	0	28,181	306	0	0	0	0	0	
	Institutions	2,099	0	2,099	357	0	0	2,078	0	2,099	352	0	0	0	0	0	
	Corporates	3,024	0	2,213	726	0	2	2,928	0	2,211	826	0	5	0	0	0	
	Corporates - Of Which: Specialised Lending	161	0	124	48	0	0	146	0	120	55	0	0	0	0	0	
	Corporates - Of Which: SME	9	0	370	133	0	0	370	0	370	141	0	0	0	0	0	
	Other non-credit-obligation assets	77	0	75	5	0	0	75	0	74	4	0	0	0	0	0	
	Retail	79	0	72	1	0	0	74	0	73	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	1	0	1	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	1	0	1	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	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	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>(4)</sup>																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Incl. RGA and P&Is from Q2 2025.

		IRB Approach															
		As of 31/03/2025					As of 30/06/2025										
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
GERMANY	Central banks and central governments <sup>(3)</sup>	9,030	0	10,864	121	0	0	14,353	0	15,289	161	0	0	0	0	0	
	Institutions	3,480	25	2,085	950	0	20	3,281	36	3,899	582	0	25	0	0	0	
	Corporates	13,807	75	8,312	3,143	0	49	14,169	58	8,594	1,442	0	56	0	0	0	
	Corporates - Of Which: Specialised Lending	438	6	560	289	0	1	609	0	551	277	0	6	0	0	0	
	Corporates - Of Which: SME	829	0	618	390	0	2	744	0	569	325	0	5	0	0	0	
	Other non-credit-obligation assets	42	0	42	4	0	0	42	0	42	4	0	0	0	0	0	
	Retail	40	0	40	4	0	0	40	0	40	4	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	40	0	40	4	0	0	40	0	40	4	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	2	0	2	1	0	0	2	0	2	1	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total <sup>(4)</sup>																	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Incl. RGA and P&Is from Q2 2025.

		IRB Approach									
		As of 31/03/2025					As of 30/06/2025				
		Original Exposure <sup>(1)</sup>		Exposure Value <sup>(2)</sup>		Risk exposure amount</					

		IRB Approach											
		As of 31/03/2025				As of 30/06/2025							
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
DENMARK	Central banks and central governments <sup>(3)</sup>	650	0	682	16	0	0	560	0	592	22	0	0
	Institutions	1,376	0	1,200	179	0	0	1,361	0	1,081	138	0	0
	Corporates	11,082	39	9,009	2,022	4	25	11,610	39	9,628	2,147	0	27
	Corporates - Of Which: Specialised Lending	175	0	148	27	0	0	309	0	93	24	0	0
	Corporates - Of Which: SME	77	3	83	33	0	3	80	3	84	23	0	3
	Retail	177	4	338	203	7	7	375	4	326	170	6	5
	Retail - Secured on real estate property	138	0	137	2	0	0	137	0	137	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	16	0	16	2	0	0	16	0	15	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	361	4	312	201	7	7	359	4	310	168	6	5
	Retail - Other Retail - Of Which: SME	4	0	5	1	0	0	5	0	5	2	0	0
	Retail - Other Retail - Of Which: non-SME	357	4	307	198	7	7	354	4	305	166	6	5
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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 effects).

(2) Incl. RGA and P&Ls from Q1 2025

		IRB Approach											
		As of 31/03/2025				As of 30/06/2025							
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
NORWAY	Central banks and central governments <sup>(3)</sup>	193	0	222	5	0	0	118	0	145	6	0	0
	Institutions	2,722	0	2,862	140	0	0	2,899	0	983	217	0	0
	Corporates	12,701	1	8,895	2,496	0	7	12,843	1	8,957	2,554	0	9
	Corporates - Of Which: Specialised Lending	423	0	389	123	0	2	390	0	438	138	0	2
	Corporates - Of Which: SME	1,825	1	1,312	796	0	5	1,967	1	1,489	149	0	3
	Retail	1,401	7	1,398	670	10	7	1,562	6	1,389	642	9	7
	Retail - Secured on real estate property	54	0	54	6	0	0	55	0	55	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,247	7	1,344	665	10	7	1,508	6	1,314	635	8	7
	Retail - Other Retail - Of Which: SME	108	2	104	139	4	3	106	2	101	135	3	1
	Retail - Other Retail - Of Which: non-SME	1,140	5	1,240	527	6	4	1,402	4	1,213	500	5	4
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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 effects).

(2) Incl. RGA and P&Ls from Q1 2025

		IRB Approach											
		As of 31/03/2025				As of 30/06/2025							
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
LITHUANIA	Central banks and central governments <sup>(3)</sup>	4,688	0	4,688	441	0	0	2,897	0	2,865	284	0	0
	Institutions	1	0	1	0	0	0	1	0	1	0	0	0
	Corporates	5,399	17	4,317	1,827	0	22	6,653	17	4,586	1,961	0	17
	Corporates - Of Which: Specialised Lending	384	0	271	105	0	2	420	1	371	100	0	1
	Corporates - Of Which: SME	4,995	17	3,975	1,716	0	20	6,233	16	4,215	1,861	0	16
	Retail	4,310	13	4,004	782	25	11	4,227	11	4,215	812	22	11
	Retail - Secured on real estate property	54	0	54	6	0	0	55	0	55	7	0	0
	Retail - Secured on real estate property - Of Which: SME	75	0	63	20	0	1	74	0	64	22	0	1
	Retail - Secured on real estate property - Of Which: non-SME	3,612	11	3,574	645	21	10	3,713	10	3,671	665	28	9
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	496	2	429	136	4	2	512	2	448	144	4	2
	Retail - Other Retail - Of Which: SME	120	1	93	31	4	1	128	1	93	33	1	1
	Retail - Other Retail - Of Which: non-SME	376	1	336	105	0	1	384	1	355	111	3	1
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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 effects).

(2) Incl. RGA and P&Ls from Q1 2025

		IRB Approach											
		As of 31/03/2025				As of 30/06/2025							
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
SWITZERLAND	Central banks and central governments <sup>(3)</sup>	6,276	0	6,176	54	0	0	8,456	0	8,456	75	0	0
	Institutions	146	0	122	18	0	0	156	0	329	70	0	0
	Corporates	2,812	0	1,363	343	0	0	2,345	0	941	242	0	1
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	1	0	20	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	1	0	3	1	0	0
	Retail	79	0	79	12	0	0	73	0	71	10	0	0
	Retail - Secured on real estate property	76	0	76	11	0	0	71	0	69	9	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	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	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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 effects).

(2) Incl. RGA and P&Ls from Q1 2025

		IRB Approach											
		As of 31/03/2025				As of 30/06/2025							
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
UNITED KINGDOM	Central banks and central governments <sup>(3)</sup>	727	0	961	48	0	0	384	0	630	35	0	0
	Institutions	3,372	61	3,146	423	0	9	3,205	59	3,693	328	0	9
	Corporates	7,240	17	5,028	2,240	0	41	7,545	17	4,989	2,405	0	19
	Corporates - Of Which: Specialised Lending	622	0	772	369	0	3	915	0	756	237	0	3
	Corporates - Of Which: SME	97	0	89	44	0	0	143	0	142	105	0	14
	Retail	87	0	85	13	0	0	82	0	81	12	0	0
	Retail - Secured on real estate property	85	0	83	10	0	0	80	0	80	11	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	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	2	0	2	1	0	0	2	0	1	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB 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 effects).

(2) Incl. RGA and P&Ls from Q1 2025

		IRB Approach											
		As of 31/03/2025				As of 30/06/2025							
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions				
(In EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
LUXEMBOURG	Central banks and central governments <sup>(3)</sup>	133	0	133	28	0	0	167	0	167	15	0	0
	Institutions	4,698	0	3,764									

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>1</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		11	11	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		52	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		119	119	0	0	0	0	119	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>183</b>	<b>183</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>119</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
[ 0 - 3M ]																		
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
<b>Total</b>																		
[ 0 - 3M ]																		
[ 3M - 1Y ]																		
[ 1Y - 2Y ]																		
[ 2Y - 3Y ]																		
[ 3Y - 5Y ]																		
[ 5Y - 10Y ]																		
[ 10Y+ more ]																		
<b>Total</b>																		
[ 0 - 3M ]		7	7	0	0	0	0	6	7	289	8	447	0	0	0	0	0	0
[ 3M - 1Y ]		25	24	0	0	0	0	0	0	0	2	181	0	0	0	0	0	0
[ 1Y - 2Y ]		36	36	24	0	0	0	22	6	64	13	663	0	0	0	0	0	0
[ 2Y - 3Y ]		99	0	0	0	0	0	0	0	0	7	234	0	0	0	0	0	0
[ 3Y - 5Y ]		2	0	0	0	0	0	0	60	360	35	1,243	0	0	0	0	0	0
[ 5Y - 10Y ]		152	49	0	0	0	0	0	54	378	16	1,478	0	0	0	0	0	0
[ 10Y+ more ]		22	0	0	0	0	0	0	16	1,379	220	1,370	0	0	0	0	0	0
<b>Total</b>		<b>302</b>	<b>116</b>	<b>73</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18</b>	<b>292</b>	<b>2,476</b>	<b>300</b>	<b>6,115</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>
[ 0 - 3M ]		1	1	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0
[ 3M - 1Y ]		16	16	0	0	0	0	0	16	0	0	16	47	0	0	0	0	0
[ 1Y - 2Y ]		33	33	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		32	32	0	0	0	0	0	32	0	0	7	0	0	0	0	0	0
[ 3Y - 5Y ]		115	115	0	0	0	0	0	115	0	0	4	0	0	0	0	0	0
[ 5Y - 10Y ]		200	200	0	0	0	0	0	200	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]		12	12	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>409</b>	<b>409</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>387</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>67</b>





2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
				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										
[ 0 - 3M ]	Slovakia																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Slovenia																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Spain																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Sweden	422	478	222	0	0	0	56	368	12,056	181	7,248	191	0			
[ 3M - 1Y ]		896	898	889	0	0	0	9	70	12,270	48	11,802	980	0			
[ 1Y - 2Y ]		678	445	0	0	0	0	66	9	8,731	16	14,634	64	0			
[ 2Y - 3Y ]		176	57	27	0	0	0	23	52	5,751	56	8,107	2	0			
[ 3Y - 5Y ]		399	358	284	0	0	0	27	40	13,851	33	9,376	252	0			
[ 5Y - 10Y ]	685	351	0	0	0	0	1	36	4,414	65	3,614	1	0				
[ 10Y - more ]	343	343	343	0	0	0	0	23	0	0	0	0	0				
Total	3,886	3,165	2,792	0	0	0	171	597	66,246	421	55,922	1,492	0			56	
[ 0 - 3M ]	United Kingdom	0	0	0	0	0	0	0	10	179	7	63	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	14	237	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	17	369	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	18	477	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	48	516	0	0	0	0			
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total	0	0	0	0	0	0	0	0	109	1,777	7	63	0	0		5	
[ 0 - 3M ]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0				
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
[ 0 - 3M ]	Liechtenstein																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Norway	241	241	240	0	0	1	3	274	1	243	0	0				
[ 3M - 1Y ]		387	387	387	0	0	0	0	1	6	1	25	0	0			
[ 1Y - 2Y ]		244	244	239	0	0	0	5	4	49	0	6	0	0			
[ 2Y - 3Y ]		62	62	62	0	0	0	0	2	16	0	21	0	0			
[ 3Y - 5Y ]		21	21	21	0	0	0	0	0	5	3	39	0	0			
[ 5Y - 10Y ]	146	132	132	0	0	0	0	1	5	1	68	0	0				
[ 10Y - more ]	71	71	71	0	0	0	0	0	0	2	63	0	0				
Total	1,172	1,158	1,152	0	0	0	5	10	355	11	489	1	0			2	



2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount			Carrying amount	Notional amount				
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		271	271	271	0	0	0	271	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>271</b>	<b>271</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>271</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	113	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	7	215	1	85	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>348</b>	<b>1</b>	<b>85</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M ]	Others <sup>(1)</sup>	0	0	0	0	0	0	0	22	1,012	14	830	0	0	0	0	
[ 3M - 1Y ]		4	4	4	0	0	0	0	4	182	0	0	0	0	0	0	
[ 1Y - 2Y ]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>11</b>	<b>11</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>1,194</b>	<b>14</b>	<b>830</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16</b>	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.4.

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







2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount			Carrying amount	Notional amount				
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Slovakia																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Slovenia																
[ 0 - 3M ] [ 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	64	63	52	0	0	21	233	11,735	230	12,422	36	0	1,064	0	0	24
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	United Kingdom	0	0	0	0	0	0	0	11	0	11	43	0	0	0	0	0
[ 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 - 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	410	410	409	0	0	1	0	1	0	17	0	0	0	0	0	1
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		1,389	1,292	1,285	0	0	7	7	150	6	254	1	0	0	0	0	1



2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Skandinaviska Enskilda Banken - gruppen

As of 30/06/2025

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Carrying amount	Notional amount	Carrying amount	Notional amount	Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost					Nominal	Provisions				
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>2</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Middle East	69	69	0	0	0	0	0	0	9	0	0	6	2,187	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		236	236	0	0	0	0	236	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>236</b>	<b>236</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>236</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>0</b>	<b>6</b>	<b>2,187</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>23</b>
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	223	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>223</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M ]	Others <sup>(1)</sup>	2	2	0	0	0	0	0	0	90	35	1,359	0	0	0	0	0
[ 3M - 1Y ]		4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y+ more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>12</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>90</b>	<b>35</b>	<b>1,359</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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





2025 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - gruppen

	As of 30/09/2024							As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>(2)</sup>		Collateral and financial guarantees received on exposures with forbearance measures			
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0		0	0	0	0	0		0	
General governments	0	0	0	0	0		0	0	0	0	0		0	
Credit institutions	0	0	0	0	0		0	0	0	0	0		0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0	
Loans and advances (including at amortised cost and fair value)	1,493	503	281	228	786	141	1,448	390	232	194	842	151		
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	37	19	20	16	13	0	46	35	21	21	2	0		
Non-financial corporations	1,295	409	250	201	628	78	1,200	281	201	164	653	87		
of which: small and medium-sized enterprises	319	53	21	11	257		348	50	21	13	286			
Households	161	75	12	11	145	63	203	75	10	9	187	65		
DEBT INSTRUMENTS other than HFT	1,493	503	281	228	786		1,448	390	232	194	842			
Loan commitments given	113	32	5	3	35	0	261	170	20	18	81	42		
QUALITY OF FORBEARANCE														
Loans and advances that have been forborne more than twice <sup>(3)</sup>	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(3)</sup>	0						0							

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

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

<sup>(3)</sup> 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.

2025 EU-wide Transparency Exercise

Forborne exposures

Skandinaviska Enskilda Banken - gruppen

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(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)	1,514	405	246	216	877	146	1,422	337	176	148	877	143
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	21	19	18	18	2	0	32	28	22	22	2	0
Non-financial corporations	1,265	297	220	191	663	67	1,145	222	145	118	645	65
of which: small and medium-sized enterprises	420	56	25	16	347		434	51	23	17	354	
Households	228	89	9	8	212	79	245	88	9	8	230	78
DEBT INSTRUMENTS other than HFT	1,514	405	246	216	877		1,422	337	176	148	877	
Loan commitments given	183	91	11	10	70	36	201	8	6	2	79	0
<b>QUALITY OF FORBEARANCE</b>												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

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

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

**2025 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Skandinaviska Enskilda Banken - gruppen

(mln EUR)	As of 30/09/2024							As of 31/12/2024							As of 31/03/2025							As of 30/06/2025						
	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount			Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>								
	Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-performin	Of which: defaulted	Of which loans and advances subject to impairment										
A Agriculture, forestry and fishing	1,834	10	9	1,834	7	0	1,748	24	24	1,748	8	0	1,765	24	23	1,765	9	0	1,725	14	14	1,725	8	0				
B Mining and quarrying	344	0	0	344	10	0	260	35	35	260	17	0	163	0	0	163	3	0	225	0	0	225	3	0				
C Manufacturing	9,616	149	148	9,451	122	0	10,808	167	167	10,649	129	0	11,952	171	171	11,772	155	0	11,906	59	57	11,707	60	0				
D Electricity, gas, steam and air conditioning supply	7,421	23	23	7,421	19	0	7,632	0	0	7,632	14	0	8,015	0	0	7,969	10	0	8,107	0	0	8,060	10	0				
E Water supply	437	0	0	437	0	0	446	0	0	446	1	0	477	0	0	477	1	0	484	0	0	484	1	0				
F Construction	1,701	16	14	1,701	8	0	1,545	14	12	1,545	8	0	1,720	25	25	1,720	14	0	1,751	6	6	1,751	7	0				
G Wholesale and retail trade	7,321	80	65	7,496	54	0	7,456	89	87	7,430	55	0	7,613	104	104	7,586	65	0	8,370	116	116	8,343	75	0				
H Transport and storage	6,505	40	40	6,504	25	0	6,633	28	28	6,633	29	0	6,779	23	22	6,779	31	0	6,502	21	21	6,502	30	0				
I Accommodation and food service activities	411	4	1	411	1	0	410	4	2	410	1	0	421	2	2	421	1	0	421	5	2	421	2	0				
J Information and communication	4,331	80	80	4,341	34	0	4,377	13	9	4,181	12	0	4,536	21	21	4,345	31	0	4,484	5	5	4,314	38	0				
K Financial and insurance activities	11,351	116	116	11,342	67	0	10,479	78	74	10,472	58	0	11,292	77	77	11,285	63	0	10,948	59	59	10,839	52	0				
L Real estate activities	32,077	43	37	32,077	61	0	32,019	55	31	32,019	30	0	33,220	60	59	33,220	30	0	32,942	53	51	32,942	14	0				
M Professional, scientific and technical activities	6,116	31	16	6,116	26	0	5,883	11	8	5,883	22	0	6,014	176	171	6,014	51	0	6,172	148	144	6,172	54	0				
N Administrative and support service activities	1,857	7	7	1,857	5	0	1,995	7	7	1,995	5	0	2,102	6	6	2,102	5	0	2,213	7	6	2,213	7	0				
O Public administration and defence, compulsory social security	228	0	0	228	0	0	337	0	0	337	0	0	347	0	0	347	0	0	614	0	0	614	0	0				
P Education	325	0	0	325	0	0	326	0	0	326	1	0	337	1	1	337	1	0	319	0	0	319	1	0				
Q Human health services and social work activities	826	1	1	826	1	0	804	1	1	804	1	0	818	1	1	818	1	0	827	1	1	827	2	0				
R Arts, entertainment and recreation	171	4	2	171	1	0	148	2	2	148	1	0	149	2	2	149	1	0	146	1	1	146	1	0				
S Other services	703	1	1	703	10	0	535	1	1	535	8	0	543	1	1	543	5	0	438	1	1	438	5	0				
Loans and advances	93,976	605	559	93,547	451	0	93,831	530	487	93,451	399	0	98,251	690	683	97,830	477	0	98,595	498	485	98,045	428	0				

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)