



2023 EU-wide Stress Test

Bank Name	Skandinaviska Enskilda Banken — group
LEI Code	F3JS33DEI6XQ4ZBPTN86
Country Code	SE

2023 EU-wide Stress Test: Summary

Skandinaviska Enskilda Banken — group

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	3,044	3,626	3,489	3,664	2,705	3,096	3,088	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,093	538	538	538	157	403	403	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-277	23	-155	-177	-2,801	-1,379	-1,173	
Profit or (-) loss for the year	2,429	2,503	2,231	2,303	-2,029	567	784	
Coverage ratio: non-performing exposure (%)	54.98%	35.69%	31.12%	28.85%	37.00%	41.44%	43.36%	
Common Equity Tier 1 capital	14,664	15,943	17,093	18,128	12,661	13,262	13,933	
Total Risk exposure amount (all transitional adjustments included)	77,329	79,843	81,381	82,488	85,723	91,655	93,527	
Common Equity Tier 1 ratio, %	18.96%	19.97%	21.00%	21.98%	14.77%	14.47%	14.90%	
Fully loaded Common Equity Tier 1 ratio, %	18.96%	19.97%	21.00%	21.98%	14.77%	14.47%	14.90%	
Tier 1 capital	15,975	17,253	18,403	19,438	13,971	14,572	15,243	
Total leverage ratio exposures	318,526	318,526	318,526	318,526	318,526	318,526	318,526	
Leverage ratio, %	5.02%	5.42%	5.78%	6.10%	4.39%	4.57%	4.79%	
Fully loaded leverage ratio, %	5.02%	5.42%	5.78%	6.10%	4.39%	4.57%	4.79%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	18.95%							

IFRS 9 transitional arrangements?	No
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2023 EU-wide Stress Test: Credit risk IRB
Skandinaviska Enskilda Banken — group

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
Skandinaviska Enskilda Banken — group	Central banks	0	0	43,521	0	0	0	807	0	29,651	41	0	0	0	0	0
	Central governments	0	0	12,963	0	0	0	843	0	5,551	62	11	0	0	0	3.82%
	Institutions	20,289	7	5,022	22	4,826	0	1,130	0	15,287	194	48	1	0	18	36.84%
	Corporates	108,667	283	32,248	128	22,140	53	14,466	0	123,797	4,700	422	46	31	274	64.69%
	Corporates - Of Which: Specialised Lending	3,889	0	1,695	15	1,653	0	988	0	3,560	212	15	4	1	1	36.06%
	Corporates - Of Which: SME	21,253	67	5,784	27	2,454	0	2,951	0	25,420	1,354	104	8	69	69	65.91%
	Retail	65,618	149	0	0	6,059	68	0	0	61,763	3,825	169	25	44	73	43.00%
	Retail - Secured on real estate property	59,142	54	0	0	3,957	28	0	0	56,228	2,895	72	4	9	18	24.52%
	Retail - Secured on real estate property - Of Which: SME	82	0	0	0	126	0	0	0	67	284	0	0	0	0	10.04%
	Retail - Secured on real estate property - Of Which: non-SME	58,260	47	0	0	3,832	15	0	0	55,551	2,691	65	4	9	17	26.53%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
	Retail - Other Retail	6,477	93	0	0	2,037	48	0	0	5,536	930	97	21	35	55	56.24%
	Retail - Other Retail - Of Which: SME	1,054	12	0	0	534	0	0	0	692	355	11	1	6	6	47.24%
	Retail - Other Retail - Of Which: non-SME	5,423	79	0	0	1,503	48	0	0	4,844	575	86	10	29	49	57.60%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
Securitisation	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	190,574	428	98,156	158	33,000	126	17,224	0	246,077	8,492	655	72	76	366	55.91%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
SWEDEN	Central banks	0	0	16,091	0	0	0	161	0	12,556	41	0	0	0	0	1.94%
	Central governments	0	0	2,460	0	0	0	166	0	2,500	189	10	0	0	0	0%
	Institutions	4,201	0	1,874	0	762	0	139	0	3,107	24	0	0	0	0	2.97%
	Corporates	57,261	95	4,062	1	10,049	10	1,411	0	56,486	1,814	103	16	0	71	67.85%
	Corporates - Of Which: Specialised Lending	618	0	62	0	283	0	25	0	638	10	6	1	1	1	0%
	Corporates - Of Which: SME	18,891	11	1,399	2	1,913	0	563	0	19,064	1,108	24	4	4	2	26.18%
	Retail	53,458	83	0	0	4,157	21	0	0	52,389	1,697	102	18	33	42	39.15%
	Retail - Secured on real estate property	51,332	29	0	0	3,107	7	0	0	48,779	2,536	37	1	1	1	7.76%
	Retail - Secured on real estate property - Of Which: SME	225	0	0	0	89	0	0	0	562	163	0	0	0	0	4.41%
	Retail - Secured on real estate property - Of Which: non-SME	50,607	15	0	0	3,018	7	0	0	48,117	2,373	37	1	1	1	8.39%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
	Retail - Other Retail	4,126	60	0	0	1,050	14	0	0	3,610	511	28	16	28	38	55.24%
	Retail - Other Retail - Of Which: SME	677	10	0	0	234	0	0	0	655	180	11	1	1	1	45.71%
	Retail - Other Retail - Of Which: non-SME	3,449	50	0	0	816	14	0	0	3,155	331	17	15	27	34	57.64%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
Securitisation	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	116,953	180	29,514	3	15,028	33	1,879	0	127,978	4,966	231	34	42	115	49.45%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
GERMANY	Central banks	0	0	11,038	0	0	0	103	0	11,038	0	0	0	0	0	0
	Central governments	0	0	2,709	0	0	0	100	0	443	0	0	0	0	0	0
	Institutions	863	0	1,498	22	130	0	686	0	1,649	37	37	0	0	14	43.80%
	Corporates	1,014	0	8,771	48	141	0	3,845	0	8,447	103	48	7	2	33	67.22%
	Corporates - Of Which: Specialised Lending	0	0	968	0	0	0	606	0	968	0	0	1	0	0	0%
	Corporates - Of Which: SME	15	0	395	0	225	0	398	0	398	11	0	0	0	0	0%
	Retail	33	0	0	0	2	0	0	0	31	2	0	0	0	0	14.29%
	Retail - Secured on real estate property	33	0	0	0	2	0	0	0	30	1	0	0	0	0	15.38%
	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	33	0	0	0	2	0	0	0	30	1	0	0	0	0	15.38%
	Retail - Qualifying Revolving	0	0	0	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	0	0	0%
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
Securitisation	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	1,912	0	24,016	70	273	0	4,734	0	21,608	142	86	7	2	49	57.24%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED STATES	Central banks	0	0	4,303	0	0	0	89	0	4,394	0	0	0	0	0	0
	Central governments	0	0	1,745	0	0	0	65	0	0	0	0	0	0	0	0
	Institutions	1,745	0	18	0	378	0	16	0	1,024	13	0	0	0	0	33.33%
	Corporates	2,729	353	0	0	309	0	327	0	3,788	10	0	1	0	0	0%
	Corporates - Of Which: Specialised Lending	17	0	0	0	2	0	0	0	16	0	0	0	0	0	0%
	Corporates - Of Which: SME	72	0	0	0	0	0	0	0	65	8	0	0	0	0	50.00%
	Retail	66	0	0	0	0	0	0	0	60	8	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	68	0	0	0	0	0	0	0	60	8	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	0	0	0	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	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%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
Securitisation	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	4,544	0	11,704	0	888	0	496	0	13,671	20	0	1	0	0	40.00%	

2023 EU-wide Stress Test: Credit risk IRB
Skandinaviska Enskilda Banken – group

		Actual														
		Exposure values				Risk exposure amounts				31/12/2022*						
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FINLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	1,221	0	0	0	55	0	599	0	0	0	0	0	0
	Institutions	644	0	1	0	149	0	0	0	390	0	0	0	0	0	0
	Corporates	3,730	56	2,296	0	1,968	73	496	0	10,412	116	56	4	1	13	33.72%
	Corporates - Of Which: Specialised Lending	488	0	3	0	131	0	4	0	491	0	0	0	0	0	0
	Corporates - Of Which: SME	271	1	866	0	85	0	68	0	1,244	2	1	1	0	1	86.00%
	Retail	173	0	0	0	105	0	0	0	154	29	0	0	0	0	65.31%
	Retail - Secured on real estate property	19	0	0	0	2	0	0	0	17	2	0	0	0	0	42.42%
	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	19	0	0	0	2	0	0	0	17	2	0	0	0	0	42.42%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	154	0	0	0	103	0	0	0	127	27	0	0	0	0	68.17%
	Retail - Other Retail - Of Which: SME	94	0	0	0	73	0	0	0	73	21	1	0	1	0	71.43%
	Retail - Other Retail - Of Which: non-SME	60	0	0	0	30	0	0	0	54	6	0	0	0	0	67.86%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	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	10,146	62	3,520	0	2,203	32	549	0	11,545	144	63	5	2	23	37.37%	

		Actual														
		Exposure values				Risk exposure amounts				31/12/2022*						
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
DENMARK	Central banks	0	0	208	0	0	0	7	0	697	0	0	0	0	0	
	Central governments	0	0	231	0	0	0	14	0	117	0	0	0	0	0	
	Institutions	958	0	333	0	226	0	17	0	569	0	0	0	0	0	
	Corporates	1,188	0	366	0	2,520	13	63	0	8,836	377	11	1	1	0	44.69%
	Corporates - Of Which: Specialised Lending	473	0	47	0	173	0	0	0	461	41	0	0	0	0	
	Corporates - Of Which: SME	137	0	4	0	54	0	1	0	138	0	0	0	0	0	
	Retail	403	0	0	0	272	0	0	0	307	66	0	0	0	0	76.70%
	Retail - Secured on real estate property	11	0	0	0	2	0	0	0	10	1	0	0	0	0	0.00%
	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	11	0	0	0	2	0	0	0	10	1	0	0	0	0	0.00%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	392	0	0	0	270	0	0	0	326	65	0	0	0	0	76.83%
	Retail - Other Retail - Of Which: SME	67	0	0	0	38	0	0	0	32	35	0	0	1	0	70.00%
	Retail - Other Retail - Of Which: non-SME	325	0	0	0	232	0	0	0	294	30	0	0	0	0	77.65%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	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	10,548	12	1,621	7	2,976	23	89	0	10,435	459	17	4	5	10	56.57%	

		Actual														
		Exposure values				Risk exposure amounts				31/12/2022*						
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
NORWAY	Central banks	0	0	98	0	0	0	1	0	81	0	0	0	0	0	
	Central governments	0	0	25	0	0	0	0	0	66	0	0	0	0	0	
	Institutions	1,412	0	211	0	172	0	5	0	531	0	0	0	0	0	
	Corporates	9,911	1	239	0	2,361	0	89	0	8,316	294	0	0	0	0	48.84%
	Corporates - Of Which: Specialised Lending	311	1	11	0	75	0	0	0	250	38	0	0	0	0	
	Corporates - Of Which: SME	851	0	75	0	205	0	46	0	860	49	0	1	1	0	41.64%
	Retail	1,428	10	0	0	418	13	0	0	1,215	210	11	2	3	1	41.64%
	Retail - Secured on real estate property	59	0	0	0	0	0	0	0	41	8	0	0	0	0	11.36%
	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	59	0	0	0	0	0	0	0	41	8	0	0	0	0	11.36%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,374	10	0	0	418	13	0	0	1,174	202	10	2	3	1	45.07%
	Retail - Other Retail - Of Which: SME	99	0	0	0	140	0	0	0	94	46	11	0	1	0	51.85%
	Retail - Other Retail - Of Which: non-SME	1,274	10	0	0	274	13	0	0	1,118	156	10	1	4	1	44.43%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	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	12,747	13	600	0	2,871	13	98	0	10,187	506	12	5	8	1	44.03%	

		Actual														
		Exposure values				Risk exposure amounts				31/12/2022*						
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LITHUANIA	Central banks	0	0	2,750	0	0	0	198	0	2,750	0	0	0	0	0	
	Central governments	0	0	860	0	0	0	120	0	174	4	0	0	0	0	
	Institutions	0	0	3,501	0	0	0	0	0	11	0	0	0	0	0	
	Corporates	186	0	3,501	40	39	0	2,499	0	3,849	219	40	4	1	10	40.64%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	851	10	0	0	518	0	750	57	0	0	0	0	51.85%
	Retail	3,317	15	0	0	477	4	0	0	3,206	109	15	1	0	8	51.85%
	Retail - Secured on real estate property	38	14	0	0	426	0	0	0	3,221	109	15	1	0	0	51.86%
	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	3,197	13	0	0	426	0	0	0	3,104	95	14	1	0	0	72.00%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	83	1	0	0	43	0	0	0	74	7	1	0	0	0	47.56%
	Retail - Other Retail - Of Which: SME	21	0	0	0	0	0	0	0	24	0	0	0	0	0	43.53%
	Retail - Other Retail - Of Which: non-SME	62	0	0	0	43	0	0	0	50	7	1	0	0	0	54.29%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	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	3,504	15	7,512	40	516	4	2,818	0	9,989	332	56	5	1	23	43.71%	

2023 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken – group

		Actual 31/12/2022*																	
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
		A-IRB		F-IRB		A-IRB		F-IRB											
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted										
(min EUR, %)																			
ESTONIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Central governments	0	0	495	0	0	0	95	0	394	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	124	0	3,323	10	23	0	2,146	0	3,176	191	10	1	4	46	52%	46	52%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26.71%	
	Corporates - Of Which: SME	0	0	936	0	0	0	596	0	880	52	0	0	1	3	38	22%	38	22%
	Retail	3,194	0	0	0	375	0	0	0	2,968	223	10	0	0	0	0	0	0	33,64%
	Retail - Secured on real estate property	2,999	0	0	0	249	0	0	0	2,863	135	0	0	0	0	0	0	0	32,74%
	Retail - Secured on real estate property - Of Which: SME	2,953	0	0	0	253	0	0	0	2,827	120	0	0	0	0	0	0	0	22,58%
	Retail - Secured on real estate property - Of Which: non-SME	46	0	0	0	0	0	0	0	36	15	0	0	0	0	0	0	0	33,55%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	195	0	0	0	126	0	0	0	105	88	0	0	0	0	0	0	0	38,10%
	Retail - Other Retail - Of Which: SME	89	0	0	0	24	0	0	0	30	55	0	0	0	0	0	0	0	34,78%
	Retail - Other Retail - Of Which: non-SME	106	0	0	0	102	0	0	0	74	32	0	0	0	0	0	0	0	38,83%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	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	0	0	
IRB TOTAL	3,328	0	5,093	10	356	0	2,311	0	7,805	420	20	2	2	2	2	2	2	37,09%	

		Actual 31/12/2022*																	
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
		A-IRB		F-IRB		A-IRB		F-IRB											
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted										
(min EUR, %)																			
LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	251	0	0	0	111	0	140	0	0	0	0	0	0	0	0	0
	Institutions	3,179	0	83	0	1,165	0	29	0	3,130	11	0	0	0	0	0	0	0	0
	Corporates	1,012	12	1,687	19	398	0	501	0	2,327	225	31	0	0	0	0	10	52,90%	
	Corporates - Of Which: Specialised Lending	96	0	60	0	30	0	45	0	124	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	261	0	684	0	102	0	164	0	907	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	1	0	0	0	6	0	0	0	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	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	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	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	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	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	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	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	0	0	
IRB TOTAL	4,197	12	3,123	19	1,520	0	543	0	5,463	225	31	0	0	0	0	10	52,90%		

		Actual 31/12/2022*																	
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
		A-IRB		F-IRB		A-IRB		F-IRB											
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted										
(min EUR, %)																			
UNITED KINGDOM	Central banks	0	0	201	0	0	0	10	0	141	0	0	0	0	0	0	0	0	
	Central governments	0	0	467	0	0	0	31	0	312	0	0	0	0	0	0	0	0	0
	Institutions	2,011	0	94	0	298	0	33	0	2,294	2	0	0	0	0	0	0	0	33,33%
	Corporates	4,885	0	733	0	1,963	0	368	0	4,873	328	0	1	4	0	0	0	0	92,22%
	Corporates - Of Which: Specialised Lending	1,710	0	134	0	881	0	90	0	1,741	83	0	1	4	0	0	0	0	0
	Corporates - Of Which: SME	33	0	133	0	133	0	22	0	152	11	0	0	0	0	0	0	0	0
	Retail	83	0	0	0	19	0	0	0	72	0	0	0	0	0	0	0	0	39,62%
	Retail - Secured on real estate property	79	0	0	0	0	0	0	0	70	0	0	0	0	0	0	0	0	34,88%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	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	79	0	0	0	0	0	0	0	70	0	0	0	0	0	0	0	0	34,88%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	0	0	1	0	0	0	2	0	0	0	0	0	0	0	0	60,00%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75,00%
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	1	0	0	0	2	0	0	0	0	0	0	0	0	50,00%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	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	0	0	
IRB TOTAL	6,983	0	1,495	0	2,271	0	413	0	6,076	339	1	1	1	1	1	1	1	61,96%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken – group

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	998	0	0	0	0	0	39.55%	998	0	0	0	0	0	38.93%	998	0	0	0	0	0	38.46%
Institutions	380	10	0	0	0	0	10.46%	359	21	0	0	0	0	10.59%	359	31	0	0	0	0	10.68%
Corporates	10,129	382	72	3	1	23	32.65%	10,075	426	88	1	1	22	31.36%	10,010	465	102	3	3	3	30.46%
Corporates - Of Which: Specialised Lending	458	41	1	0	0	0	33.69%	450	38	3	0	1	1	31.68%	432	53	0	0	0	0	33.68%
Corporates - Of Which: SME	1,229	40	3	0	1	3	44.20%	1,223	49	16	0	1	2	35.14%	1,207	63	0	0	0	0	33.05%
Retail	150	33	0	0	0	0	62.27%	138	33	0	0	0	0	59.25%	150	33	0	0	0	0	57.64%
Retail - Secured on real estate property	16	2	0	0	0	0	34.22%	16	2	1	0	0	0	28.84%	16	2	0	0	0	0	25.68%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail - Other Retail	14	2	0	0	0	0	34.22%	14	2	1	0	0	0	28.84%	14	2	0	0	0	0	25.68%
Retail - Qualifying Revolving	123	29	0	0	0	0	63.77%	123	29	0	0	0	0	59.95%	127	29	0	0	0	0	58.36%
Retail - Other Retail - Of Which: SME	72	21	2	0	0	0	63.05%	70	21	2	0	0	0	66.96%	72	19	0	0	0	0	66.07%
Retail - Other Retail - Of Which: non-SME	52	8	0	0	0	0	63.93%	0	0	0	0	0	0	66.96%	52	0	0	0	0	0	59.63%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
IRB TOTAL	11,247	423	80	3	4	29	35.78%	11,175	477	99	3	6	34	34.12%	11,109	521	120	3	6	40	32.92%

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Central governments	17	0	0	0	0	0	39.66%	17	0	0	0	0	0	39.67%	17	0	0	0	0	0	39.67%
Institutions	568	0	0	0	0	0	25.71%	565	0	0	0	0	0	25.74%	563	0	0	0	0	0	25.76%
Corporates	8,635	52	13	5	1	13	34.45%	8,555	593	58	0	0	0	31.96%	8,522	603	11	0	0	0	31.24%
Corporates - Of Which: Specialised Lending	499	56	1	0	0	0	32.26%	437	66	2	0	0	0	26.62%	423	77	4	0	0	0	23.69%
Corporates - Of Which: SME	128	10	1	0	0	0	24.53%	126	11	1	0	0	0	25.72%	121	15	0	0	0	0	26.34%
Retail	313	87	0	0	0	0	72.82%	312	89	13	0	0	0	70.17%	304	93	13	0	0	0	69.67%
Retail - Secured on real estate property	10	1	0	0	0	0	5.10%	10	1	0	0	0	0	5.07%	10	0	0	0	0	0	5.01%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail - Other Retail	10	1	0	0	0	0	5.10%	10	1	0	0	0	0	5.07%	10	0	0	0	0	0	5.01%
Retail - Qualifying Revolving	303	86	0	0	0	0	73.94%	302	87	13	0	0	0	71.55%	294	93	13	0	0	0	70.10%
Retail - Other Retail - Of Which: SME	33	34	1	0	0	0	64.96%	36	30	1	0	0	0	64.09%	37	28	0	0	0	0	63.77%
Retail - Other Retail - Of Which: non-SME	271	52	0	0	0	0	74.75%	266	57	0	0	0	0	72.51%	257	65	0	0	0	0	71.11%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
IRB TOTAL	10,230	632	40	4	8	17	42.80%	10,146	685	67	4	10	26	38.32%	10,139	668	94	4	11	34	36.49%

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure
(m EUR, %)																					
Central banks	81	0	0	0	0	0	0.00%	81	0	0	0	0	0	0.00%	81	0	0	0	0	0	0.00%
Central governments	46	3	0	0	0	0	35.75%	46	3	0	0	0	0	35.15%	46	3	0	0	0	0	34.98%
Institutions	529	3	0	0	0	0	8.49%	521	0	0	0	0	0	8.37%	522	0	0	0	0	0	8.29%
Corporates	2,947	624	38	6	13	20	26.20%	2,911	545	73	0	10	20	26.11%	2,886	613	108	4	13	30	27.62%
Corporates - Of Which: Specialised Lending	276	29	3	0	0	0	19.55%	274	32	2	0	0	0	19.03%	266	38	3	0	0	0	17.97%
Corporates - Of Which: SME	847	55	7	2	2	2	29.38%	821	72	13	1	3	3	29.54%	790	96	24	1	4	7	29.44%
Retail	1,077	341	12	1	4	1	43.68%	1,051	380	23	0	0	0	41.67%	1,048	377	28	1	13	13	41.72%
Retail - Secured on real estate property	43	7	1	0	0	0	8.62%	45	4	2	0	0	0	8.24%	46	1	2	0	0	0	8.13%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail - Other Retail	43	7	1	0	0	0	8.62%	45	4	2	0	0	0	8.24%	46	2	0	0	0	0	8.13%
Retail - Qualifying Revolving	1,034	334	10	0	0	0	45.06%	987	376	21	0	0	0	44.15%	1,021	374	23	0	0	0	43.64%
Retail - Other Retail - Of Which: SME	60	38	3	0	0	0	35.88%	64	32	1	0	0	0	39.29%	68	26	0	0	0	0	39.07%
Retail - Other Retail - Of Which: non-SME	974	297	13	1	2	6	43.88%	923	344	17	0	0	0	42.60%	1,054	208	21	0	2	0	41.87%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
IRB TOTAL	9,678	971	55	8	12	18	32.88%	9,674	935	90	4	14	30	31.29%	9,705	861	138	8	18	43	30.61%

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure
(m EUR, %)																					
Central banks	2,299	1	0	0	0	0	0.00%	2,242	2	1	0	0	0	0.00%	2,245	4	1	0	0	0	0.00%
Central governments	174	4	0	0	0	0	34.17%	174	4	0	0	0	0	34.86%	174	4	0	0	0	0	35.04%
Institutions	1	0	0	0	0	0	23.99%	1	0	0	0	0	0	23.07%	1	0	0	0	0	0	22.68%
Corporates	3,319	725	64	1	3	20	31.17%	3,623	403	82	2	1	21	27.66%	3,511	493	104	4	26	26	26.15%
Corporates - Of Which: Specialised Lending	3,090	175	16	0	0	3	36.95%	3,061	15	14	0	0	0	36.99%	3,059	22	11	0	0	0	36.19%
Corporates - Of Which: SME	665	175	16	0	0	0	14.88%	715	97	23	0	0	0	15.01%	691	120	27	0	0	0	15.47%
Retail	3,282	208	33	1	2	10	28.75%	3,066	214	54	1	2	12	20.89%	3,037	233	80	1	14	14	17.85%
Retail - Secured on real estate property	20	17	1	0	0	0	30.46%	18	13	2	0	0	0	24.61%	18	17	0	0	0	0	29.61%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail - Other Retail	3,087	172	30	1	1	8	28.38%	2,983	178	49	1	1	10	19.92%	2,962	179	60	1	11	11	16.20%
Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
Retail - Other Retail - Of Which: SME	62	18	2	0	0	0	32.46%	59	19	3	0	0	0	29.22%	57	18	0	0	0	0	28.09%
Retail - Other Retail - Of Which: non-SME	14	0	0	0	0	0															

2023 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken – group

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m€ EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	1,265	0	0	0	0	0	0.00%	1,265	0	0	0	0	0	0.00%	1,267	0	0	0	0	0	0	0.00%
Institutions	394	0	0	0	0	0	26.49%	393	0	0	0	0	0	33.02%	393	0	0	0	0	0	0	34.91%
Corporates	0	0	0	0	0	0	15.74%	0	0	0	0	0	0	15.75%	0	0	0	0	0	0	0	15.73%
Corporates - Of Which: Specialised Lending	2,464	795	153	0	0	0	11.90%	2,793	412	171	0	0	0	12.73%	2,782	408	188	0	0	0	0	13.40%
Corporates - Of Which: SME	0	0	0	0	0	0	26.87%	0	0	0	0	0	0	26.87%	0	0	0	0	0	0	0	26.87%
Retail	990	249	101	0	1	12	11.53%	676	155	108	0	1	11	11.57%	678	146	110	0	1	11	11	11.61%
Retail - Secured on real estate property	2,865	313	15	0	0	0	23.54%	2,865	330	30	0	0	0	18.92%	2,826	323	43	0	0	0	0	16.62%
Retail - Secured on real estate property - Of Which: SME	2,765	227	15	0	0	0	21.91%	2,738	253	24	0	0	0	16.49%	2,716	256	33	0	0	0	0	13.95%
Retail - Secured on real estate property - Of Which: non-SME	24	24	0	0	0	0	19.98%	22	22	0	0	0	0	16.75%	22	22	0	0	0	0	0	16.00%
Retail - Qualifying Revolving	17,724	203	14	0	0	0	22.05%	2,658	235	23	0	0	0	15.36%	2,681	239	33	0	0	0	0	15.74%
Retail - Other Retail	35	86	4	0	0	0	30.12%	313	77	0	0	0	0	28.42%	318	67	0	0	0	0	0	27.64%
Retail - Other Retail - Of Which: SME	35	50	2	0	0	0	28.38%	44	41	0	0	0	0	27.88%	53	31	0	0	0	0	0	27.69%
Retail - Other Retail - Of Which: non-SME	69	36	2	0	0	0	31.35%	67	36	0	0	0	0	28.83%	66	36	0	0	0	0	0	27.62%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
IRB TOTAL	6,995	1,078	175	1	1	23	13.16%	7,395	748	203	1	1	27	13.18%	7,377	737	231	1	1	1	31	13.18%

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m€ EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	3,103	26	1	0	0	0	26.36%	3,077	50	0	0	0	0	26.59%	3,051	75	0	0	0	0	0	26.74%
Corporates	2,291	246	48	0	4	23	49.11%	2,278	256	54	0	3	26	47.04%	2,247	279	61	0	3	28	0	43.30%
Corporates - Of Which: Specialised Lending	146	8	0	0	0	0	33.81%	145	8	1	0	0	0	33.81%	141	12	0	0	0	0	0	33.81%
Corporates - Of Which: SME	891	16	0	0	0	0	33.81%	878	30	1	0	0	0	33.81%	860	44	0	0	0	0	0	33.81%
Retail	5	0	0	0	0	0	21.98%	5	0	0	0	0	0	20.14%	5	0	0	0	0	0	0	19.15%
Retail - Secured on real estate property	0	0	0	0	0	0	5.47%	0	0	0	0	0	0	5.59%	0	0	0	0	0	0	0	5.83%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	5.47%	0	0	0	0	0	0	5.59%	0	0	0	0	0	0	0	5.83%
Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Retail - Other Retail	0	0	0	0	0	0	51.60%	0	0	0	0	0	0	51.07%	0	0	0	0	0	0	0	50.62%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	49.16%	0	0	0	0	0	0	49.09%	0	0	0	0	0	0	0	49.01%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	60.38%	0	0	0	0	0	0	59.04%	0	0	0	0	0	0	0	57.64%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
IRB TOTAL	5,400	272	49	1	4	24	48.51%	5,358	306	57	1	3	26	46.00%	5,303	353	60	1	3	29	29	43.90%

	Baseline Scenario																					
	31/12/2023				31/12/2024				31/12/2025													
(m€ EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Central banks	141	0	0	0	0	0	0.00%	141	0	0	0	0	0	0.00%	141	0	0	0	0	0	0	0.00%
Central governments	312	0	0	0	0	0	40.00%	312	0	0	0	0	0	40.00%	312	0	0	0	0	0	0	40.00%
Institutions	678	3	0	0	0	0	23.07%	678	0	0	0	0	0	26.44%	678	0	0	0	0	0	0	26.19%
Corporates	4,396	371	33	0	11	13	34.13%	4,667	456	57	0	13	15	33.68%	4,629	483	81	0	15	27	0	33.45%
Corporates - Of Which: Specialised Lending	1,670	149	5	1	8	2	33.69%	1,634	178	12	1	11	4	33.66%	1,583	221	21	1	11	27	0	33.64%
Corporates - Of Which: SME	178	0	0	0	0	0	30.96%	178	0	0	0	0	0	31.92%	178	0	0	0	0	0	0	31.94%
Retail	73	8	1	0	0	0	21.56%	75	6	2	0	0	0	16.95%	75	4	0	0	0	0	0	15.00%
Retail - Secured on real estate property	71	7	1	0	0	0	17.04%	73	5	2	0	0	0	13.09%	74	4	0	0	0	0	0	11.52%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Retail - Secured on real estate property - Of Which: non-SME	71	7	1	0	0	0	17.04%	73	5	2	0	0	0	13.09%	74	4	0	0	0	0	0	11.52%
Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Retail - Other Retail	0	0	0	0	0	0	60.89%	0	0	0	0	0	0	60.03%	0	0	0	0	0	0	0	59.35%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	74.11%	0	0	0	0	0	0	73.17%	0	0	0	0	0	0	0	72.26%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	54.37%	0	0	0	0	0	0	54.43%	0	0	0	0	0	0	0	54.48%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Other non-credit obligation assets	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
IRB TOTAL	5,999	382	35	3	11	12	33.64%	6,889	467	60	3	13	20	31.14%	6,839	493	84	3	16	29	29	32.93%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB
 Skandinaviska Enskilda Banken — group

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	39,643	46	-	0	0	0	0.00%	39,638	47	0	0	0	0	0.00%	39,628	54	0	0	0	0	0	0.00%
Central governments	5,558	67	12	0	0	0	30.13%	5,541	81	13	0	0	0	30.62%	5,560	62	15	0	0	0	0	30.15%
Institutions	18,418	1,026	80	0	11	27	34.35%	13,991	1,424	110	27	4	30	34.96%	14,489	911	112	2	8	25	34.05%	
Corporates	63,046	63,993	1,577	102	1,699	622	40.10%	20,100	55,601	1,213	57	2,164	14,203	49.09%	100,066	20,921	3,626	78	1,871	1,769	49.36%	
Corporates - Of Which: Specialised Lending	2,939	2,485	63	10	215	26	41.60%	2,572	2,729	184	5	307	121	65.52%	1,006	223	7	220	148	66.19%		
Corporates - Of Which: SME	14,143	14,328	418	23	466	143	34.18%	16,134	12,881	873	13	534	243	36.94%	21,204	4,723	853	17	493	318	36.23%	
Retail	49,448	14,524	1,185	66	318	395	33.30%	49,520	12,615	2,222	29	345	715	31.37%	53,520	9,660	2,795	34	999	1,024	36.64%	
Retail - Secured on real estate property	47,467	10,806	922	52	391	259	28.99%	48,874	13,354	1,768	23	250	493	27.86%	49,683	7,294	2,218	22	524	747	33.87%	
Retail - Secured on real estate property - Of Which: SME	386	457	44	4	28	28	14.61%	364	426	48	0	15	16	12.32%	504	239	109	0	0	0	11.79%	
Retail - Secured on real estate property - Of Which: non-SME	47,079	10,349	878	51	366	251	28.76%	48,510	13,115	1,683	23	234	482	28.05%	49,179	7,050	2,109	22	513	734	34.80%	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	2,181	4,118	263	15	129	139	51.57%	2,042	4,662	454	0	35	223	48.95%	3,820	2,165	577	12	76	274	48.88%	
Retail - Other Retail - Of Which: SME	443	562	56	3	17	20	36.14%	423	537	160	2	13	34	34.06%	552	381	120	2	10	47	33.69%	
Retail - Other Retail - Of Which: non-SME	1,738	1,556	208	12	112	119	59.70%	1,619	1,526	294	0	22	189	52.17%	3,268	1,784	457	10	66	227	52.18%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	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	0	0	0	0	0	
IRB TOTAL	170,313	82,053	2,858	170	2,230	1,060	37.11%	175,191	74,768	5,265	89	2,520	2,190	41.60%	217,238	31,409	6,577	114	2,481	2,866	43.58%	

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	12,953	41	-	0	0	0	0.00%	12,954	41	-	0	0	0	0.00%	12,953	41	-	0	0	0	0	0.00%
Central governments	2,936	32	11	0	0	0	53.97%	2,929	40	13	0	0	0	52.72%	2,945	29	12	0	0	0	52.91%	
Institutions	2,614	603	11	0	0	0	11.74%	2,903	308	20	0	4	4	11.03%	3,059	146	24	0	0	0	12.65%	
Corporates	27,081	30,095	493	34	719	179	36.52%	32,638	24,861	930	21	981	388	44.87%	48,434	8,724	1,211	28	904	527	42.81%	
Corporates - Of Which: Specialised Lending	364	329	4	0	12	0	1.82%	331	225	13	0	22	12	69.40%	523	109	17	12	20	13	69.21%	
Corporates - Of Which: SME	8,276	11,742	178	10	309	49	29.36%	10,221	9,629	346	4	378	104	29.94%	16,315	1,414	467	20	360	149	31.84%	
Retail	41,613	12,890	1,041	60	475	335	32.58%	39,150	13,420	1,963	29	353	630	32.08%	45,303	7,773	2,420	28	162	912	37.75%	
Retail - Secured on real estate property	40,380	10,136	836	48	272	272	27.77%	37,004	12,717	1,612	20	234	454	28.19%	42,963	6,403	1,986	19	507	689	35.18%	
Retail - Secured on real estate property - Of Which: SME	310	383	38	0	22	0	12.85%	296	390	75	0	13	0	10.59%	426	209	67	0	0	0	10.02%	
Retail - Secured on real estate property - Of Which: non-SME	40,070	9,754	798	48	250	272	28.49%	36,708	12,322	1,537	20	221	441	29.05%	42,537	6,194	1,813	19	496	609	36.44%	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	235	474	44	2	10	19	33.92%	220	347	80	1	4	25	31.55%	321	225	94	1	5	31	31.05%	
Retail - Other Retail - Of Which: non-SME	997	2,387	160	0	90	92	57.28%	938	2,334	272	4	66	151	58.23%	2,056	1,144	344	0	51	180	54.49%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	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	0	0	0	0	0	
IRB TOTAL	87,958	43,661	1,556	94	1,202	526	33.77%	85,572	46,675	2,928	46	1,296	1,030	35.18%	112,730	16,757	3,688	57	1,472	1,425	39.41%	

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	11,037	0	-	0	0	0	0.00%	11,036	0	-	0	0	0	0.00%	11,035	-	-	0	0	0	0	0.00%
Central governments	441	2	0	0	0	0	31.67%	439	4	0	0	0	0	42.79%	437	4	0	0	0	0	48.43%	
Institutions	2,268	394	42	0	2	19	44.63%	1,427	251	45	0	0	15	43.92%	1,535	150	49	0	2	20	41.77%	
Corporates	1,896	4,578	125	12	69	69	55.47%	6,115	6,117	367	3	166	261	71.67%	7,059	1,095	404	1	108	289	71.63%	
Corporates - Of Which: Specialised Lending	340	352	16	2	71	2	41.54%	301	528	70	1	55	57	71.12%	659	163	83	1	34	66	72.89%	
Corporates - Of Which: SME	228	136	4	0	1	0	35.40%	231	127	0	0	1	13	49.61%	298	39	0	0	0	0	52.85%	
Retail	27	5	1	0	0	0	23.25%	25	7	1	0	0	0	26.00%	28	4	2	0	0	0	26.17%	
Retail - Secured on real estate property	26	5	1	0	0	0	28.52%	24	4	1	0	0	0	23.99%	27	3	2	0	0	0	24.03%	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.99%	0	0	0	0	0	0	1.02%	0	0	0	0	0	0	0.97%	
Retail - Secured on real estate property - Of Which: non-SME	26	5	1	0	0	0	20.96%	24	6	1	0	0	0	23.96%	27	3	2	0	0	0	24.11%	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	51.08%	1	1	0	0	0	0	52.20%	1	0	0	0	0	0	52.05%	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	45.34%	0	0	0	0	0	0	56.66%	0	0	0	0	0	0	56.22%	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	51.39%	0	0	0	0	0	0	52.00%	0	0	0	0	0	0	51.92%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	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	0	0	0	0	0	
IRB TOTAL	16,689	4,979	168	12	213	88	52.41%	17,042	4,378	415	5	166	283	68.15%	20,117	1,262	456	8	111	310	67.97%	

	Adverse Scenario																					
	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(m EUR, %)																						
Central banks	8,383	0	-	0	0	0	0.00%	8,383	0	-	0	0	0	0.00%	8,382	-	-	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Institutions	696	418	2	0	0	1	25.84%	885	138	10	0	0	10	25.80%	928	93	0	0	0	0	25.79%	
Corporates																						

2023 EU-wide Stress Test: Credit risk IRB

Skandinaviska Enskilda Banken – group

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central governments	998	0	0	0	0	0	39.94%	997	0	0	0	0	0	46.88%	998	0	0	0	0	0	48.08%			
Institutions	148	241	112	0	0	0	11.40%	300	88	0	0	0	0	11.85%	311	160	0	0	0	0	11.73%			
Corporates	4,872	5,993	1,112	7	174	43	36.37%	5,031	2,183	11	194	11	11	51.87%	6,931	1,411	272	44	156	132	53.24%			
Corporates - Of Which: Specialised Lending	208	279	4	1	15	2	45.66%	160	318	12	0	26	0	79.36%	376	16	1	1	12	12	73.07%			
Corporates - Of Which: SME	977	394	0	1	11	2	41.04%	1,044	320	14	0	20	0	49.27%	1,247	113	18	1	11	11	49.67%			
Retail	115	54	10	0	0	0	38.22%	131	69	13	0	0	0	53.20%	127	36	69	10	0	0	53.34%			
Retail - Secured on real estate property	16	2	2	0	0	0	36.21%	15	2	2	0	0	0	39.72%	15	2	2	0	0	0	27.80%			
Retail - Secured on real estate property - Of Which: SME	16	2	2	0	0	0	36.21%	15	2	2	0	0	0	39.72%	15	2	2	0	0	0	27.80%			
Retail - Qualifying Revolving	100	51	10	0	0	0	59.78%	103	46	13	0	0	0	54.57%	112	33	15	0	0	0	52.85%			
Retail - Other Retail - Of Which: SME	66	26	2	0	0	0	61.87%	65	26	4	0	0	0	60.00%	66	23	15	0	0	0	59.41%			
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	99.35%	0	0	0	0	0	0	52.61%	0	10	13	0	0	0	99.00%			
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
IRB TOTAL	5,733	5,889	129	7	176	49	37.67%	6,343	5,172	235	3	196	121	51.45%	9,668	1,505	277	5	158	146	52.55%			

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	697	0	0	0	0	0	0.00%	697	0	0	0	0	0	0.00%	697	0	0	0	0	0	0	0.00%		
Central governments	17	0	0	0	0	0	39.48%	17	0	0	0	0	0	39.32%	17	0	0	0	0	0	39.55%			
Institutions	518	50	1	0	0	0	25.70%	547	21	0	0	0	0	28.79%	553	15	0	0	0	0	28.84%			
Corporates	1,516	1,609	79	0	0	0	17.43%	1,686	514	17	0	0	0	54.16%	1,782	1,605	218	0	0	0	55.42%			
Corporates - Of Which: Specialised Lending	410	90	1	0	1	0	32.89%	374	129	0	0	0	0	38.89%	435	68	0	0	0	0	44.21%			
Corporates - Of Which: SME	59	27	1	0	0	0	27.36%	82	51	0	0	0	0	39.00%	105	29	0	0	0	0	43.88%			
Retail	185	212	12	0	0	0	69.17%	179	214	20	0	0	0	69.82%	223	119	24	0	0	0	69.17%			
Retail - Secured on real estate property	8	2	1	0	0	0	27.39%	8	2	1	0	0	0	28.75%	9	1	1	0	0	0	28.40%			
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.68%	0	0	0	0	0	0	6.23%			
Retail - Secured on real estate property - Of Which: non-SME	8	2	1	0	0	0	27.91%	8	2	1	0	0	0	25.79%	9	1	1	0	0	0	25.46%			
Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Retail - Other Retail	176	210	11	0	0	0	70.97%	169	212	19	0	0	0	72.56%	202	117	23	0	0	0	70.54%			
Retail - Other Retail - Of Which: SME	30	36	1	0	0	0	64.49%	28	36	2	0	0	0	63.77%	33	32	1	0	0	0	63.58%			
Retail - Other Retail - Of Which: non-SME	146	174	10	0	0	0	71.55%	141	176	17	0	0	0	67.96%	169	85	22	0	0	0	66.89%			
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
IRB TOTAL	4,933	5,878	92	6	97	38	41.57%	5,322	5,387	193	4	100	107	55.19%	8,919	1,741	243	7	91	137	56.38%			

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	81	0	0	0	0	0	0.00%	81	0	0	0	0	0	0.00%	81	0	0	0	0	0	0.00%			
Central governments	46	3	0	0	0	0	46.00%	45	4	0	0	0	0	79.76%	45	2	0	0	0	0	78.43%			
Institutions	470	60	1	0	0	0	9.54%	504	26	1	0	0	0	3.19%	513	17	0	0	0	0	8.36%			
Corporates	2,811	4,697	101	13	200	49	44.28%	4,161	4,225	225	2	240	131	59.21%	6,263	1,873	283	11	188	170	59.72%			
Corporates - Of Which: Specialised Lending	25	25	0	0	0	0	42.31%	25	25	0	0	0	0	46.50%	25	25	0	0	0	0	62.39%			
Corporates - Of Which: SME	250	645	15	0	0	0	56.02%	292	579	17	3	69	24	65.29%	682	176	51	5	54	37	66.19%			
Retail	461	948	28	0	12	11	42.77%	412	969	48	0	12	28	43.81%	955	516	61	11	10	10	43.52%			
Retail - Secured on real estate property	35	13	3	0	2	1	38.35%	33	12	0	0	0	0	42.49%	38	7	0	0	0	0	42.99%			
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Retail - Secured on real estate property - Of Which: non-SME	35	13	3	0	2	1	38.35%	33	12	0	0	0	0	42.49%	38	7	0	0	0	0	42.99%			
Retail - Qualifying Revolving	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Retail - Other Retail	427	935	25	0	15	10	43.37%	381	957	48	0	12	10	41.73%	817	507	51	11	10	10	43.37%			
Retail - Other Retail - Of Which: SME	53	46	3	0	2	0	59.52%	51	45	0	0	0	0	59.02%	61	31	0	0	0	0	49.86%			
Retail - Other Retail - Of Which: non-SME	374	889	19	0	13	8	42.10%	333	914	37	0	11	10	40.37%	756	476	49	11	10	10	39.98%			
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Securitisation	0	0	0	0	0	0	0.00%	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	0.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
IRB TOTAL	4,889	5,708	128	14	216	56	43.83%	5,208	5,219	277	0	254	150	56.00%	8,446	1,909	349	12	197	194	56.24%			

	Adverse Scenario																							
	31/12/2023								31/12/2024								31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
(m EUR, %)																								
Central banks	2,747	2	1	0	0	0	0.00%	2,746	3	1	0	0	0	0.00%	2,743	5	2	0	0	0	0.00%			
Central governments	174	4	0	0	0	0	36.78%	173	4	0	0	0	0	44.07%	173	4	0	0	0	0	45.29%			
Institutions	1	0	0	0	0	0	22.84%	1	0	0	0	0	0	25.61%	1	0	0	0	0	0	27.12%			
Corporates	2,144	1,887	77	5	37	28	36.09%	1,873	2,007	128	1	66	47	37.13%	2,552	1,880	176	1	67	66	37.38%			
Corporates - Of Which: Specialised Lending	1	0	0	0	0	0	44.18%	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	45.72%			
Corporates - Of Which: SME	3,063	383	20	0	4	0	19.42%	3,951	415	20	1	11	6	25.91%	4,851	313	44	1	11	11	24.24%			
Retail	18	19	1	0	1	0	29.33%	14	21	6	1	1	1	18.50%	15	18	9	0	0	0	22.16%			
Retail - Secured on real estate property	18	19	1	0	1	0	29.33%	14	21	6	1	1	1	18.50%	15	18	9	0	0	0	22.16%			
Retail - Secured on real estate property - Of Which: SME	2,860	194	31	1	2	0	28.39%	2,998	246	57	0	2	11	19.28%	2,843	276	91	1	11	10	19.24%			
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
Retail - Qualifying Revolving	0	0	0	0	0	0	0.																	

2023 EU-wide Stress Test: Credit risk STA
Skandinaviska Enskilda Banken – group

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		31/12/2022*			Coverage Ratio- Stage 3 exposure			
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks		599	0	599	0	694	11	0	0	0	0	0.00%
Central governments		96	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		1,799	0	0	0	2,074	7	0	0	0	0	0.00%
Corporate		624	0	624	0	598	77	0	0	0	0	22.86%
of which: SME		18	0	18	0	20	2	0	0	0	0	34.68%
Retail		1,832	0	1,806	0	2,054	150	0	0	0	0	36.53%
of which: SME		18	0	18	0	20	2	0	0	0	0	34.68%
Secured by mortgages on immovable property		885	0	224	0	871	88	0	0	0	0	2.50%
of which: SME		195	0	53	0	193	2	0	0	0	0	0.00%
Items associated with particularly high risk		31	0	46	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)		186	0	186	0	0	0	0	0	0	0	0.00%
Equity		1,257	0	2,425	0	0	0	0	0	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures		1,533	0	1,568	0	1	0	0	0	0	0	0.00%
Standard Total		8,922	0	6,793	11	4,669	248	16	0	0	0	27.68%

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		31/12/2022*			Coverage Ratio- Stage 3 exposure			
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks		0	0	0	0	0	0	0	0	0	0	0.00%
Central governments		91	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		569	0	12	0	339	0	0	0	0	0	0.00%
Corporate		206	0	206	0	113	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Retail		826	0	596	0	833	88	0	0	0	0	13.00%
of which: SME		141	0	184	0	164	70	0	0	0	0	18.00%
Secured by mortgages on immovable property		247	0	84	0	243	0	0	0	0	0	2.00%
of which: SME		61	0	17	0	63	0	0	0	0	0	0.00%
Items associated with particularly high risk		31	0	46	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)		186	0	186	0	0	0	0	0	0	0	0.00%
Equity		1,050	0	2,285	0	0	0	0	0	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures		1,049	0	1,069	0	0	0	0	0	0	0	0.00%
Standard Total		4,232	0	4,494	0	1,437	88	0	0	0	0	10.58%

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		31/12/2022*			Coverage Ratio- Stage 3 exposure			
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks		0	0	0	0	0	0	0	0	0	0	0.00%
Central governments		0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		13	0	0	0	39	0	0	0	0	0	0.00%
Corporate		229	0	202	0	218	0	0	0	0	0	0.00%
of which: SME		8	0	4	0	7	0	0	0	0	0	0.00%
Retail		7	0	1	0	11	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0.00%
Equity		0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures		25	0	19	0	20	0	0	0	0	0	0.00%
Standard Total		278	0	285	0	299	0	0	0	0	0	0.00%

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		31/12/2022*			Coverage Ratio- Stage 3 exposure			
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
Central banks		0	0	0	0	0	0	0	0	0	0	0.00%
Central governments		0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
Institutions		25	0	1	0	10	0	0	0	0	0	0.00%
Corporate		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Retail		3	0	2	0	1	0	0	0	0	0	0.00%
of which: SME		1	0	1	0	1	0	0	0	0	0	0.00%
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk		0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0.00%
Equity		1	0	1	0	0	0	0	0	0	0	0.00%
Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures		0	0	0	0	0	0	0	0	0	0	0.00%
Standard Total		31	0	3	0	21	0	0	0	0	0	0.00%

2023 EU-wide Stress Test: Credit risk STA
 Scandinavian Enskilda Banken — group

		Actual									
		31/12/2022*									
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(inb EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	2	0	0	0	2	1	0	0	0	0	0.00%
Corporates	94	0	22	0	7	16	0	0	0	0	77.42%
— of which: SME	3	0	4	0	3	1	0	0	0	0	13.75%
Retail	91	0	18	0	4	15	0	0	0	0	0.00%
— of which: SME	2	0	4	0	2	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	12	0	12	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	116	0	106	0	72	16	0	0	0	0	77.42%

		Actual									
		31/12/2022*									
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(inb EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	1	0	1	0	1	0	0	0	0	0	0.00%
Corporates	52	0	47	0	31	33	0	0	0	0	100.00%
— of which: SME	11	0	0	0	0	2	0	0	0	0	0.00%
Retail	41	0	47	0	31	31	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	2	0	2	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	123	0	44	0	34	34	0	0	0	0	100.00%

		Actual									
		31/12/2022*									
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(inb EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	1	0	1	0	1	0	0	0	0	0	0.00%
Corporates	84	0	72	0	46	30	0	0	0	0	76.82%
— of which: SME	64	0	51	0	31	0	0	0	0	0	16.62%
Retail	125	0	94	0	130	0	0	0	0	0	59.64%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable property	86	0	35	0	89	0	2	0	0	0	2.63%
— of which: SME	4	0	1	0	4	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	3	0	3	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
Standardised Total	334	0	224	0	314	23	0	0	0	2	49.12%

		Actual									
		31/12/2022*									
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
(inb EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Retail	261	0	187	0	262	3	1	0	0	0	28.57%
— of which: SME	63	0	38	0	60	3	0	0	0	0	28.57%
Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
— of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	226	0	52	0	0	0	0	0	0	0	0.00%
Standardised Total	499	0	249	0	269	3	1	0	0	0	27.45%

2023 EU-wide Stress Test: Credit risk STA
 Standinaviska Enskilda Banken – group

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
ESTONIA	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Real estate	414	0	284	1	288	29	1	0	0	0	21.07%
	of which: SME	151	0	97	0	150	13	0	0	0	0	25.23%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	78	0	40	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	485	0	328	1	429	39	1	1	0	0	30.51%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
LUXEMBOURG	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	2	0	0	0	184	0	0	0	0	0	0.00%
	Corporates	1	0	1	0	34	0	0	0	0	0	21.44%
	of which: SME	1	0	1	0	6	0	0	0	0	0	1.44%
	Real estate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	4	0	4	0	0	4	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	52	0	4	0	209	4	0	0	0	0	21.44%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,109	0	24	0	215	0	0	0	0	0	0.00%
	Corporates	1	0	1	0	13	0	0	0	0	0	0.00%
	of which: SME	1	0	1	0	0	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	129	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,110	0	25	0	439	0	0	0	0	0	0.00%	

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
Skandinaviska Enskilda Banken – group

	Baseline Scenario													31/12/2023			31/12/2024			31/12/2025			
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
	(mli EUR, %)																						
Central banks	484	11	0	0	0	0	0.00%	484	11	0	0	0	0.00%	484	11	0	0	0	0	0	0.00%		
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%		
Institutions	314	14	24	0	0	0	0.00%	286	27	1	0	0	0.00%	202	30	1	0	0	0	0	0.00%		
Corporates	274	69	14	2	2	2	36.84%	294	140	22	1	1	4	34.04%	337	112	31	1	1	1	10	13.32%	
of which: SME	200	20	12	2	2	2	35.00%	212	61	20	2	2	3	31.29%	264	28	20	2	2	2	10	13.03%	
Retail	1,888	294	27	1	1	1	22.21%	1,889	254	140	1	1	10	28.72%	1,913	223	83	1	1	1	13	26.15%	
of which: SME	213	163	11	0	0	0	18.35%	209	148	18	0	0	1	17.07%	209	124	25	0	0	0	1	4	19.92%
Secured by mortgages on immovable property	1,333	4	0	0	0	0	26.31%	1,311	95	14	0	0	1	18.61%	1,361	64	13	0	0	0	0	0	0.00%
of which: SME	185	24	4	1	1	1	30.43%	188	37	10	1	1	3	30.80%	139	11	13	1	1	1	5	10.33%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Other exposures	12	1	0	0	0	0	0.05%	16	1	0	0	0	0.05%	13	0	0	0	0	0	0	0	0.00%	
Standardised Total	4,442	461	59	4	4	4	22.92%	4,409	466	84	3	3	22	23.81%	4,374	455	119	3	3	3	10	25.26%	

	Baseline Scenario													31/12/2023			31/12/2024			31/12/2025		
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
	(mli EUR, %)																					
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Institutions	317	2	0	0	0	0	24.79%	335	4	0	0	0	0	24.84%	333	5	0	0	0	0	0	24.86%
Corporates	12	1	0	0	0	0	27.41%	11	2	0	0	0	0	27.02%	11	2	0	0	0	0	0	26.84%
of which: SME	4	0	0	0	0	0	27.98%	1	0	0	0	0	0	27.98%	1	0	0	0	0	0	0	27.75%
Retail	793	118	10	0	0	0	15.70%	892	104	15	0	0	0	16.67%	819	81	21	0	0	0	2	5.21%
of which: SME	164	62	6	0	0	0	13.51%	171	55	11	0	0	0	13.51%	171	41	13	0	0	0	1	11.30%
Secured by mortgages on immovable property	230	15	3	0	0	0	18.38%	224	19	3	0	0	1	21.48%	221	20	7	0	0	0	2	24.10%
of which: SME	13	0	1	0	0	0	29.73%	48	12	0	0	0	0	29.67%	45	11	0	0	0	0	1	25.55%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Other exposures	19	1	0	0	0	0	25.61%	0	1	0	0	0	0	24.70%	0	0	0	0	0	0	0	0.00%
Standardised Total	1,379	134	13	1	1	1	12.92%	1,380	128	21	1	1	3	12.85%	1,391	199	29	0	0	0	0	13.39%

	Baseline Scenario													31/12/2023			31/12/2024			31/12/2025		
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
	(mli EUR, %)																					
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Institutions	38	0	0	0	0	0	24.31%	38	0	0	0	0	0	24.90%	38	1	0	0	0	0	0	24.91%
Corporates	317	2	0	0	0	0	33.78%	317	2	0	0	0	0	33.78%	317	2	0	0	0	0	0	33.78%
of which: SME	4	1	0	0	0	0	33.81%	7	1	0	0	0	0	33.81%	7	1	0	0	0	0	0	33.81%
Retail	19	0	0	0	0	0	11.76%	19	0	0	0	0	0	11.76%	19	0	0	0	0	0	0	11.76%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
of which: SME	12	0	0	0	0	0	0.00%	12	0	0	0	0	0	0.00%	12	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0				

2023 EU-wide Stress Test: Credit risk STA
Skandinaviska Enskilda Banken – group

	Baseline Scenario																						
	31/12/2023				31/12/2024				31/12/2025														
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mln EUR, %)																							
FINLAND																							
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	2	1	0	0	0	0	27.33%	2	1	0	0	0	0	27.33%	2	1	0	0	0	0	0	27.33%	
Corporates	12	13	0	0	0	0	36.67%	11	13	0	0	0	0	33.33%	11	13	0	0	0	0	0	33.33%	
of which: SME	3	3	0	0	0	0	9.09%	3	3	0	0	0	0	9.09%	3	3	0	0	0	0	0	9.09%	
Retail	9	10	0	0	0	0	27.58%	8	10	0	0	0	0	24.24%	8	10	0	0	0	0	0	24.24%	
of which: SME	2	2	0	0	0	0	6.18%	2	2	0	0	0	0	6.18%	2	2	0	0	0	0	0	6.18%	
Secured by mortgages on immovable security	4	4	0	0	0	0	12.12%	4	4	0	0	0	0	12.12%	4	4	0	0	0	0	0	12.12%	
of which: SME	1	1	0	0	0	0	3.03%	1	1	0	0	0	0	3.03%	1	1	0	0	0	0	0	3.03%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Standardised Total	72	15	1	0	0	0	58.42%	71	16	1	0	0	0	42.11%	71	16	2	0	0	0	1	38.83%	

	Baseline Scenario																						
	31/12/2023				31/12/2024				31/12/2025														
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mln EUR, %)																							
DENMARK																							
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	1	0	0	0	0	0	25.00%	1	0	0	0	0	0	25.00%	1	0	0	0	0	0	0	25.00%	
Corporates	29	22	0	0	0	0	32.29%	27	24	1	0	0	0	31.29%	28	23	1	0	0	0	0	30.82%	
of which: SME	4	0	0	0	0	0	30.00%	4	0	0	0	0	0	30.00%	4	0	0	0	0	0	0	30.00%	
Retail	3	0	0	0	0	0	13.33%	3	0	0	0	0	0	13.33%	3	0	0	0	0	0	0	13.33%	
Secured by mortgages on immovable security	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Standardised Total	34	24	0	0	0	0	31.33%	40	27	1	0	0	0	30.46%	40	26	1	0	0	0	0	30.46%	

	Baseline Scenario																						
	31/12/2023				31/12/2024				31/12/2025														
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mln EUR, %)																							
NORWAY																							
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	7	4	0	0	0	0	25.00%	7	3	0	0	0	0	25.00%	7	3	0	0	0	0	0	25.00%	
Corporates	13	20	1	0	0	0	45.45%	14	21	1	0	0	0	46.43%	14	22	1	0	0	0	1	46.43%	
of which: SME	36	12	1	0	0	0	36.36%	34	11	0	0	0	0	34.34%	34	12	0	0	0	0	0	34.34%	
Retail	123	3	0	0	0	0	55.27%	123	0	0	0	0	0	53.43%	122	0	0	0	0	0	2	51.01%	
of which: SME	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0.00%	4	0	0	0	0	0	0	0.00%	
Secured by mortgages on immovable security	4	0	0	0	0	0	43.18%	4	0	0	0	0	0	41.32%	4	0	0	0	0	0	1	39.57%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	20	0	0	0	0	0	25.00%	24	0	0	0	0	0	24.70%	24	0	0	0	0	0	0	24.40%	
Standardised Total	300	36	6	0	0	0	49.64%	297	37	7	0	0	3	45.70%	295	37	9	0	0	0	4	42.61%	

	Baseline Scenario												
	31/12/2023				31/12/2024				31/12/2025				
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure

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	Adverse Scenario																			
	31/12/2023						31/12/2024						31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure		
(mli EUR, %)																				
Central banks	484	11	0	0	0	0.00%	484	11	0	0	0	0.00%	484	11	0	0	0	0.00%		
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Institutions	554	222	1	0	0	24.31%	752	77	2	0	0	2.42%	774	52	1	0	0	2.42%		
Corporates	384	209	22	4	11	39.34%	394	242	42	2	14	20	47.14%	469	124	46	7	14	22	49.27%
of which: SME	157	105	16	4	0	24.31%	180	120	31	2	13	12	36.64%	185	76	30	5	12	34	35.69%
Retail	1,530	631	47	2	8	19.33%	1,494	627	88	1	1	17	18.58%	1,700	382	118	1	1	23	20.61%
of which: SME	109	223	17	1	1	17.25%	105	228	33	1	0	20	20.28%	105	198	38	1	1	27	18.25%
Secured by mortgages on immovable property	105	223	16	1	1	17.25%	105	228	33	1	0	20	20.28%	105	198	38	1	1	27	18.25%
of which: SME	102	84	9	0	0	15.73%	99	85	20	2	0	63	87.83%	110	96	39	2	0	52	46.70%
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%		
Other exposures	25	0	0	0	0	35.70%	25	0	0	0	0	35.70%	25	0	0	0	0	35.70%		
Standardised Total	3,490	1,377	85	12	77	32.24%	3,661	3,189	162	6	93	36.16%	4,011	724	314	8	81	79	38.27%	

	Adverse Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	
(mli EUR, %)																			
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Institutions	299	40	0	0	0	24.31%	327	16	1	0	0	2.43%	327	11	1	0	0	2.43%	
Corporates	4	0	0	0	0	31.41%	4	0	0	0	0	42.90%	4	0	0	0	0	42.90%	
of which: SME	2	0	0	0	0	31.36%	2	0	0	0	0	41.56%	2	0	0	0	0	41.56%	
Retail	628	268	26	1	1	11.29%	590	286	46	3	3	11.20%	706	159	37	2	4	13.13%	
of which: SME	24	98	10	0	0	11.35%	23	91	11	0	0	11.40%	48	60	24	0	0	11.42%	
Secured by mortgages on immovable property	187	77	5	2	14	61.43%	184	71	10	1	17	64.94%	201	13	11	1	14	63.90%	
of which: SME	13	27	0	0	0	17.75%	10	22	0	0	0	18.75%	10	17	0	0	0	18.75%	
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	25.47%	0	0	0	0	0	37.05%	0	0	0	0	0	37.20%	
Standardised Total	1,196	391	31	2	18	12.94%	1,093	378	97	1	20	20.20%	1,250	207	74	1	17	15	21.24%

	Adverse Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	
(mli EUR, %)																			
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Institutions	13	15	0	0	0	24.31%	38	13	0	0	0	24.80%	37	1	0	0	0	24.88%	
Corporates	203	18	0	0	0	35.40%	202	17	0	0	0	37.73%	214	5	0	0	0	35.96%	
of which: SME	2	1	0	0	0	41.56%	4	1	0	0	0	44.47%	4	1	0	0	0	48.47%	
Retail	7	1	0	0	0	17.39%	8	1	0	0	0	18.89%	9	1	0	0	0	18.46%	
Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Other exposures	9	11	0	0	0	46.64%	9	10	1	0	0	75.20%	17	3	1	0	0	1	76.44%
Standardised Total	262	39	1	0	1	33.78%	263	34	2	0	1	44.24%	288	11	1	0	0	1	51.44%

	Adverse Scenario																		
	31/12/2023						31/12/2024						31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Coverage Ratio- Stage 3 exposure	
(mli EUR, %)																			
Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Institutions	21	21	0	0	0	24.31%	24	24	0	0	0	24.81%	24	1	0	0	0	24.82%	
Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	
Retail	1	1	0	0	0	4.33%	1	1	0	0	0	4.62%	2	1	0	0	0	4.88%	
of which: SME	1	0	0	0	0	21.99%	1	0	0	0	0	22.00%	1	0	0	0	0	21.99%	

2023 EU-wide Stress Test: Credit risk STA
Skandinaviska Enskilda Banken – group

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																					
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	1	1	0	0	0	0	27.11%	2	1	0	0	0	27.18%	2	1	0	0	0	0	0	27.22%
Corporates	4	10	0	0	0	0	36.07%	4	10	0	0	0	36.23%	4	10	0	0	0	0	0	36.40%
of which: SME	1	1	0	0	0	0	16.29%	1	1	0	0	0	16.37%	1	1	0	0	0	0	0	16.44%
Retail	16	16	0	0	0	0	26.49%	16	15	0	0	0	24.71%	16	16	0	0	0	0	0	24.88%
of which: SME	1	1	0	0	0	0	1.62%	1	1	0	0	0	1.63%	1	1	0	0	0	0	0	1.64%
Secured by mortgages on immovable security	1	1	0	0	0	0	23.30%	1	1	0	0	0	23.04%	1	1	0	0	0	0	0	23.00%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	56	37	1	0	0	1	43.25%	52	34	2	0	0	45.74%	61	21	3	0	0	0	1	45.89%

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																					
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	1	1	0	0	0	0	35.11%	2	1	0	0	0	35.21%	2	1	0	0	0	0	0	35.31%
Corporates	11	40	1	0	0	0	35.51%	12	38	2	0	1	50.09%	21	28	1	0	0	1	52.74%	
of which: SME	1	1	0	0	0	0	31.11%	1	1	0	0	1	50.09%	1	1	0	0	0	0	1	53.70%
Retail	0	0	0	0	0	0	14.20%	0	0	0	0	0	17.10%	0	0	0	0	0	0	0	18.04%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable security	0	0	0	0	0	0	23.30%	0	0	0	0	0	25.04%	0	0	0	0	0	0	0	24.60%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	21	46	1	0	0	0	34.95%	22	44	2	0	1	48.27%	31	32	1	0	0	0	1	50.82%

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																					
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Institutions	4	4	0	0	0	0	24.99%	7	1	0	0	0	35.04%	7	1	0	0	0	0	0	35.06%
Corporates	20	48	1	1	1	1	34.20%	18	35	1	1	1	51.20%	30	26	1	1	1	1	54.27%	
of which: SME	16	14	1	0	0	0	30.46%	16	10	1	1	1	50.61%	26	16	1	1	1	1	54.42%	
Retail	0	0	0	0	0	0	12.54%	0	0	0	0	0	17.43%	1	0	0	0	0	0	0	14.62%
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Secured by mortgages on immovable security	0	0	0	0	0	0	41.01%	0	0	0	0	0	39.82%	0	0	0	0	0	0	0	39.00%
of which: SME	0	0	0	0	0	0	22.11%	0	0	0	0	0	31.10%	0	0	0	0	0	0	0	31.64%
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Standardised Total	197	137	0	0	0	0	46.95%	211	110	11	0	0	46.88%	270	88	14	0	0	0	6	47.26%

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mln EUR, %)																					
Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.

2023 EU-wide Stress Test: Securitisations

Skandinaviska Enskilda Banken — group

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	0						
	SEC-SA	0						
	SEC-ERBA	1,084						
	SEC-IAA	0						
	Total	1,084						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	183	208	240	277	235	308	398
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
Total	183	208	240	277	235	308	398	
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	3

2023 EU-wide Stress Test: Risk exposure amounts

Skandinaviska Enskilda Banken — group

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	57,376	59,929	61,362	62,405	64,598	70,859	72,540
Risk exposure amount for securitisations and re-securitisations	183	208	240	277	235	308	398
Risk exposure amount other credit risk	57,193	59,721	61,122	62,128	64,363	70,551	72,142
Risk exposure amount for market risk	5,349	5,349	5,349	5,349	6,537	6,673	6,708
Risk exposure amount for operational risk	4,540	4,557	4,590	4,606	4,573	4,834	4,851
Other risk exposure amounts	10,065	10,009	10,081	10,129	10,014	9,289	9,428
Total risk exposure amount	77,329	79,843	81,381	82,488	85,723	91,655	93,527
Total Risk exposure amount (transitional)	77,329	79,843	81,381	82,488	85,723	91,655	93,527
Total Risk exposure amount (fully loaded)	77,329	79,843	81,381	82,488	85,723	91,655	93,527

2023 EU-wide Stress Test: Capital

Skandinaviska Enskilda Banken — group

		(min EUR, %)		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS				17,370	18,649	19,799	20,834	15,367	15,967	16,639
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				14,664	15,943	17,093	18,128	12,661	13,262	13,933
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)				1,600	1,600	1,600	1,600	1,600	1,600	1,600
A.1.1.1	of which: CET1 instruments subscribed by Government				0	0	0	0	0	0	0
A.1.2	Retained earnings				10,440	11,692	12,807	13,959	8,412	8,978	9,762
A.1.3	Accumulated other comprehensive income				1,907	1,907	1,907	1,907	1,536	1,536	1,536
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves				6	6	6	6	6	6	6
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]				1,839	1,839	1,839	1,839	1,468	1,468	1,468
A.1.3.3	Other OCI contributions				62	62	62	62	62	62	62
A.1.4	Other Reserves				3,034	3,034	3,034	3,034	3,034	3,034	3,034
A.1.5	Funds for general banking risk				0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital				0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters				-221	-221	-221	-221	-277	-277	-277
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)				-120	-120	-120	-120	-176	-176	-176
A.1.7.2	Cash flow hedge reserve				-6	-6	-6	-6	-6	-6	-6
A.1.7.3	Other adjustments				-95	-95	-95	-95	-95	-95	-95
A.1.8	(-) Intangible assets (including Goodwill)				-499	-499	-499	-499	-499	-499	-499
A.1.8.1	of which: Goodwill (-)				-388	-388	-388	-388	-388	-388	-388
A.1.8.2	of which: Software assets (-)				-51	-51	-51	-51	-51	-51	-51
A.1.8.3	of which: Other intangible assets (-)				-60	-60	-60	-60	-60	-60	-60
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs				-2	-2	-2	-2	-2	-2	-2
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses				0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets				-1,594	-1,594	-1,594	-1,594	-1,168	-1,168	-1,168
A.1.12	(-) Reciprocal cross holdings in CET1 Capital				0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital				0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Skandinaviska Enskilda Banken — group

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-2	25	59	-58	25	59	-53
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0	
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0	
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		0	0	0	0	0	0	0	
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0	
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0	
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0	
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0	
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0	
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0	
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0	
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	

2023 EU-wide Stress Test: Capital

Skandinaviska Enskilda Banken — group

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,310	1,310	1,310	1,310	1,310	1,310	1,310
	A.2.1	Additional Tier 1 Capital instruments		1,310	1,310	1,310	1,310	1,310	1,310	1,310
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		15,975	17,253	18,403	19,438	13,971	14,572	15,243
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,396	1,396	1,396	1,396	1,396	1,396	1,396
	A.4.1	Tier 2 Capital instruments		1,350	1,350	1,350	1,350	1,350	1,350	1,350
	A.4.2	Other Tier 2 Capital components and deductions		46	46	46	46	46	46	46
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		77,329	79,843	81,381	82,488	85,723	91,655	93,527
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		18.96%	19.97%	21.00%	21.98%	14.77%	14.47%	14.90%
	C.2	Tier 1 Capital ratio		20.66%	21.61%	22.61%	23.56%	16.30%	15.90%	16.30%
	C.3	Total Capital ratio		22.46%	23.36%	24.33%	25.26%	17.93%	17.42%	17.79%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		14,664	15,943	17,093	18,128	12,661	13,262	13,933
	D.2	TIER 1 CAPITAL (fully loaded)		15,975	17,253	18,403	19,438	13,971	14,572	15,243
	D.3	TOTAL CAPITAL (fully loaded)		17,370	18,649	19,799	20,834	15,367	15,967	16,639

2023 EU-wide Stress Test: Capital

Skandinaviska Enskilda Banken — group

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		18.96%	19.97%	21.00%	21.98%	14.77%	14.47%	14.90%
	E.2	Tier 1 Capital ratio		20.66%	21.61%	22.61%	23.56%	16.30%	15.90%	16.30%
	E.3	Total Capital ratio		22.46%	23.36%	24.33%	25.26%	17.93%	17.42%	17.79%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		318,526	318,526	318526	318526	318526	318526	318526
	H.2	Total leverage ratio exposures (fully loaded)		318,526	318,526	318526	318526	318526	318526	318526
	H.3	Leverage ratio (transitional)		5.02%	5.42%	5.78%	6.10%	4.39%	4.57%	4.79%
	H.4	Leverage ratio (fully loaded)		5.02%	5.42%	5.78%	6.10%	4.39%	4.57%	4.79%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
	P.3	O-SII buffer		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		3.07%	3.07%	3.07%	3.07%	3.07%	3.07%	3.07%
	P.6	Combined buffer		7.38%	7.38%	7.38%	7.38%	7.38%	7.38%	7.38%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.02%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%
	R.1.1	of which: CET1		1.35%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%
	R.1.2	of which: AT1		0.21%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.02%	10.02%	10.02%	10.02%	10.02%	10.02%	10.02%
	R.2.1	of which: CET1		5.85%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		17.40%	17.40%	17.40%	17.40%	17.40%	17.40%	17.40%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		13.23%	13.23%	13.23%	13.23%	13.23%	13.23%	13.23%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		14,639						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		77,267						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		18.95%						

2023 EU-wide Stress Test: P&L

Skandinaviska Enskilda Banken — group

	Actual	Baseline scenario		Adverse scenario			
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(min EUR)							
Net interest income	3,044	3,626	3,489	3,664	2,705	3,096	3,088
Interest income	5,954	8,103	7,650	7,821	10,215	10,336	10,253
Interest expense	-2,910	-4,478	-4,160	-4,157	-7,510	-7,156	-6,889
Dividend income	200	200	200	200	150	150	150
Net fee and commission income	1,708	1,708	1,708	1,708	1,102	1,273	1,408
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	1,093	538	538	538	157	403	403
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-214		
Other operating income not listed above, net	-543	-229	-229	-229	-390	-229	-229
Total operating income, net	5,502	5,843	5,706	5,881	3,511	4,693	4,820
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-277	23	-155	-177	-2,801	-1,379	-1,173
Other income and expenses not listed above, net	-2,187	-2,290	-2,364	-2,414	-2,738	-2,504	-2,527
Profit or (-) loss before tax from continuing operations	3,038	3,576	3,188	3,290	-2,029	809	1,120
Tax expenses or (-) income related to profit or loss from continuing operations	-609	-1,073	-956	-987	0	-243	-336
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	2,429	2,503	2,231	2,303	-2,029	567	784
Amount of dividends paid and minority interests after MDA-related adjustments	1,159	1,251	1,116	1,152	0	0	0
Attributable to owners of the parent net of estimated dividends	1,269	1,251	1,116	1,152	-2,029	567	784
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Skandinaviska Enskilda Banken — group

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0